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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Aetna Life Insurance Company
<b>TOI/Sub-TOI:</b>	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
<b>Product Name:</b>	Stop Loss		
<b>Project Name/Number:</b>	2014 Stop Loss Rate Manual/		

## Filing at a Glance

Company:	Aetna Life Insurance Company
Product Name:	Stop Loss
State:	District of Columbia
TOI:	H12 Health - Excess/Stop Loss
Sub-TOI:	H12.004 Self-Funded Health Plan
Filing Type:	Rate
Date Submitted:	07/09/2014
SERFF Tr Num:	AETN-129628189
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Theresa Hatzikostas
Reviewer(s):	John Morgan (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

**State:** District of Columbia **Filing Company:** Aetna Life Insurance Company  
**TOI/Sub-TOI:** H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan  
**Product Name:** Stop Loss  
**Project Name/Number:** 2014 Stop Loss Rate Manual/

## General Information

Project Name: 2014 Stop Loss Rate Manual Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Group Market Type: Employer Overall Rate Impact: 5.1%  
Filing Status Changed: 07/16/2014  
State Status Changed: Deemer Date:  
Created By: Theresa Hatzikostas Submitted By: Theresa Hatzikostas  
Corresponding Filing Tracking Number:

### Filing Description:

Aetna Life Insurance Company NAIC No. 001-60054  
NAIC Product Code - H12 - Health Excess/Stop Loss  
Stop Loss Insurance Rate Filing (Large Group)

A small group rate submission response (AENX-G129224501) indicated that for the Excess/Stop Loss line of businesses, the Department will only review rate filings for groups with greater than 50 eligible employees (i.e., Large Groups). We have previously submitted several large group form only filings but associated rates were never requested.

In light of the response to the Small Group rate filing, we assume this is a new requirement and therefore are now providing a complete Large Group Excess/Stop Loss rate manual for 2014. This Stop Loss rate manual will be used in conjunction with previously approved Aetna Life Insurance Company Stop Loss Insurance Policy Forms - GR-88435, GR-96272, GR-96272 R-2, GR-96476, GR-96476-R-2 and GR-96476-R-3.

There are currently 10 large group Stop Loss customers and the overall percentage change for the proposed rating factors updated in 2014 is -11.4% with an overall percent rate impact of 5.1% (includes impact of leveraged trend). The premium information is noted on the Rate/Rule tab.

As required, the Actuarial Memorandum is included in this submission.

I believe that this submission is complete and in proper order. If your Department requires anything further in connection with this filing, please feel free to contact me at 860-273-8494.

Thank you for your time and consideration.

## Company and Contact

### Filing Contact Information

Theresa Hatzikostas, Actuarial Team Lead HatzikostasTM@Aetna.com  
151 Farmington Ave, RE2R 860-273-8494 [Phone]  
Hartford, CT 06156 860-273-2600 [FAX]

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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Aetna Life Insurance Company
<b>TOI/Sub-TOI:</b>	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
<b>Product Name:</b>	Stop Loss		
<b>Project Name/Number:</b>	2014 Stop Loss Rate Manual/		

**Filing Company Information**

Aetna Life Insurance Company  
151 Farmington Avenue  
Hartford, CT 06156  
(860) 273-7546 ext. [Phone]

CoCode: 60054  
Group Code: 1  
Group Name:  
FEIN Number: 06-6033492

State of Domicile: Connecticut  
Company Type:  
State ID Number:

**Filing Fees**

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Aetna Life Insurance Company
<b>TOI/Sub-TOI:</b>	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
<b>Product Name:</b>	Stop Loss		
<b>Project Name/Number:</b>	2014 Stop Loss Rate Manual/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review and approval
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	Not previously filed

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Life Insurance Company	-11.400%	5.100%	\$-892,097	10	\$6,933,311	23.400%	-19.000%

SERFF Tracking #:

AETN-129628189

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company:

Aetna Life Insurance Company

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

Product Name: Stop Loss

Project Name/Number: 2014 Stop Loss Rate Manual/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2014 Stop Loss Rate Manual	GR-88435, GR-96272, GR-96272-R-2, GR-96476, GR-96476-R-2, GR-96476-R-3	New		TABLE OF CONTENTS.pdf, Attach A (isl rates) 2014 LG.pdf, Attach A-isl summary 2014 LG.pdf, Attach B (area) 2014 LG.pdf, Attach C industry.pdf, Attach D (short-long).pdf, Attach E (asl-AFA)_DC.pdf, Attach F (asl rates)_DC.pdf, Attach G (products).pdf, Attach H (AggSpec).pdf,

# **AETNA LIFE INSURANCE COMPANY**

## **STOP LOSS RATE FILING**

### **TABLE OF CONTENTS**

**GR-88435, GR-96272, GR-96272-R-2, GR-96476, GR-96476-R-2, GR-96476-R-3**

Attachment A	--	Individual Stop Loss (ISL) Rate Manual And Summary
Attachment B	--	Area Factors by Market and Product
Attachment C	--	Industry Factors (SIC)
Attachment D	--	Short/Long Policy Period Factors
Attachment E	--	Aggregate Stop Loss (ASL) Rate Manual
Attachment F	--	Aggregate Stop Loss Base Rates
Attachment G	--	Definitions of Managed Care Products
Attachment H	--	Aggregating Specific Stop Loss Option

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (1) ISL Monthly Base Rate Per Employee

ISL Level	Monthly Base Rate	ISL Level	Monthly Base Rate
<b>\$20,000</b>	\$233.8502	<b>\$150,000</b>	\$50.5387
<b>\$25,000</b>	\$191.8578	<b>\$175,000</b>	\$43.0247
<b>\$30,000</b>	\$176.6822	<b>\$200,000</b>	\$36.6267
<b>\$35,000</b>	\$162.7069	<b>\$225,000</b>	\$31.8353
<b>\$40,000</b>	\$149.8371	<b>\$250,000</b>	\$27.6697
<b>\$45,000</b>	\$137.9853	<b>\$300,000</b>	\$21.6363
<b>\$50,000</b>	\$127.0709	<b>\$350,000</b>	\$17.4177
<b>\$60,000</b>	\$112.9993	<b>\$400,000</b>	\$14.1862
<b>\$75,000</b>	\$94.7985	<b>\$500,000</b>	\$9.8866
<b>\$100,000</b>	\$74.5387	<b>\$750,000</b>	\$4.8000
<b>\$125,000</b>	\$61.3518	<b>\$1,000,000</b>	\$2.6866
		<b>\$2,000,000</b>	\$0.6504

### (2) Annual Leveraged Trend

- Trend is measured from the midpoint of the base period (1/1/14 – 1/1/15) to the midpoint of the policy period, and is compounded annually.

ISL Level	Annual Leveraged Trend	ISL Level	Annual Leveraged Trend
<b>\$20,000</b>	15.5%	<b>\$150,000</b>	18.6%
<b>\$25,000</b>	15.5%	<b>\$175,000</b>	19.3%
<b>\$30,000</b>	15.5%	<b>\$200,000</b>	20.0%
<b>\$35,000</b>	15.5%	<b>\$225,000</b>	20.7%
<b>\$40,000</b>	15.5%	<b>\$250,000</b>	21.4%
<b>\$45,000</b>	15.5%	<b>\$300,000</b>	22.7%
<b>\$50,000</b>	15.5%	<b>\$350,000</b>	24.0%
<b>\$60,000</b>	15.8%	<b>\$400,000</b>	24.0%
<b>\$75,000</b>	16.3%	<b>\$500,000</b>	24.0%
<b>\$100,000</b>	17.1%	<b>\$750,000</b>	24.0%
<b>\$125,000</b>	17.8%	<b>\$1,000,000</b>	24.0%
		<b>\$2,000,000</b>	24.0%

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (3) Contract Type Factor

Contract Type	Factor
12/12	0.820
12/15	0.975
12/18	1.030
Paid	1.000
15/12	1.000
18/12	1.030
24/12	1.050

Immature = (Policy Period Length - 2.16)/(Policy Period Length)

If claims are paid on an “issued” basis rather than “cleared”, the contract factor is multiplied by a factor of 1.038 in the first policy year the issued basis applies.

### (4) Policy Period Adjustment Factor (Short/Long Policy Period)

- Short-long table is attached (Attachment D)

### (5) Trended ISL Base Rate

= [(1) x (3) x (4)] x [1 + (2)] ^ (# months trend to mid-point / 12)

### (6) Weighted Average Area Factor

- The weights are employee counts by area and product
- Area factor table is attached (Attachment B)

### (7) Weighted Average Age/Sex Factor

- The weights are employee counts by age/sex cell

Age	Single Male	Single Female	Family Male	Family Female
<30	0.50	0.50	0.50	0.50
30-34	0.85	0.70	0.85	0.70
35-39	0.95	0.75	0.95	0.75
40-44	1.00	0.85	1.00	0.85
45-49	1.10	0.95	1.10	0.95
50-54	1.40	1.10	1.40	1.10
55-59	2.00	1.60	2.00	1.60
60-64	2.75	1.80	2.75	1.80
65+A	4.80	2.20	4.80	2.20
65+R	0.65	0.50	0.65	0.50



## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

**(8) Industry Factor**

- Industry factor table is attached (Attachment C)

**(9) Coinsurance Discount Factor**

- Same as the coinsurance level

**(10) Mental/Nervous Lifetime Maximum Factor**

- 1.00 if there is M/N coverage, limited or unlimited; 0.995 if there is no M/N coverage

**(11) Managed Care Product Factor**

- The weights are employee counts by Managed Care product (product descriptions provided in Attachment G).

Product	Factor
TC	1.110
TCHL	1.000
OC	0.618
MC	0.618
QPOS	0.557
EPO	0.618
HMO	0.557
Open Access MC	0.618
Open Access QPOS	0.557
Open Access EPO	0.618
Open Access HMO	0.557
Choice II	0.602

**(12) Prescription Drug Coverage**

- If customer elects prescription drug coverage, the load is 1.05

**(13) Accelerated Claim Reimbursement Option (GR-96272 only)**

- If customer requests accelerated claim payment on third-party administered claims, the load is 1.02

**(14) Transplant Exclusion**

- If customer excludes transplant coverage, adjustment is 0.95

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (15) Optional Guarantees

Represent guarantees that upon renewal we will not apply new higher individual stop loss amounts for specific individuals (lasers) and either (a) not rate up for individual medical conditions at renewal or (b) limit the amount of the renewal premium increase to a specified cap.

#### (a) Premier Product

- The premier product provides the customer a commitment that there will be no new lasers and no rate ups for individual medical conditions upon policy renewal. The factor is 1 if not elected.

ISL Level	Product Factor
\$75,000	1.10
\$100,000	1.10
\$125,000	1.10
\$150,000	1.10
\$175,000	1.12
\$200,000	1.12
\$250,000	1.15
\$300,000	1.15
\$350,000	1.15
\$400,000	1.15
\$500,000	1.15

#### (b) Rate Cap Guarantee

- The Rate Cap Guarantee provides the customer a commitment that there will be no new lasers and the premium rate increase will be capped at a specified percentage upon the subsequent policy renewal. The factor is 1 if not elected.

ISL Level	Rate Cap			
	40%	50%	75%	99%
< \$75,000	1.05	1.04	1.03	1.02
\$75,000 - \$149,999	1.08	1.07	1.04	1.02
\$150,000 - \$199,999	1.12	1.11	1.06	1.03
> \$200,000	1.15	1.14	1.07	1.04

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (16) Suppressed Drafts Discount

If a hospital excludes from payment under the contract all domestic claims incurred in that hospital, a discount is given based on the given percentage of domestic claims (Domestic %) as follows:

- Retention % = Gross up (see (19) below)
- Net Claims % = 1 – Retention %
- Net Claims Excluding Hospital Claims = Net Claims % x 20%
- Non-Domestic Hospital Claims = Net Claims % x 80% x (1 – Domestic %)
- Total without Domestic Claims = Net Claims Excluding Hospital Claims + Non-Domestic Hospital Claims + Retention %
- Discount = 1 – Total without Domestic Claims
- Discount is capped at 25%

### (17) Aggregating Specific

- Optional benefit customers may elect
- Calculations and discounts included in Attachment H
- Reduction is zero if not elected or if used to mitigate risk on known liability

### (18) Preliminary ISL Rate

= (5) x (6) x (7) x (8) x (9) x (10) x (11) x (12) x (13) x (14) x (15a) x (15b) x [1 – (16)] x [1 – (17)]

### (19) Gross Up

ISL Level	Gross Up	ISL Level	Gross Up
<b>\$20,000</b>	21.70%	<b>\$150,000</b>	27.40%
<b>\$25,000</b>	21.70%	<b>\$175,000</b>	28.39%
<b>\$30,000</b>	21.70%	<b>\$200,000</b>	29.39%
<b>\$35,000</b>	21.70%	<b>\$225,000</b>	30.38%
<b>\$40,000</b>	21.70%	<b>\$250,000</b>	31.38%
<b>\$45,000</b>	21.70%	<b>\$300,000</b>	32.37%
<b>\$50,000</b>	21.70%	<b>\$350,000</b>	33.37%
<b>\$60,000</b>	22.43%	<b>\$400,000</b>	33.37%
<b>\$75,000</b>	22.43%	<b>\$500,000</b>	34.36%
<b>\$100,000</b>	22.43%	<b>\$750,000</b>	34.36%
<b>\$125,000</b>	26.40%	<b>\$1,000,000</b>	34.36%
		<b>\$2,000,000</b>	34.36%

### (20) ISL Single Rate

= (18) / [1 - (19)]

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (21) Family ISL Adjustment

The Family Individual Stop Loss Amount is the dollar amount of claims per covered Family that must be paid by the Insured prior to any ISL Benefit becoming eligible for payment. The Family ISL is a multiple of the ISL Level.

- If customer requests a Family ISL, the factors in the table below apply.
- If not requested, the factor is 1.

ISL Level	1 x ISL Level	1.5 x ISL Level	2 x ISL Level
<\$100,000	1.25	1.15	1.05
\$100,000 to \$300,000	1.20	1.10	1.05
>\$300,000	1.15	1.08	1.02

(22) If the census information is 2-tier then:

#### ISL Dependent Rate

$$= [2.04 \times (20) \times (21)] / (7)$$

If the census information is 4-tier then:

#### ISL Spouse Rate

$$= (20) \times (21) \times [1 + 2.04 / (7)] \times (\# \text{ of Employees w/Spouse} + \# \text{ of Employees w/Child(ren)} + \# \text{ of Employees w/Family}) / [\# \text{ of Employees w/Spouse} + (\# \text{ of Employees w/Child(ren)} \times 1.81 / 2.02) + (\# \text{ of Employees w/Family} \times 2.94 / 2.02)]$$

(23) If the census information is 4-tier then:

#### ISL Child(ren) Rate

$$= (22) \times 1.81 / 2.02$$

(24) If the census information is 2-tier then:

#### ISL Family Rate

$$= (20) + (22)$$

If the census information is 4-tier then:

#### ISL Family Rate

$$= (22) \times 2.94 / 2.02$$

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

(25) If the census information is 2-tier then:

**ISL Composite Rate**

$$= [(20) \times (\% \text{ Single Contracts}) + (24) \times (\% \text{ Family Contracts})]$$

If the census information is 4-tier then:

**ISL Composite Rate**

$$= [(20) \times (\% \text{ Single Contracts}) + (22) \times (\% \text{ w/Spouse Contracts}) + (23) \times (\% \text{ w/Child(ren) Contracts}) + (24) \times (\% \text{ Family Contracts})]$$

(26) **Individual Lifetime Stop Loss Payment Amount/Maximum Annual Individual Stop Loss Payment Amount**

- Discount for different levels of lifetime maximums with or without annual maximums is on a PEPM basis.

Without Annual Max		With Annual Max for limited benefit plans	
Lifetime Max	PEPM	Lifetime Max	PEPM
\$1,000,000	-\$1.50	\$1,000,000	-\$1.50
\$1,500,000	-\$0.75	\$1,500,000	-\$0.75
\$2,000,000	-\$0.35	\$2,000,000	-\$0.35
\$2,500,000	-\$0.20	\$2,500,000	-\$0.20
\$3,000,000	-\$0.10	\$3,000,000	-\$0.10
\$5,000,000	-\$0.05	\$5,000,000	-\$0.05
\$10,000,000	-\$0.02	\$10,000,000	-\$0.02
Unlimited	\$0.00	Unlimited	\$0.00

Unlimited Lifetime Max w/Annual Max (meeting PPACA minimum annual plan limit requirements)	
Annual Max	PEPM
\$1,000,000	-\$1.50
\$1,250,000	-\$1.13
\$1,500,000	-\$0.75
\$2,000,000	-\$0.35
\$2,500,000	-\$0.20
\$3,000,000	-\$0.10
\$5,000,000	-\$0.05
\$10,000,000	-\$0.02
Unlimited	\$0.00

(27) **ISL Final Composite Rate**

$$= (25) + (26)$$

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (28) Terminal Liability Option (TLO) or Terminal Reserve Option (TRO)

Optional coverage that if elected must be purchased at the beginning of the policy period. This provides the ability to cover run out claims upon policy termination. The factor is 1 if not elected.

- TLO: 3 Months of Run Out Protection 1.04
- TLO: 6 Months of Run Out Protection 1.06
- TRO: 12 Months of Run Out Protection 1.02

Upon termination, if the TLO option is exercised, additional mature premium must be paid to cover the run out protection period. The TRO Option provides 12 months of run-out protection that is automatically applied at termination and the additional mature premium is pre-funded in the first policy year. TRO is only available with the Aetna Funding Advantage Product.

### (29) Additional Underwriting Adjustment

50% - 200% adjustment to reflect unique considerations. Specific elements that will be considered are:

- Known liability: If the group contains one or more individuals with a high expectation of exceeding the ISL limit during the policy year, as determined by an assessment of historical claim experience or current impairment status, an additional premium adjustment will be required.
- Credible experience: If the historical stop loss experience of the group has a high degree of credibility, either because the group is exceptionally large or historical experience is provided for several years, and that historical experience deviates significantly from that expected by the manual rate structure, a credibility adjustment, either positive or negative, may be applied.
- Case Characteristics: If a case has certain case characteristics (for example, quality experience data, good persistency history, other coverages with Aetna, financial stability), a case characteristic adjustment may be applied.

Note that the upper limit may exceed 200% if the rate cap guarantee (15b) is in effect

## ATTACHMENT A -- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL

### (30) State Assessment Charge

There are several states which currently assess the Stop Loss insurer a portion of the cost of their Uninsured Risk Pool and/or other operating funds. These assessments are based on the number of lives covered by the Stop Loss Insurer in these states. One of these state assessments is significant enough to warrant an explicit charge. Other less significant state assessments will be addressed through the gross up in item 19.

State of Residence	Assessment Charge
Oregon	4.00

The Stop Loss policy may be issued in a state other than Oregon, however, the State Assessment Charge is based on the number of covered lives residing in each of the states, regardless of where the policy is issued. This charge will be included in the premium calculation unless arrangements have been made for a plan sponsor to be direct invoiced for the assessment.

### (31) State Assessment Rate

$$= \{[(30) \times (\% \text{ Single Contracts}) + (30) \times 3.04 \times (\% \text{ Family Contracts})] \times (\# \text{ of Employees Residing in the Assessment State})\} / (\text{Total } \# \text{ of Employees in all States}) / [1 - 0.0343]$$

Where the 0.0343 gross up is for premium taxes, assessments, licenses, fees and state assessments not covered by the specific charges in (30) but does not include profit or risk charges.

### (32) ISL Premium

$$= \{[(27) \times (28) \times [1 + (29b)] + (31)] \times (\# \text{ of Employees}) \times (\# \text{ of Months in Policy Period})\} + (29a)$$

Base Rate, Trend, Plan/Policy Annual Maximums, Lifetime/Annual Maximums, Rate Caps and Gross Up for other Stop Loss Limits will be determined on an actuarially consistent basis.

Monthly billing rates may be reallocated on a revenue neutral basis to align with tier relativities required by the customer or with costs indicated by the underlying medical plan design.

# ATTACHMENT A (cont'd)-- INDIVIDUAL STOP LOSS (ISL) RATE MANUAL SUMMARY

Aetna Life Insurance Company

## Individual Stop Loss Insurance Premiums

### Twelve (12) Month Paid Policy Period

Annual Individual Stop Loss premiums are equal to a case specific manual rate (a base rate applicable to a single individual, effective for future policy periods, adjusted for plan and group characteristics as outlined below) and applied to case specific census.

ISL Deductible	Base Rate (PEPM)	ISL Deductible	Base Rate (PEPM)
\$20,000	\$233.8502	\$150,000	\$50.5387
\$25,000	\$191.8578	\$175,000	\$43.0247
\$30,000	\$176.6822	\$200,000	\$36.6267
\$35,000	\$162.7069	\$225,000	\$31.8353
\$40,000	\$149.8371	\$250,000	\$27.6697
\$45,000	\$137.9853	\$300,000	\$21.6363
\$50,000	\$127.0709	\$350,000	\$17.4177
\$60,000	\$112.9993	\$400,000	\$14.1862
\$75,000	\$94.7985	\$500,000	\$9.8866
\$100,000	\$74.5387	\$750,000	\$4.8000
\$125,000	\$61.3518	\$1,000,000	\$2.6866
		\$2,000,000	\$0.6504

### Typical Adjustments to the Base Rate\*

Leveraged Trend	115.5%	--	124.0%
Contract Type (Paid, 12/12 ...)	0.820	--	1.050
Short/Long Policy Period	0.826	--	1.369
Area	0.477	--	2.394
Age/Sex	0.50	--	4.80
Industry	0.85	--	1.25
Coinsurance	50%	--	100%
Mental/Nervous Limit	0.995	--	1.000
Level of Managed Care	0.557	--	1.110
Prescription Drug Coverage	1.00	--	1.05
Accelerated Claim Reimbursement**	1.00	--	1.02
Transplant Exclusion	0.95	--	1.00
Optional Guarantees (if elected by the plan sponsor)	1.02	--	1.15
Suppressed Drafts Discount	75%	--	100%
Aggregating Specific Option	80%	--	100%
Gross Up	21.70%	--	34.36%
Family ISL Adjustment	1.02	--	1.25
Single/Family (current assumption family size is 3.04 people)	1	--	4.04
Lifetime/Annual Maximums	\$-1.50 PEPM	--	\$0.00 PEPM
Terminal Liability/Terminal Reserve Option	100%	--	106%
Experience***	50%	--	200%
Explicit State Assessment Charge	\$0.00	--	\$4.00

\* Base rates are exclusive of commissions

\*\* Applies to GR-96272 only

\*\*\* Base rates may also be adjusted for known catastrophic ongoing claims. Note that the total additional underwriting adjustment on the ISL rate (Attachment A) and the ASL rate (Attachment E) combined will not exceed the above limits.

Premium rates for other numbers of lives and/or Stop Loss limits will be determined on an actuarially consistent basis.



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AGB - Bermuda	No Product	1.850
AGB - Bermuda	TC	1.850
AGB - Bermuda	TCHL	1.850
AGB - Bermuda	OC	1.000
AGB - Bermuda	MC	1.500
AGB - Bermuda	EPO	1.500
AGB - Bermuda	OAMC	1.500
AGB - Bermuda	OAEP0	1.500
AGB - Bermuda	Choice II	1.500
AK - All Others AK	No Product	1.650
AK - All Others AK	TC	1.650
AK - All Others AK	TCHL	1.650
AK - All Others AK	OC	1.650
AK - All Others AK	MC	1.650
AK - All Others AK	EPO	1.650
AK - All Others AK	OAMC	1.650
AK - All Others AK	OAEP0	1.650
AK - All Others AK	Choice II	1.500
AK - All Others AK	No Product	1.650
AK - All Others AK	TC	1.650
AK - All Others AK	TCHL	1.650
AK - All Others AK	OC	1.650
AK - All Others AK	MC	1.650
AK - All Others AK	EPO	1.650
AK - All Others AK	OAMC	1.650
AK - All Others AK	OAEP0	1.650
AK - All Others AK	Choice II	1.500
AK - Anchorage	No Product	1.650
AK - Anchorage	TC	1.650
AK - Anchorage	TCHL	1.650
AK - Anchorage	OC	1.650
AK - Anchorage	MC	1.650
AK - Anchorage	EPO	1.650
AK - Anchorage	OAMC	1.650
AK - Anchorage	OAEP0	1.650
AK - Anchorage	Choice II	1.500
AK - Fairbanks	No Product	1.650
AK - Fairbanks	TC	1.650
AK - Fairbanks	TCHL	1.650
AK - Fairbanks	OC	1.650
AK - Fairbanks	MC	1.650
AK - Fairbanks	EPO	1.650
AK - Fairbanks	OAMC	1.650
AK - Fairbanks	OAEP0	1.650
AK - Fairbanks	Choice II	1.500
AL - All Others AL	No Product	1.100
AL - All Others AL	TC	1.100
AL - All Others AL	TCHL	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AL - All Others AL	OC	1.050
AL - All Others AL	MC	1.050
AL - All Others AL	EPO	1.050
AL - All Others AL	OAMC	1.050
AL - All Others AL	OAEP0	1.050
AL - All Others AL	Choice II	1.050
AL - BESSEMER	No Product	1.100
AL - BESSEMER	TC	1.100
AL - BESSEMER	TCHL	1.100
AL - BESSEMER	OC	1.050
AL - BESSEMER	MC	1.050
AL - BESSEMER	EPO	1.050
AL - BESSEMER	OAMC	1.050
AL - BESSEMER	OAEP0	1.050
AL - BESSEMER	Choice II	1.050
AL - BIRMINGHAM	No Product	1.100
AL - BIRMINGHAM	TC	1.100
AL - BIRMINGHAM	TCHL	1.100
AL - BIRMINGHAM	OC	1.050
AL - BIRMINGHAM	MC	1.050
AL - BIRMINGHAM	EPO	1.050
AL - BIRMINGHAM	OAMC	1.050
AL - BIRMINGHAM	OAEP0	1.050
AL - BIRMINGHAM	Choice II	1.050
AL - DOTHAN	No Product	1.100
AL - DOTHAN	TC	1.100
AL - DOTHAN	TCHL	1.100
AL - DOTHAN	OC	1.050
AL - DOTHAN	MC	1.050
AL - DOTHAN	EPO	1.050
AL - DOTHAN	OAMC	1.050
AL - DOTHAN	OAEP0	1.050
AL - DOTHAN	Choice II	1.050
AL - GADSDEN	No Product	1.100
AL - GADSDEN	TC	1.100
AL - GADSDEN	TCHL	1.100
AL - GADSDEN	OC	1.050
AL - GADSDEN	MC	1.050
AL - GADSDEN	EPO	1.050
AL - GADSDEN	OAMC	1.050
AL - GADSDEN	OAEP0	1.050
AL - GADSDEN	Choice II	1.050
AL - HUNTSVILLE	No Product	1.100
AL - HUNTSVILLE	TC	1.100
AL - HUNTSVILLE	TCHL	1.100
AL - HUNTSVILLE	OC	1.050
AL - HUNTSVILLE	MC	1.050
AL - HUNTSVILLE	EPO	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AL - HUNTSVILLE	OAMC	1.050
AL - HUNTSVILLE	OAEP0	1.050
AL - HUNTSVILLE	Choice II	1.050
AL - MOBILE	No Product	1.100
AL - MOBILE	TC	1.100
AL - MOBILE	TCHL	1.100
AL - MOBILE	OC	1.050
AL - MOBILE	MC	1.050
AL - MOBILE	EPO	1.050
AL - MOBILE	OAMC	1.050
AL - MOBILE	OAEP0	1.050
AL - MOBILE	Choice II	1.050
AL - MONTGOMERY	No Product	1.100
AL - MONTGOMERY	TC	1.100
AL - MONTGOMERY	TCHL	1.100
AL - MONTGOMERY	OC	1.050
AL - MONTGOMERY	MC	1.050
AL - MONTGOMERY	EPO	1.050
AL - MONTGOMERY	OAMC	1.050
AL - MONTGOMERY	OAEP0	1.050
AL - MONTGOMERY	Choice II	1.050
AR - All Others AR	No Product	1.100
AR - All Others AR	TC	1.100
AR - All Others AR	TCHL	1.100
AR - All Others AR	OC	0.700
AR - All Others AR	MC	0.700
AR - All Others AR	EPO	0.700
AR - All Others AR	OAMC	0.700
AR - All Others AR	OAEP0	0.700
AR - All Others AR	Choice II	0.700
AR - All Others AR	No Product	1.100
AR - All Others AR	TC	1.100
AR - All Others AR	TCHL	1.100
AR - All Others AR	OC	0.700
AR - All Others AR	MC	0.700
AR - All Others AR	EPO	0.700
AR - All Others AR	OAMC	0.700
AR - All Others AR	OAEP0	0.700
AR - All Others AR	Choice II	0.700
AR - FORT SMITH	No Product	1.100
AR - FORT SMITH	TC	1.100
AR - FORT SMITH	TCHL	1.100
AR - FORT SMITH	OC	0.700
AR - FORT SMITH	MC	0.700
AR - FORT SMITH	EPO	0.700
AR - FORT SMITH	OAMC	0.700
AR - FORT SMITH	OAEP0	0.700
AR - FORT SMITH	Choice II	0.700

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AR - HOT SPRINGS	No Product	1.100
AR - HOT SPRINGS	TC	1.100
AR - HOT SPRINGS	TCHL	1.100
AR - HOT SPRINGS	OC	0.700
AR - HOT SPRINGS	MC	0.700
AR - HOT SPRINGS	EPO	0.700
AR - HOT SPRINGS	OAMC	0.700
AR - HOT SPRINGS	OAEP0	0.700
AR - HOT SPRINGS	Choice II	0.700
AR - LITTLE ROCK	No Product	1.100
AR - LITTLE ROCK	TC	1.100
AR - LITTLE ROCK	TCHL	1.100
AR - LITTLE ROCK	OC	0.700
AR - LITTLE ROCK	MC	0.700
AR - LITTLE ROCK	EPO	0.700
AR - LITTLE ROCK	OAMC	0.700
AR - LITTLE ROCK	OAEP0	0.700
AR - LITTLE ROCK	Choice II	0.700
AR - PINE BLUFF	No Product	1.100
AR - PINE BLUFF	TC	1.100
AR - PINE BLUFF	TCHL	1.100
AR - PINE BLUFF	OC	0.700
AR - PINE BLUFF	MC	0.700
AR - PINE BLUFF	EPO	0.700
AR - PINE BLUFF	OAMC	0.700
AR - PINE BLUFF	OAEP0	0.700
AR - PINE BLUFF	Choice II	0.700
AR - TEXARKANA	No Product	1.100
AR - TEXARKANA	TC	1.100
AR - TEXARKANA	TCHL	1.100
AR - TEXARKANA	OC	0.700
AR - TEXARKANA	MC	0.700
AR - TEXARKANA	EPO	0.700
AR - TEXARKANA	OAMC	0.700
AR - TEXARKANA	OAEP0	0.700
AR - TEXARKANA	Choice II	0.700
AR - WEST MEMPHIS	No Product	1.000
AR - WEST MEMPHIS	TC	1.000
AR - WEST MEMPHIS	TCHL	1.000
AR - WEST MEMPHIS	OC	0.750
AR - WEST MEMPHIS	MC	0.750
AR - WEST MEMPHIS	EPO	0.750
AR - WEST MEMPHIS	OAMC	0.750
AR - WEST MEMPHIS	OAEP0	0.750
AR - WEST MEMPHIS	Choice II	0.800
AR - WEST MEMPHIS 2	No Product	1.000
AR - WEST MEMPHIS 2	TC	1.000
AR - WEST MEMPHIS 2	TCHL	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AR - WEST MEMPHIS 2	OC	0.750
AR - WEST MEMPHIS 2	MC	0.750
AR - WEST MEMPHIS 2	EPO	0.750
AR - WEST MEMPHIS 2	OAMC	0.750
AR - WEST MEMPHIS 2	OAEP0	0.750
AR - WEST MEMPHIS 2	Choice II	0.800
AS - HONOLULU	No Product	1.000
AS - HONOLULU	TC	1.000
AS - HONOLULU	TCHL	1.000
AS - HONOLULU	OC	1.000
AS - HONOLULU	MC	1.000
AS - HONOLULU	EPO	1.000
AS - HONOLULU	OAMC	1.000
AS - HONOLULU	OAEP0	1.000
AS - HONOLULU	Choice II	1.000
AZ - Apache	No Product	0.850
AZ - Apache	TC	0.850
AZ - Apache	TCHL	0.850
AZ - Apache	OC	0.586
AZ - Apache	MC	0.586
AZ - Apache	EPO	0.586
AZ - Apache	OAMC	0.586
AZ - Apache	OAEP0	0.586
AZ - Apache	Choice II	0.830
AZ - Arizona (AZ01)	QPOS	0.683
AZ - Arizona (AZ01)	HMO	0.683
AZ - Arizona (AZ01)	OAQPOS	0.683
AZ - Arizona (AZ01)	OA HMO	0.683
AZ - Arizona (AZ01)	Choice II	0.830
AZ - Arizona (AZ01)	QPOS	0.683
AZ - Arizona (AZ01)	HMO	0.683
AZ - Arizona (AZ01)	OAQPOS	0.683
AZ - Arizona (AZ01)	OA HMO	0.683
AZ - Arizona (AZ01)	Choice II	0.830
AZ - Carefree	No Product	0.850
AZ - Carefree	TC	0.850
AZ - Carefree	TCHL	0.850
AZ - Carefree	OC	0.586
AZ - Carefree	MC	0.586
AZ - Carefree	EPO	0.586
AZ - Carefree	OAMC	0.586
AZ - Carefree	OAEP0	0.586
AZ - Carefree	Choice II	0.830
AZ - Carefree (AZ01)	QPOS	0.683
AZ - Carefree (AZ01)	HMO	0.683
AZ - Carefree (AZ01)	OAQPOS	0.683
AZ - Carefree (AZ01)	OA HMO	0.683
AZ - Carefree (AZ01)	Choice II	0.830

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Casa Grande	No Product	0.850
AZ - Casa Grande	TC	0.850
AZ - Casa Grande	TCHL	0.850
AZ - Casa Grande	OC	0.586
AZ - Casa Grande	MC	0.586
AZ - Casa Grande	EPO	0.586
AZ - Casa Grande	OAMC	0.586
AZ - Casa Grande	OAEP0	0.586
AZ - Casa Grande	Choice II	0.830
AZ - Casa Grande (AZ01)	QPOS	0.683
AZ - Casa Grande (AZ01)	HMO	0.683
AZ - Casa Grande (AZ01)	OAQPOS	0.683
AZ - Casa Grande (AZ01)	OAHHMO	0.683
AZ - Casa Grande (AZ01)	Choice II	0.830
AZ - Chandler	No Product	0.850
AZ - Chandler	TC	0.850
AZ - Chandler	TCHL	0.850
AZ - Chandler	OC	0.586
AZ - Chandler	MC	0.586
AZ - Chandler	EPO	0.586
AZ - Chandler	OAMC	0.586
AZ - Chandler	OAEP0	0.586
AZ - Chandler	Choice II	0.830
AZ - Chandler (AZ01)	QPOS	0.683
AZ - Chandler (AZ01)	HMO	0.683
AZ - Chandler (AZ01)	OAQPOS	0.683
AZ - Chandler (AZ01)	OAHHMO	0.683
AZ - Chandler (AZ01)	Choice II	0.830
AZ - Cochise	No Product	0.850
AZ - Cochise	TC	0.850
AZ - Cochise	TCHL	0.850
AZ - Cochise	OC	0.586
AZ - Cochise	MC	0.586
AZ - Cochise	EPO	0.586
AZ - Cochise	OAMC	0.586
AZ - Cochise	OAEP0	0.586
AZ - Cochise	Choice II	0.830
AZ - Cochise (AZ01)	QPOS	0.683
AZ - Cochise (AZ01)	HMO	0.683
AZ - Cochise (AZ01)	OAQPOS	0.683
AZ - Cochise (AZ01)	OAHHMO	0.683
AZ - Cochise (AZ01)	Choice II	0.830
AZ - Coconino	No Product	0.850
AZ - Coconino	TC	0.850
AZ - Coconino	TCHL	0.850
AZ - Coconino	OC	0.586
AZ - Coconino	MC	0.586
AZ - Coconino	EPO	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Coconino	OAMC	0.586
AZ - Coconino	OAEP0	0.586
AZ - Coconino	Choice II	0.830
AZ - Cottonwood	No Product	0.850
AZ - Cottonwood	TC	0.850
AZ - Cottonwood	TCHL	0.850
AZ - Cottonwood	OC	0.586
AZ - Cottonwood	MC	0.586
AZ - Cottonwood	EPO	0.586
AZ - Cottonwood	OAMC	0.586
AZ - Cottonwood	OAEP0	0.586
AZ - Cottonwood	Choice II	0.830
AZ - Cottonwood (AZ01)	QPOS	0.683
AZ - Cottonwood (AZ01)	HMO	0.683
AZ - Cottonwood (AZ01)	OAQPOS	0.683
AZ - Cottonwood (AZ01)	OA HMO	0.683
AZ - Cottonwood (AZ01)	Choice II	0.830
AZ - Deer Valley	No Product	0.850
AZ - Deer Valley	TC	0.850
AZ - Deer Valley	TCHL	0.850
AZ - Deer Valley	OC	0.586
AZ - Deer Valley	MC	0.586
AZ - Deer Valley	EPO	0.586
AZ - Deer Valley	OAMC	0.586
AZ - Deer Valley	OAEP0	0.586
AZ - Deer Valley	Choice II	0.830
AZ - Deer Valley (AZ01)	QPOS	0.683
AZ - Deer Valley (AZ01)	HMO	0.683
AZ - Deer Valley (AZ01)	OAQPOS	0.683
AZ - Deer Valley (AZ01)	OA HMO	0.683
AZ - Deer Valley (AZ01)	Choice II	0.830
AZ - Desert (AZ01)	QPOS	0.683
AZ - Desert (AZ01)	HMO	0.683
AZ - Desert (AZ01)	OAQPOS	0.683
AZ - Desert (AZ01)	OA HMO	0.683
AZ - Desert (AZ01)	Choice II	0.830
AZ - Flagstaff	No Product	0.850
AZ - Flagstaff	TC	0.850
AZ - Flagstaff	TCHL	0.850
AZ - Flagstaff	OC	0.586
AZ - Flagstaff	MC	0.586
AZ - Flagstaff	EPO	0.586
AZ - Flagstaff	OAMC	0.586
AZ - Flagstaff	OAEP0	0.586
AZ - Flagstaff	Choice II	0.830
AZ - Gilbert	No Product	0.850
AZ - Gilbert	TC	0.850
AZ - Gilbert	TCHL	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Gilbert	OC	0.586
AZ - Gilbert	MC	0.586
AZ - Gilbert	EPO	0.586
AZ - Gilbert	OAMC	0.586
AZ - Gilbert	OAEP0	0.586
AZ - Gilbert	Choice II	0.830
AZ - Gilbert (AZ01)	QPOS	0.683
AZ - Gilbert (AZ01)	HMO	0.683
AZ - Gilbert (AZ01)	OAQPOS	0.683
AZ - Gilbert (AZ01)	OA HMO	0.683
AZ - Gilbert (AZ01)	Choice II	0.830
AZ - Glendale/Peoria (AZ01)	QPOS	0.683
AZ - Glendale/Peoria (AZ01)	HMO	0.683
AZ - Glendale/Peoria (AZ01)	OAQPOS	0.683
AZ - Glendale/Peoria (AZ01)	OA HMO	0.683
AZ - Glendale/Peoria (AZ01)	Choice II	0.830
AZ - Globe	No Product	0.850
AZ - Globe	TC	0.850
AZ - Globe	TCHL	0.850
AZ - Globe	OC	0.586
AZ - Globe	MC	0.586
AZ - Globe	EPO	0.586
AZ - Globe	OAMC	0.586
AZ - Globe	OAEP0	0.586
AZ - Globe	Choice II	0.830
AZ - Goodyear	No Product	0.850
AZ - Goodyear	TC	0.850
AZ - Goodyear	TCHL	0.850
AZ - Goodyear	OC	0.586
AZ - Goodyear	MC	0.586
AZ - Goodyear	EPO	0.586
AZ - Goodyear	OAMC	0.586
AZ - Goodyear	OAEP0	0.586
AZ - Goodyear	Choice II	0.830
AZ - Goodyear (AZ01)	QPOS	0.683
AZ - Goodyear (AZ01)	HMO	0.683
AZ - Goodyear (AZ01)	OAQPOS	0.683
AZ - Goodyear (AZ01)	OA HMO	0.683
AZ - Goodyear (AZ01)	Choice II	0.830
AZ - Greenlee	No Product	0.850
AZ - Greenlee	TC	0.850
AZ - Greenlee	TCHL	0.850
AZ - Greenlee	OC	0.586
AZ - Greenlee	MC	0.586
AZ - Greenlee	EPO	0.586
AZ - Greenlee	OAMC	0.586
AZ - Greenlee	OAEP0	0.586
AZ - Greenlee	Choice II	0.830



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Guadalupe	No Product	0.850
AZ - Guadalupe	TC	0.850
AZ - Guadalupe	TCHL	0.850
AZ - Guadalupe	OC	0.586
AZ - Guadalupe	MC	0.586
AZ - Guadalupe	EPO	0.586
AZ - Guadalupe	OAMC	0.586
AZ - Guadalupe	OAEP0	0.586
AZ - Guadalupe	Choice II	0.830
AZ - Guadalupe (AZ01)	QPOS	0.683
AZ - Guadalupe (AZ01)	HMO	0.683
AZ - Guadalupe (AZ01)	OAQPOS	0.683
AZ - Guadalupe (AZ01)	OAHMO	0.683
AZ - Guadalupe (AZ01)	Choice II	0.830
AZ - Happy Valley	No Product	0.850
AZ - Happy Valley	TC	0.850
AZ - Happy Valley	TCHL	0.850
AZ - Happy Valley	OC	0.586
AZ - Happy Valley	MC	0.586
AZ - Happy Valley	EPO	0.586
AZ - Happy Valley	OAMC	0.586
AZ - Happy Valley	OAEP0	0.586
AZ - Happy Valley	Choice II	0.830
AZ - Happy Valley (AZ01)	QPOS	0.683
AZ - Happy Valley (AZ01)	HMO	0.683
AZ - Happy Valley (AZ01)	OAQPOS	0.683
AZ - Happy Valley (AZ01)	OAHMO	0.683
AZ - Happy Valley (AZ01)	Choice II	0.830
AZ - Kingman	No Product	0.850
AZ - Kingman	TC	0.850
AZ - Kingman	TCHL	0.850
AZ - Kingman	OC	0.586
AZ - Kingman	MC	0.586
AZ - Kingman	EPO	0.586
AZ - Kingman	OAMC	0.586
AZ - Kingman	OAEP0	0.586
AZ - Kingman	Choice II	0.830
AZ - Kingman (AZ01)	QPOS	0.683
AZ - Kingman (AZ01)	HMO	0.683
AZ - Kingman (AZ01)	OAQPOS	0.683
AZ - Kingman (AZ01)	OAHMO	0.683
AZ - Kingman (AZ01)	Choice II	0.830
AZ - Lake Havasu	No Product	0.850
AZ - Lake Havasu	TC	0.850
AZ - Lake Havasu	TCHL	0.850
AZ - Lake Havasu	OC	0.586
AZ - Lake Havasu	MC	0.586
AZ - Lake Havasu	EPO	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Lake Havasu	OAMC	0.586
AZ - Lake Havasu	OAEP0	0.586
AZ - Lake Havasu	Choice II	0.830
AZ - Lake Havasu (AZ01)	QPOS	0.683
AZ - Lake Havasu (AZ01)	HMO	0.683
AZ - Lake Havasu (AZ01)	OAQPOS	0.683
AZ - Lake Havasu (AZ01)	OAHMO	0.683
AZ - Lake Havasu (AZ01)	Choice II	0.830
AZ - Maryvale	No Product	0.850
AZ - Maryvale	TC	0.850
AZ - Maryvale	TCHL	0.850
AZ - Maryvale	OC	0.586
AZ - Maryvale	MC	0.586
AZ - Maryvale	EPO	0.586
AZ - Maryvale	OAMC	0.586
AZ - Maryvale	OAEP0	0.586
AZ - Maryvale	Choice II	0.830
AZ - Maryvale (AZ01)	QPOS	0.683
AZ - Maryvale (AZ01)	HMO	0.683
AZ - Maryvale (AZ01)	OAQPOS	0.683
AZ - Maryvale (AZ01)	OAHMO	0.683
AZ - Maryvale (AZ01)	Choice II	0.830
AZ - Mesa	No Product	0.850
AZ - Mesa	TC	0.850
AZ - Mesa	TCHL	0.850
AZ - Mesa	OC	0.586
AZ - Mesa	MC	0.586
AZ - Mesa	EPO	0.586
AZ - Mesa	OAMC	0.586
AZ - Mesa	OAEP0	0.586
AZ - Mesa	Choice II	0.830
AZ - Mesa (AZ01)	QPOS	0.683
AZ - Mesa (AZ01)	HMO	0.683
AZ - Mesa (AZ01)	OAQPOS	0.683
AZ - Mesa (AZ01)	OAHMO	0.683
AZ - Mesa (AZ01)	Choice II	0.830
AZ - Mesa N	No Product	0.850
AZ - Mesa N	TC	0.850
AZ - Mesa N	TCHL	0.850
AZ - Mesa N	OC	0.586
AZ - Mesa N	MC	0.586
AZ - Mesa N	EPO	0.586
AZ - Mesa N	OAMC	0.586
AZ - Mesa N	OAEP0	0.586
AZ - Mesa N	Choice II	0.830
AZ - Mesa N (AZ01)	QPOS	0.683
AZ - Mesa N (AZ01)	HMO	0.683
AZ - Mesa N (AZ01)	OAQPOS	0.683

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Mesa N (AZ01)	OAHMO	0.683
AZ - Mesa N (AZ01)	Choice II	0.830
AZ - Mesa/Chand/Glib/Tempe (AZ01)	QPOS	0.683
AZ - Mesa/Chand/Glib/Tempe (AZ01)	HMO	0.683
AZ - Mesa/Chand/Glib/Tempe (AZ01)	OAQPOS	0.683
AZ - Mesa/Chand/Glib/Tempe (AZ01)	OAHMO	0.683
AZ - Mesa/Chand/Glib/Tempe (AZ01)	Choice II	0.830
AZ - Mohave	No Product	0.850
AZ - Mohave	TC	0.850
AZ - Mohave	TCHL	0.850
AZ - Mohave	OC	0.586
AZ - Mohave	MC	0.586
AZ - Mohave	EPO	0.586
AZ - Mohave	OAMC	0.586
AZ - Mohave	OAEP0	0.586
AZ - Mohave	Choice II	0.830
AZ - Mohave (AZ01)	QPOS	0.683
AZ - Mohave (AZ01)	HMO	0.683
AZ - Mohave (AZ01)	OAQPOS	0.683
AZ - Mohave (AZ01)	OAHMO	0.683
AZ - Mohave (AZ01)	Choice II	0.830
AZ - Navajo	No Product	0.850
AZ - Navajo	TC	0.850
AZ - Navajo	TCHL	0.850
AZ - Navajo	OC	0.586
AZ - Navajo	MC	0.586
AZ - Navajo	EPO	0.586
AZ - Navajo	OAMC	0.586
AZ - Navajo	OAEP0	0.586
AZ - Navajo	Choice II	0.830
AZ - Nogales	No Product	0.850
AZ - Nogales	TC	0.850
AZ - Nogales	TCHL	0.850
AZ - Nogales	OC	0.586
AZ - Nogales	MC	0.586
AZ - Nogales	EPO	0.586
AZ - Nogales	OAMC	0.586
AZ - Nogales	OAEP0	0.586
AZ - Nogales	Choice II	0.830
AZ - Nogales (AZ01)	QPOS	0.683
AZ - Nogales (AZ01)	HMO	0.683
AZ - Nogales (AZ01)	OAQPOS	0.683
AZ - Nogales (AZ01)	OAHMO	0.683
AZ - Nogales (AZ01)	Choice II	0.830
AZ - Non Urban	No Product	0.850
AZ - Non Urban	TC	0.850
AZ - Non Urban	TCHL	0.850
AZ - Non Urban	OC	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Non Urban	MC	0.586
AZ - Non Urban	EPO	0.586
AZ - Non Urban	OAMC	0.586
AZ - Non Urban	OAEP0	0.586
AZ - Non Urban	Choice II	0.830
AZ - Paradise Valley	No Product	0.850
AZ - Paradise Valley	TC	0.850
AZ - Paradise Valley	TCHL	0.850
AZ - Paradise Valley	OC	0.586
AZ - Paradise Valley	MC	0.586
AZ - Paradise Valley	EPO	0.586
AZ - Paradise Valley	OAMC	0.586
AZ - Paradise Valley	OAEP0	0.586
AZ - Paradise Valley	Choice II	0.830
AZ - Paradise Valley (AZ01)	QPOS	0.683
AZ - Paradise Valley (AZ01)	HMO	0.683
AZ - Paradise Valley (AZ01)	OAQPOS	0.683
AZ - Paradise Valley (AZ01)	OA HMO	0.683
AZ - Paradise Valley (AZ01)	Choice II	0.830
AZ - Parker	No Product	0.850
AZ - Parker	TC	0.850
AZ - Parker	TCHL	0.850
AZ - Parker	OC	0.586
AZ - Parker	MC	0.586
AZ - Parker	EPO	0.586
AZ - Parker	OAMC	0.586
AZ - Parker	OAEP0	0.586
AZ - Parker	Choice II	0.830
AZ - Peoria	No Product	0.850
AZ - Peoria	TC	0.850
AZ - Peoria	TCHL	0.850
AZ - Peoria	OC	0.586
AZ - Peoria	MC	0.586
AZ - Peoria	EPO	0.586
AZ - Peoria	OAMC	0.586
AZ - Peoria	OAEP0	0.586
AZ - Peoria	Choice II	0.830
AZ - Peoria (AZ01)	QPOS	0.683
AZ - Peoria (AZ01)	HMO	0.683
AZ - Peoria (AZ01)	OAQPOS	0.683
AZ - Peoria (AZ01)	OA HMO	0.683
AZ - Peoria (AZ01)	Choice II	0.830
AZ - Phoenix	No Product	0.850
AZ - Phoenix	TC	0.850
AZ - Phoenix	TCHL	0.850
AZ - Phoenix	OC	0.586
AZ - Phoenix	MC	0.586
AZ - Phoenix	EPO	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Phoenix	OAMC	0.586
AZ - Phoenix	OAEP0	0.586
AZ - Phoenix	Choice II	0.830
AZ - Phoenix (AZ01)	QPOS	0.683
AZ - Phoenix (AZ01)	HMO	0.683
AZ - Phoenix (AZ01)	OAQPOS	0.683
AZ - Phoenix (AZ01)	OA HMO	0.683
AZ - Phoenix (AZ01)	Choice II	0.830
AZ - Phoenix N	No Product	0.850
AZ - Phoenix N	TC	0.850
AZ - Phoenix N	TCHL	0.850
AZ - Phoenix N	OC	0.586
AZ - Phoenix N	MC	0.586
AZ - Phoenix N	EPO	0.586
AZ - Phoenix N	OAMC	0.586
AZ - Phoenix N	OAEP0	0.586
AZ - Phoenix N	Choice II	0.830
AZ - Phoenix N (AZ01)	QPOS	0.683
AZ - Phoenix N (AZ01)	HMO	0.683
AZ - Phoenix N (AZ01)	OAQPOS	0.683
AZ - Phoenix N (AZ01)	OA HMO	0.683
AZ - Phoenix N (AZ01)	Choice II	0.830
AZ - Phoenix SW	No Product	0.850
AZ - Phoenix SW	TC	0.850
AZ - Phoenix SW	TCHL	0.850
AZ - Phoenix SW	OC	0.586
AZ - Phoenix SW	MC	0.586
AZ - Phoenix SW	EPO	0.586
AZ - Phoenix SW	OAMC	0.586
AZ - Phoenix SW	OAEP0	0.586
AZ - Phoenix SW	Choice II	0.830
AZ - Phoenix SW (AZ01)	QPOS	0.683
AZ - Phoenix SW (AZ01)	HMO	0.683
AZ - Phoenix SW (AZ01)	OAQPOS	0.683
AZ - Phoenix SW (AZ01)	OA HMO	0.683
AZ - Phoenix SW (AZ01)	Choice II	0.830
AZ - Pima	No Product	0.850
AZ - Pima	TC	0.850
AZ - Pima	TCHL	0.850
AZ - Pima	OC	0.586
AZ - Pima	MC	0.586
AZ - Pima	EPO	0.586
AZ - Pima	OAMC	0.586
AZ - Pima	OAEP0	0.586
AZ - Pima	Choice II	0.830
AZ - Pima (AZ01)	QPOS	0.683
AZ - Pima (AZ01)	HMO	0.683
AZ - Pima (AZ01)	OAQPOS	0.683

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Pima (AZ01)	OAHMO	0.683
AZ - Pima (AZ01)	Choice II	0.830
AZ - Prescott	No Product	0.850
AZ - Prescott	TC	0.850
AZ - Prescott	TCHL	0.850
AZ - Prescott	OC	0.586
AZ - Prescott	MC	0.586
AZ - Prescott	EPO	0.586
AZ - Prescott	OAMC	0.586
AZ - Prescott	OAEP0	0.586
AZ - Prescott	Choice II	0.830
AZ - Prescott (AZ01)	QPOS	0.683
AZ - Prescott (AZ01)	HMO	0.683
AZ - Prescott (AZ01)	OAQPOS	0.683
AZ - Prescott (AZ01)	OAHMO	0.683
AZ - Prescott (AZ01)	Choice II	0.830
AZ - Queen Creek	No Product	0.850
AZ - Queen Creek	TC	0.850
AZ - Queen Creek	TCHL	0.850
AZ - Queen Creek	OC	0.586
AZ - Queen Creek	MC	0.586
AZ - Queen Creek	EPO	0.586
AZ - Queen Creek	OAMC	0.586
AZ - Queen Creek	OAEP0	0.586
AZ - Queen Creek	Choice II	0.830
AZ - Queen Creek (AZ01)	QPOS	0.683
AZ - Queen Creek (AZ01)	HMO	0.683
AZ - Queen Creek (AZ01)	OAQPOS	0.683
AZ - Queen Creek (AZ01)	OAHMO	0.683
AZ - Queen Creek (AZ01)	Choice II	0.830
AZ - Safford	No Product	0.850
AZ - Safford	TC	0.850
AZ - Safford	TCHL	0.850
AZ - Safford	OC	0.586
AZ - Safford	MC	0.586
AZ - Safford	EPO	0.586
AZ - Safford	OAMC	0.586
AZ - Safford	OAEP0	0.586
AZ - Safford	Choice II	0.830
AZ - Safford (AZ01)	QPOS	0.683
AZ - Safford (AZ01)	HMO	0.683
AZ - Safford (AZ01)	OAQPOS	0.683
AZ - Safford (AZ01)	OAHMO	0.683
AZ - Safford (AZ01)	Choice II	0.830
AZ - Scottsdale	No Product	0.850
AZ - Scottsdale	TC	0.850
AZ - Scottsdale	TCHL	0.850
AZ - Scottsdale	OC	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Scottsdale	MC	0.586
AZ - Scottsdale	EPO	0.586
AZ - Scottsdale	OAMC	0.586
AZ - Scottsdale	OAEP0	0.586
AZ - Scottsdale	Choice II	0.830
AZ - Scottsdale (AZ01)	QPOS	0.683
AZ - Scottsdale (AZ01)	HMO	0.683
AZ - Scottsdale (AZ01)	OAQPOS	0.683
AZ - Scottsdale (AZ01)	OA HMO	0.683
AZ - Scottsdale (AZ01)	Choice II	0.830
AZ - Show Low	No Product	0.850
AZ - Show Low	TC	0.850
AZ - Show Low	TCHL	0.850
AZ - Show Low	OC	0.586
AZ - Show Low	MC	0.586
AZ - Show Low	EPO	0.586
AZ - Show Low	OAMC	0.586
AZ - Show Low	OAEP0	0.586
AZ - Show Low	Choice II	0.830
AZ - Springerville	No Product	0.850
AZ - Springerville	TC	0.850
AZ - Springerville	TCHL	0.850
AZ - Springerville	OC	0.586
AZ - Springerville	MC	0.586
AZ - Springerville	EPO	0.586
AZ - Springerville	OAMC	0.586
AZ - Springerville	OAEP0	0.586
AZ - Springerville	Choice II	0.830
AZ - Sun City	No Product	0.850
AZ - Sun City	TC	0.850
AZ - Sun City	TCHL	0.850
AZ - Sun City	OC	0.586
AZ - Sun City	MC	0.586
AZ - Sun City	EPO	0.586
AZ - Sun City	OAMC	0.586
AZ - Sun City	OAEP0	0.586
AZ - Sun City	Choice II	0.830
AZ - Sun City (AZ01)	QPOS	0.683
AZ - Sun City (AZ01)	HMO	0.683
AZ - Sun City (AZ01)	OAQPOS	0.683
AZ - Sun City (AZ01)	OA HMO	0.683
AZ - Sun City (AZ01)	Choice II	0.830
AZ - Tucson	No Product	0.850
AZ - Tucson	TC	0.850
AZ - Tucson	TCHL	0.850
AZ - Tucson	OC	0.586
AZ - Tucson	MC	0.586
AZ - Tucson	EPO	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Tucson	OAMC	0.586
AZ - Tucson	OAEP0	0.586
AZ - Tucson	Choice II	0.830
AZ - Tucson (AZ01)	QPOS	0.683
AZ - Tucson (AZ01)	HMO	0.683
AZ - Tucson (AZ01)	OAQPOS	0.683
AZ - Tucson (AZ01)	OA HMO	0.683
AZ - Tucson (AZ01)	Choice II	0.830
AZ - Tucson E	No Product	0.850
AZ - Tucson E	TC	0.850
AZ - Tucson E	TCHL	0.850
AZ - Tucson E	OC	0.586
AZ - Tucson E	MC	0.586
AZ - Tucson E	EPO	0.586
AZ - Tucson E	OAMC	0.586
AZ - Tucson E	OAEP0	0.586
AZ - Tucson E	Choice II	0.830
AZ - Tucson E (AZ01)	QPOS	0.683
AZ - Tucson E (AZ01)	HMO	0.683
AZ - Tucson E (AZ01)	OAQPOS	0.683
AZ - Tucson E (AZ01)	OA HMO	0.683
AZ - Tucson E (AZ01)	Choice II	0.830
AZ - Tucson NE	No Product	0.850
AZ - Tucson NE	TC	0.850
AZ - Tucson NE	TCHL	0.850
AZ - Tucson NE	OC	0.586
AZ - Tucson NE	MC	0.586
AZ - Tucson NE	EPO	0.586
AZ - Tucson NE	OAMC	0.586
AZ - Tucson NE	OAEP0	0.586
AZ - Tucson NE	Choice II	0.830
AZ - Tucson NE (AZ01)	QPOS	0.683
AZ - Tucson NE (AZ01)	HMO	0.683
AZ - Tucson NE (AZ01)	OAQPOS	0.683
AZ - Tucson NE (AZ01)	OA HMO	0.683
AZ - Tucson NE (AZ01)	Choice II	0.830
AZ - Tucson NW	No Product	0.850
AZ - Tucson NW	TC	0.850
AZ - Tucson NW	TCHL	0.850
AZ - Tucson NW	OC	0.586
AZ - Tucson NW	MC	0.586
AZ - Tucson NW	EPO	0.586
AZ - Tucson NW	OAMC	0.586
AZ - Tucson NW	OAEP0	0.586
AZ - Tucson NW	Choice II	0.830
AZ - Tucson NW (AZ01)	QPOS	0.683
AZ - Tucson NW (AZ01)	HMO	0.683
AZ - Tucson NW (AZ01)	OAQPOS	0.683



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Tucson NW (AZ01)	OAHMO	0.683
AZ - Tucson NW (AZ01)	Choice II	0.830
AZ - Tucson SW	No Product	0.850
AZ - Tucson SW	TC	0.850
AZ - Tucson SW	TCHL	0.850
AZ - Tucson SW	OC	0.586
AZ - Tucson SW	MC	0.586
AZ - Tucson SW	EPO	0.586
AZ - Tucson SW	OAMC	0.586
AZ - Tucson SW	OAEO	0.586
AZ - Tucson SW	Choice II	0.830
AZ - Tucson SW (AZ01)	QPOS	0.683
AZ - Tucson SW (AZ01)	HMO	0.683
AZ - Tucson SW (AZ01)	OAQPOS	0.683
AZ - Tucson SW (AZ01)	OAHMO	0.683
AZ - Tucson SW (AZ01)	Choice II	0.830
AZ - Urban Glendale/Peoria	No Product	0.850
AZ - Urban Glendale/Peoria	TC	0.850
AZ - Urban Glendale/Peoria	TCHL	0.850
AZ - Urban Glendale/Peoria	OC	0.586
AZ - Urban Glendale/Peoria	MC	0.586
AZ - Urban Glendale/Peoria	EPO	0.586
AZ - Urban Glendale/Peoria	OAMC	0.586
AZ - Urban Glendale/Peoria	OAEO	0.586
AZ - Urban Glendale/Peoria	Choice II	0.830
AZ - Urban Mesa/Chand/Gilb/Tempe	No Product	0.850
AZ - Urban Mesa/Chand/Gilb/Tempe	TC	0.850
AZ - Urban Mesa/Chand/Gilb/Tempe	TCHL	0.850
AZ - Urban Mesa/Chand/Gilb/Tempe	OC	0.586
AZ - Urban Mesa/Chand/Gilb/Tempe	MC	0.586
AZ - Urban Mesa/Chand/Gilb/Tempe	EPO	0.586
AZ - Urban Mesa/Chand/Gilb/Tempe	OAMC	0.586
AZ - Urban Mesa/Chand/Gilb/Tempe	OAEO	0.586
AZ - Urban Mesa/Chand/Gilb/Tempe	Choice II	0.830
AZ - Urban Scottsdale	No Product	0.850
AZ - Urban Scottsdale	TC	0.850
AZ - Urban Scottsdale	TCHL	0.850
AZ - Urban Scottsdale	OC	0.586
AZ - Urban Scottsdale	MC	0.586
AZ - Urban Scottsdale	EPO	0.586
AZ - Urban Scottsdale	OAMC	0.586
AZ - Urban Scottsdale	OAEO	0.586
AZ - Urban Scottsdale	Choice II	0.830
AZ - Winslow	No Product	0.850
AZ - Winslow	TC	0.850
AZ - Winslow	TCHL	0.850
AZ - Winslow	OC	0.586
AZ - Winslow	MC	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
AZ - Winslow	EPO	0.586
AZ - Winslow	OAMC	0.586
AZ - Winslow	OAEPO	0.586
AZ - Winslow	Choice II	0.830
AZ - Yuma	No Product	0.850
AZ - Yuma	TC	0.850
AZ - Yuma	TCHL	0.850
AZ - Yuma	OC	0.586
AZ - Yuma	MC	0.586
AZ - Yuma	EPO	0.586
AZ - Yuma	OAMC	0.586
AZ - Yuma	OAEPO	0.586
AZ - Yuma	Choice II	0.830
AZ - Yuma (AZ01)	QPOS	0.683
AZ - Yuma (AZ01)	HMO	0.683
AZ - Yuma (AZ01)	OAQPOS	0.683
AZ - Yuma (AZ01)	OAHMO	0.683
AZ - Yuma (AZ01)	Choice II	0.830
CA - 07 Lakewood (CA02)	QPOS	0.477
CA - 07 Lakewood (CA02)	HMO	0.477
CA - 07 Lakewood (CA02)	OAQPOS	0.477
CA - 07 Lakewood (CA02)	OAHMO	0.477
CA - 07 Lakewood (CA02)	Choice II	1.479
CA - 16 North Hollywood (CA02)	QPOS	0.490
CA - 16 North Hollywood (CA02)	HMO	0.490
CA - 16 North Hollywood (CA02)	OAQPOS	0.490
CA - 16 North Hollywood (CA02)	OAHMO	0.490
CA - 16 North Hollywood (CA02)	Choice II	1.177
CA - 902 Downey (CA02)	QPOS	0.490
CA - 902 Downey (CA02)	HMO	0.490
CA - 902 Downey (CA02)	OAQPOS	0.490
CA - 902 Downey (CA02)	OAHMO	0.490
CA - 902 Downey (CA02)	Choice II	1.177
CA - 903 Inglewood (CA02)	QPOS	0.490
CA - 903 Inglewood (CA02)	HMO	0.490
CA - 903 Inglewood (CA02)	OAQPOS	0.490
CA - 903 Inglewood (CA02)	OAHMO	0.490
CA - 903 Inglewood (CA02)	Choice II	1.177
CA - 905 Torrance (CA02)	QPOS	0.490
CA - 905 Torrance (CA02)	HMO	0.490
CA - 905 Torrance (CA02)	OAQPOS	0.490
CA - 905 Torrance (CA02)	OAHMO	0.490
CA - 905 Torrance (CA02)	Choice II	1.177
CA - 906 Whittier (CA02)	QPOS	0.477
CA - 906 Whittier (CA02)	HMO	0.477
CA - 906 Whittier (CA02)	OAQPOS	0.477
CA - 906 Whittier (CA02)	OAHMO	0.477
CA - 906 Whittier (CA02)	Choice II	1.479

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 908 Long Beach (CA02)	QPOS	0.477
CA - 908 Long Beach (CA02)	HMO	0.477
CA - 908 Long Beach (CA02)	OAQPOS	0.477
CA - 908 Long Beach (CA02)	OAHMO	0.477
CA - 908 Long Beach (CA02)	Choice II	1.479
CA - 912 Glendale (CA02)	QPOS	0.490
CA - 912 Glendale (CA02)	HMO	0.490
CA - 912 Glendale (CA02)	OAQPOS	0.490
CA - 912 Glendale (CA02)	OAHMO	0.490
CA - 912 Glendale (CA02)	Choice II	1.177
CA - 914 Van Nuys (CA02)	QPOS	0.477
CA - 914 Van Nuys (CA02)	HMO	0.477
CA - 914 Van Nuys (CA02)	OAQPOS	0.477
CA - 914 Van Nuys (CA02)	OAHMO	0.477
CA - 914 Van Nuys (CA02)	Choice II	1.479
CA - 915 Burbank (CA02)	QPOS	0.477
CA - 915 Burbank (CA02)	HMO	0.477
CA - 915 Burbank (CA02)	OAQPOS	0.477
CA - 915 Burbank (CA02)	OAHMO	0.477
CA - 915 Burbank (CA02)	Choice II	1.479
CA - 917 Pomona (CA02)	QPOS	0.477
CA - 917 Pomona (CA02)	HMO	0.477
CA - 917 Pomona (CA02)	OAQPOS	0.477
CA - 917 Pomona (CA02)	OAHMO	0.477
CA - 917 Pomona (CA02)	Choice II	1.479
CA - 924 San Bernadino (CA02)	QPOS	0.744
CA - 924 San Bernadino (CA02)	HMO	0.744
CA - 924 San Bernadino (CA02)	OAQPOS	0.744
CA - 924 San Bernadino (CA02)	OAHMO	0.744
CA - 924 San Bernadino (CA02)	Choice II	1.191
CA - 925 Riverside (CA02)	QPOS	0.744
CA - 925 Riverside (CA02)	HMO	0.744
CA - 925 Riverside (CA02)	OAQPOS	0.744
CA - 925 Riverside (CA02)	OAHMO	0.744
CA - 925 Riverside (CA02)	Choice II	1.191
CA - 926 Huntington Beach (CA02)	QPOS	0.897
CA - 926 Huntington Beach (CA02)	HMO	0.897
CA - 926 Huntington Beach (CA02)	OAQPOS	0.897
CA - 926 Huntington Beach (CA02)	OAHMO	0.897
CA - 926 Huntington Beach (CA02)	Choice II	1.346
CA - 930 Oxnard (CA02)	QPOS	0.477
CA - 930 Oxnard (CA02)	HMO	0.477
CA - 930 Oxnard (CA02)	OAQPOS	0.477
CA - 930 Oxnard (CA02)	OAHMO	0.477
CA - 930 Oxnard (CA02)	Choice II	1.479
CA - 932 3 digit Zip (CA05)	QPOS	1.371
CA - 932 3 digit Zip (CA05)	HMO	1.371
CA - 932 3 digit Zip (CA05)	OAQPOS	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 932 3 digit Zip (CA05)	OAHMO	1.371
CA - 932 3 digit Zip (CA05)	Choice II	1.665
CA - 933 Bakersfield (CA02)	QPOS	1.371
CA - 933 Bakersfield (CA02)	HMO	1.371
CA - 933 Bakersfield (CA02)	OAQPOS	1.371
CA - 933 Bakersfield (CA02)	OAHMO	1.371
CA - 933 Bakersfield (CA02)	Choice II	1.665
CA - 936 3 digit Zip (CA05)	QPOS	0.744
CA - 936 3 digit Zip (CA05)	HMO	0.744
CA - 936 3 digit Zip (CA05)	OAQPOS	0.744
CA - 936 3 digit Zip (CA05)	OAHMO	0.744
CA - 936 3 digit Zip (CA05)	Choice II	1.191
CA - 937 3 digit Zip (CA05)	QPOS	0.744
CA - 937 3 digit Zip (CA05)	HMO	0.744
CA - 937 3 digit Zip (CA05)	OAQPOS	0.744
CA - 937 3 digit Zip (CA05)	OAHMO	0.744
CA - 937 3 digit Zip (CA05)	Choice II	1.191
CA - 938 3 digit Zip (CA05)	QPOS	1.371
CA - 938 3 digit Zip (CA05)	HMO	1.371
CA - 938 3 digit Zip (CA05)	OAQPOS	1.371
CA - 938 3 digit Zip (CA05)	OAHMO	1.371
CA - 938 3 digit Zip (CA05)	Choice II	1.665
CA - 942 3 Digit Zip (CA05)	QPOS	1.371
CA - 942 3 Digit Zip (CA05)	HMO	1.371
CA - 942 3 Digit Zip (CA05)	OAQPOS	1.371
CA - 942 3 Digit Zip (CA05)	OAHMO	1.371
CA - 942 3 Digit Zip (CA05)	Choice II	1.665
CA - 952 3 digit Zip (CA05)	QPOS	1.371
CA - 952 3 digit Zip (CA05)	HMO	1.371
CA - 952 3 digit Zip (CA05)	OAQPOS	1.371
CA - 952 3 digit Zip (CA05)	OAHMO	1.371
CA - 952 3 digit Zip (CA05)	Choice II	1.665
CA - 953 3 digit Zip (CA05)	QPOS	1.371
CA - 953 3 digit Zip (CA05)	HMO	1.371
CA - 953 3 digit Zip (CA05)	OAQPOS	1.371
CA - 953 3 digit Zip (CA05)	OAHMO	1.371
CA - 953 3 digit Zip (CA05)	Choice II	1.665
CA - 956 3 Digit Zip (CA05)	QPOS	1.371
CA - 956 3 Digit Zip (CA05)	HMO	1.371
CA - 956 3 Digit Zip (CA05)	OAQPOS	1.371
CA - 956 3 Digit Zip (CA05)	OAHMO	1.371
CA - 956 3 Digit Zip (CA05)	Choice II	1.665
CA - 957 3 Digit Zip (CA05)	QPOS	1.371
CA - 957 3 Digit Zip (CA05)	HMO	1.371
CA - 957 3 Digit Zip (CA05)	OAQPOS	1.371
CA - 957 3 Digit Zip (CA05)	OAHMO	1.371
CA - 957 3 Digit Zip (CA05)	Choice II	1.665
CA - 958 3 Digit Zip (CA05)	QPOS	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - 958 3 Digit Zip (CA05)	HMO	1.371
CA - 958 3 Digit Zip (CA05)	OAQPOS	1.371
CA - 958 3 Digit Zip (CA05)	OAHMO	1.371
CA - 958 3 Digit Zip (CA05)	Choice II	1.665
CA - 959 3 Digit Zip (CA05)	QPOS	1.371
CA - 959 3 Digit Zip (CA05)	HMO	1.371
CA - 959 3 Digit Zip (CA05)	OAQPOS	1.371
CA - 959 3 Digit Zip (CA05)	OAHMO	1.371
CA - 959 3 Digit Zip (CA05)	Choice II	1.665
CA - Alameda	No Product	2.200
CA - Alameda	TC	2.200
CA - Alameda	TCHL	2.200
CA - Alameda	OC	2.095
CA - Alameda	MC	1.746
CA - Alameda	EPO	1.746
CA - Alameda	OAMC	1.746
CA - Alameda	OAEPPO	1.746
CA - Alameda	Choice II	2.394
CA - Alameda (CA01)	QPOS	1.896
CA - Alameda (CA01)	HMO	1.896
CA - Alameda (CA01)	OAQPOS	1.896
CA - Alameda (CA01)	OAHMO	1.896
CA - Alameda (CA01)	Choice II	2.394
CA - Alameda Central	No Product	1.950
CA - Alameda Central	TC	1.950
CA - Alameda Central	TCHL	1.950
CA - Alameda Central	OC	1.861
CA - Alameda Central	MC	1.861
CA - Alameda Central	EPO	1.861
CA - Alameda Central	OAMC	1.861
CA - Alameda Central	OAEPPO	1.861
CA - Alameda Central	Choice II	1.665
CA - Alameda Central (CA01)	QPOS	1.371
CA - Alameda Central (CA01)	HMO	1.371
CA - Alameda Central (CA01)	OAQPOS	1.371
CA - Alameda Central (CA01)	OAHMO	1.371
CA - Alameda Central (CA01)	Choice II	1.665
CA - Alameda Contra Costa W (CA01)	QPOS	1.371
CA - Alameda Contra Costa W (CA01)	HMO	1.371
CA - Alameda Contra Costa W (CA01)	OAQPOS	1.371
CA - Alameda Contra Costa W (CA01)	OAHMO	1.371
CA - Alameda Contra Costa W (CA01)	Choice II	1.665
CA - Alameda East	No Product	1.950
CA - Alameda East	TC	1.950
CA - Alameda East	TCHL	1.950
CA - Alameda East	OC	1.861
CA - Alameda East	MC	1.861
CA - Alameda East	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Alameda East	OAMC	1.861
CA - Alameda East	OAEP0	1.861
CA - Alameda East	Choice II	1.665
CA - Alameda East (CA01)	QPOS	1.371
CA - Alameda East (CA01)	HMO	1.371
CA - Alameda East (CA01)	OAQPOS	1.371
CA - Alameda East (CA01)	OAHMO	1.371
CA - Alameda East (CA01)	Choice II	1.665
CA - Alameda N-Contra Costa W	No Product	1.950
CA - Alameda N-Contra Costa W	TC	1.950
CA - Alameda N-Contra Costa W	TCHL	1.950
CA - Alameda N-Contra Costa W	OC	1.861
CA - Alameda N-Contra Costa W	MC	1.861
CA - Alameda N-Contra Costa W	EPO	1.861
CA - Alameda N-Contra Costa W	OAMC	1.861
CA - Alameda N-Contra Costa W	OAEP0	1.861
CA - Alameda N-Contra Costa W	Choice II	1.665
CA - Alameda South	No Product	1.950
CA - Alameda South	TC	1.950
CA - Alameda South	TCHL	1.950
CA - Alameda South	OC	1.861
CA - Alameda South	MC	1.861
CA - Alameda South	EPO	1.861
CA - Alameda South	OAMC	1.861
CA - Alameda South	OAEP0	1.861
CA - Alameda South	Choice II	1.665
CA - Alameda South (CA01)	QPOS	1.371
CA - Alameda South (CA01)	HMO	1.371
CA - Alameda South (CA01)	OAQPOS	1.371
CA - Alameda South (CA01)	OAHMO	1.371
CA - Alameda South (CA01)	Choice II	1.665
CA - Alhambra 918	No Product	1.950
CA - Alhambra 918	TC	1.950
CA - Alhambra 918	TCHL	1.950
CA - Alhambra 918	OC	1.861
CA - Alhambra 918	MC	1.861
CA - Alhambra 918	EPO	1.861
CA - Alhambra 918	OAMC	1.861
CA - Alhambra 918	OAEP0	1.861
CA - Alhambra 918	Choice II	1.665
CA - Amador Non-HMO	No Product	1.950
CA - Amador Non-HMO	TC	1.950
CA - Amador Non-HMO	TCHL	1.950
CA - Amador Non-HMO	OC	1.861
CA - Amador Non-HMO	MC	1.861
CA - Amador Non-HMO	EPO	1.861
CA - Amador Non-HMO	OAMC	1.861
CA - Amador Non-HMO	OAEP0	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Amador Non-HMO	Choice II	1.665
CA - Arcadia 910	No Product	1.750
CA - Arcadia 910	TC	1.750
CA - Arcadia 910	TCHL	1.750
CA - Arcadia 910	OC	1.670
CA - Arcadia 910	MC	1.670
CA - Arcadia 910	EPO	1.670
CA - Arcadia 910	OAMC	1.670
CA - Arcadia 910	OAEO	1.670
CA - Arcadia 910	Choice II	1.479
CA - Armed Forces 963	No Product	1.950
CA - Armed Forces 963	TC	1.950
CA - Armed Forces 963	TCHL	1.950
CA - Armed Forces 963	OC	1.861
CA - Armed Forces 963	MC	1.861
CA - Armed Forces 963	EPO	1.861
CA - Armed Forces 963	OAMC	1.861
CA - Armed Forces 963	OAEO	1.861
CA - Armed Forces 963	Choice II	1.665
CA - Armed Forces 965	No Product	1.950
CA - Armed Forces 965	TC	1.950
CA - Armed Forces 965	TCHL	1.950
CA - Armed Forces 965	OC	1.861
CA - Armed Forces 965	MC	1.861
CA - Armed Forces 965	EPO	1.861
CA - Armed Forces 965	OAMC	1.861
CA - Armed Forces 965	OAEO	1.861
CA - Armed Forces 965	Choice II	1.665
CA - Azusa_Glendora	No Product	1.750
CA - Azusa_Glendora	TC	1.750
CA - Azusa_Glendora	TCHL	1.750
CA - Azusa_Glendora	OC	1.670
CA - Azusa_Glendora	MC	1.670
CA - Azusa_Glendora	EPO	1.670
CA - Azusa_Glendora	OAMC	1.670
CA - Azusa_Glendora	OAEO	1.670
CA - Azusa_Glendora	Choice II	1.479
CA - Azusa_Glendora (CA02)	QPOS	0.477
CA - Azusa_Glendora (CA02)	HMO	0.477
CA - Azusa_Glendora (CA02)	OAQPOS	0.477
CA - Azusa_Glendora (CA02)	OAHHMO	0.477
CA - Azusa_Glendora (CA02)	Choice II	1.479
CA - Bakersfield 933	No Product	1.950
CA - Bakersfield 933	TC	1.950
CA - Bakersfield 933	TCHL	1.950
CA - Bakersfield 933	OC	1.861
CA - Bakersfield 933	MC	1.861
CA - Bakersfield 933	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Bakersfield 933	OAMC	1.861
CA - Bakersfield 933	OAEP0	1.861
CA - Bakersfield 933	Choice II	1.665
CA - Bakersfield non-HMO	No Product	1.750
CA - Bakersfield non-HMO	TC	1.750
CA - Bakersfield non-HMO	TCHL	1.750
CA - Bakersfield non-HMO	OC	1.670
CA - Bakersfield non-HMO	MC	1.670
CA - Bakersfield non-HMO	EPO	1.670
CA - Bakersfield non-HMO	OAMC	1.670
CA - Bakersfield non-HMO	OAEP0	1.670
CA - Bakersfield non-HMO	Choice II	1.479
CA - Baldwin Park_LaPuente	No Product	1.750
CA - Baldwin Park_LaPuente	TC	1.750
CA - Baldwin Park_LaPuente	TCHL	1.750
CA - Baldwin Park_LaPuente	OC	1.670
CA - Baldwin Park_LaPuente	MC	1.670
CA - Baldwin Park_LaPuente	EPO	1.670
CA - Baldwin Park_LaPuente	OAMC	1.670
CA - Baldwin Park_LaPuente	OAEP0	1.670
CA - Baldwin Park_LaPuente	Choice II	1.479
CA - BaldwinPark_LaPuente (CA02)	QPOS	0.477
CA - BaldwinPark_LaPuente (CA02)	HMO	0.477
CA - BaldwinPark_LaPuente (CA02)	OAQPOS	0.477
CA - BaldwinPark_LaPuente (CA02)	OA HMO	0.477
CA - BaldwinPark_LaPuente (CA02)	Choice II	1.479
CA - Barstow	No Product	1.900
CA - Barstow	TC	1.900
CA - Barstow	TCHL	1.900
CA - Barstow	OC	1.340
CA - Barstow	MC	1.340
CA - Barstow	EPO	1.340
CA - Barstow	OAMC	1.340
CA - Barstow	OAEP0	1.340
CA - Barstow	Choice II	1.191
CA - Barstow (CA02)	QPOS	0.744
CA - Barstow (CA02)	HMO	0.744
CA - Barstow (CA02)	OAQPOS	0.744
CA - Barstow (CA02)	OA HMO	0.744
CA - Barstow (CA02)	Choice II	1.191
CA - Belmont	No Product	1.950
CA - Belmont	TC	1.950
CA - Belmont	TCHL	1.950
CA - Belmont	OC	1.861
CA - Belmont	MC	1.861
CA - Belmont	EPO	1.861
CA - Belmont	OAMC	1.861
CA - Belmont	OAEP0	1.861



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Belmont	Choice II	1.665
CA - Belmont (CA01)	QPOS	1.371
CA - Belmont (CA01)	HMO	1.371
CA - Belmont (CA01)	OAQPOS	1.371
CA - Belmont (CA01)	OAHMO	1.371
CA - Belmont (CA01)	Choice II	1.665
CA - Benicia	No Product	2.200
CA - Benicia	TC	2.200
CA - Benicia	TCHL	2.200
CA - Benicia	OC	2.095
CA - Benicia	MC	1.746
CA - Benicia	EPO	1.746
CA - Benicia	OAMC	1.746
CA - Benicia	OAEO	1.746
CA - Benicia	Choice II	2.394
CA - Benicia (CA01)	QPOS	1.896
CA - Benicia (CA01)	HMO	1.896
CA - Benicia (CA01)	OAQPOS	1.896
CA - Benicia (CA01)	OAHMO	1.896
CA - Benicia (CA01)	Choice II	2.394
CA - Berkeley	No Product	2.200
CA - Berkeley	TC	2.200
CA - Berkeley	TCHL	2.200
CA - Berkeley	OC	2.095
CA - Berkeley	MC	1.746
CA - Berkeley	EPO	1.746
CA - Berkeley	OAMC	1.746
CA - Berkeley	OAEO	1.746
CA - Berkeley	Choice II	2.394
CA - Berkeley (CA01)	QPOS	1.896
CA - Berkeley (CA01)	HMO	1.896
CA - Berkeley (CA01)	OAQPOS	1.896
CA - Berkeley (CA01)	OAHMO	1.896
CA - Berkeley (CA01)	Choice II	2.394
CA - BerkeleyHills	No Product	2.200
CA - BerkeleyHills	TC	2.200
CA - BerkeleyHills	TCHL	2.200
CA - BerkeleyHills	OC	2.095
CA - BerkeleyHills	MC	1.746
CA - BerkeleyHills	EPO	1.746
CA - BerkeleyHills	OAMC	1.746
CA - BerkeleyHills	OAEO	1.746
CA - BerkeleyHills	Choice II	2.394
CA - BerkeleyHills (CA01)	QPOS	1.896
CA - BerkeleyHills (CA01)	HMO	1.896
CA - BerkeleyHills (CA01)	OAQPOS	1.896
CA - BerkeleyHills (CA01)	OAHMO	1.896
CA - BerkeleyHills (CA01)	Choice II	2.394

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - BH_Hollywood	No Product	1.700
CA - BH_Hollywood	TC	1.700
CA - BH_Hollywood	TCHL	1.700
CA - BH_Hollywood	OC	1.667
CA - BH_Hollywood	MC	1.569
CA - BH_Hollywood	EPO	1.569
CA - BH_Hollywood	OAMC	1.569
CA - BH_Hollywood	OAEP0	1.569
CA - BH_Hollywood	Choice II	1.177
CA - BH_Hollywood (CA02)	QPOS	0.490
CA - BH_Hollywood (CA02)	HMO	0.490
CA - BH_Hollywood (CA02)	OAQPOS	0.490
CA - BH_Hollywood (CA02)	OAHMO	0.490
CA - BH_Hollywood (CA02)	Choice II	1.177
CA - Boyle Heights	No Product	1.700
CA - Boyle Heights	TC	1.700
CA - Boyle Heights	TCHL	1.700
CA - Boyle Heights	OC	1.667
CA - Boyle Heights	MC	1.569
CA - Boyle Heights	EPO	1.569
CA - Boyle Heights	OAMC	1.569
CA - Boyle Heights	OAEP0	1.569
CA - Boyle Heights	Choice II	1.177
CA - BoyleHeights (CA02)	QPOS	0.490
CA - BoyleHeights (CA02)	HMO	0.490
CA - BoyleHeights (CA02)	OAQPOS	0.490
CA - BoyleHeights (CA02)	OAHMO	0.490
CA - BoyleHeights (CA02)	Choice II	1.177
CA - Brea	No Product	1.500
CA - Brea	TC	1.500
CA - Brea	TCHL	1.500
CA - Brea	OC	1.445
CA - Brea	MC	1.445
CA - Brea	EPO	1.445
CA - Brea	OAMC	1.445
CA - Brea	OAEP0	1.445
CA - Brea	Choice II	1.346
CA - Brea (CA02)	QPOS	0.897
CA - Brea (CA02)	HMO	0.897
CA - Brea (CA02)	OAQPOS	0.897
CA - Brea (CA02)	OAHMO	0.897
CA - Brea (CA02)	Choice II	1.346
CA - Brentwood	No Product	2.200
CA - Brentwood	TC	2.200
CA - Brentwood	TCHL	2.200
CA - Brentwood	OC	2.095
CA - Brentwood	MC	1.746
CA - Brentwood	EPO	1.746

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Brentwood	OAMC	1.746
CA - Brentwood	OAEP0	1.746
CA - Brentwood	Choice II	2.394
CA - Brentwood (CA01)	QPOS	1.896
CA - Brentwood (CA01)	HMO	1.896
CA - Brentwood (CA01)	OAQPOS	1.896
CA - Brentwood (CA01)	OA HMO	1.896
CA - Brentwood (CA01)	Choice II	2.394
CA - Brisbane	No Product	1.950
CA - Brisbane	TC	1.950
CA - Brisbane	TCHL	1.950
CA - Brisbane	OC	1.861
CA - Brisbane	MC	1.861
CA - Brisbane	EPO	1.861
CA - Brisbane	OAMC	1.861
CA - Brisbane	OAEP0	1.861
CA - Brisbane	Choice II	1.665
CA - Brisbane (CA01)	QPOS	1.371
CA - Brisbane (CA01)	HMO	1.371
CA - Brisbane (CA01)	OAQPOS	1.371
CA - Brisbane (CA01)	OA HMO	1.371
CA - Brisbane (CA01)	Choice II	1.665
CA - BuenaPark	No Product	1.500
CA - BuenaPark	TC	1.500
CA - BuenaPark	TCHL	1.500
CA - BuenaPark	OC	1.445
CA - BuenaPark	MC	1.445
CA - BuenaPark	EPO	1.445
CA - BuenaPark	OAMC	1.445
CA - BuenaPark	OAEP0	1.445
CA - BuenaPark	Choice II	1.346
CA - BuenaPark (CA02)	QPOS	0.897
CA - BuenaPark (CA02)	HMO	0.897
CA - BuenaPark (CA02)	OAQPOS	0.897
CA - BuenaPark (CA02)	OA HMO	0.897
CA - BuenaPark (CA02)	Choice II	1.346
CA - Burbank 915	No Product	1.750
CA - Burbank 915	TC	1.750
CA - Burbank 915	TCHL	1.750
CA - Burbank 915	OC	1.670
CA - Burbank 915	MC	1.670
CA - Burbank 915	EPO	1.670
CA - Burbank 915	OAMC	1.670
CA - Burbank 915	OAEP0	1.670
CA - Burbank 915	Choice II	1.479
CA - Burlingame	No Product	1.950
CA - Burlingame	TC	1.950
CA - Burlingame	TCHL	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Burlingame	OC	1.861
CA - Burlingame	MC	1.861
CA - Burlingame	EPO	1.861
CA - Burlingame	OAMC	1.861
CA - Burlingame	OAEPO	1.861
CA - Burlingame	Choice II	1.665
CA - Burlingame (CA01)	QPOS	1.371
CA - Burlingame (CA01)	HMO	1.371
CA - Burlingame (CA01)	OAQPOS	1.371
CA - Burlingame (CA01)	OAHMO	1.371
CA - Burlingame (CA01)	Choice II	1.665
CA - Butte Co 959	No Product	1.950
CA - Butte Co 959	TC	1.950
CA - Butte Co 959	TCHL	1.950
CA - Butte Co 959	OC	1.861
CA - Butte Co 959	MC	1.861
CA - Butte Co 959	EPO	1.861
CA - Butte Co 959	OAMC	1.861
CA - Butte Co 959	OAEPO	1.861
CA - Butte Co 959	Choice II	1.665
CA - CA Orange (CA02)	QPOS	0.897
CA - CA Orange (CA02)	HMO	0.897
CA - CA Orange (CA02)	OAQPOS	0.897
CA - CA Orange (CA02)	OAHMO	0.897
CA - CA Orange (CA02)	Choice II	1.346
CA - CA Santa Barbara (CA02)	QPOS	1.371
CA - CA Santa Barbara (CA02)	HMO	1.371
CA - CA Santa Barbara (CA02)	OAQPOS	1.371
CA - CA Santa Barbara (CA02)	OAHMO	1.371
CA - CA Santa Barbara (CA02)	Choice II	1.665
CA - CA Ventura (CA02)	QPOS	0.477
CA - CA Ventura (CA02)	HMO	0.477
CA - CA Ventura (CA02)	OAQPOS	0.477
CA - CA Ventura (CA02)	OAHMO	0.477
CA - CA Ventura (CA02)	Choice II	1.479
CA - Calaveras Co 952	No Product	1.950
CA - Calaveras Co 952	TC	1.950
CA - Calaveras Co 952	TCHL	1.950
CA - Calaveras Co 952	OC	1.861
CA - Calaveras Co 952	MC	1.861
CA - Calaveras Co 952	EPO	1.861
CA - Calaveras Co 952	OAMC	1.861
CA - Calaveras Co 952	OAEPO	1.861
CA - Calaveras Co 952	Choice II	1.665
CA - Campbell	No Product	1.950
CA - Campbell	TC	1.950
CA - Campbell	TCHL	1.950
CA - Campbell	OC	1.847

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Campbell	MC	1.597
CA - Campbell	EPO	1.597
CA - Campbell	OAMC	1.597
CA - Campbell	OAEPO	1.597
CA - Campbell	Choice II	1.747
CA - Campbell (CA01)	QPOS	1.597
CA - Campbell (CA01)	HMO	1.597
CA - Campbell (CA01)	OAQPOS	1.597
CA - Campbell (CA01)	OAHHMO	1.597
CA - Campbell (CA01)	Choice II	1.747
CA - CampbellISE	No Product	1.950
CA - CampbellISE	TC	1.950
CA - CampbellISE	TCHL	1.950
CA - CampbellISE	OC	1.847
CA - CampbellISE	MC	1.597
CA - CampbellISE	EPO	1.597
CA - CampbellISE	OAMC	1.597
CA - CampbellISE	OAEPO	1.597
CA - CampbellISE	Choice II	1.747
CA - CampbellISE (CA01)	QPOS	1.597
CA - CampbellISE (CA01)	HMO	1.597
CA - CampbellISE (CA01)	OAQPOS	1.597
CA - CampbellISE (CA01)	OAHHMO	1.597
CA - CampbellISE (CA01)	Choice II	1.747
CA - Castro	No Product	1.950
CA - Castro	TC	1.950
CA - Castro	TCHL	1.950
CA - Castro	OC	1.847
CA - Castro	MC	1.597
CA - Castro	EPO	1.597
CA - Castro	OAMC	1.597
CA - Castro	OAEPO	1.597
CA - Castro	Choice II	1.747
CA - Castro (CA01)	QPOS	1.597
CA - Castro (CA01)	HMO	1.597
CA - Castro (CA01)	OAQPOS	1.597
CA - Castro (CA01)	OAHHMO	1.597
CA - Castro (CA01)	Choice II	1.747
CA - CastroValley	No Product	2.200
CA - CastroValley	TC	2.200
CA - CastroValley	TCHL	2.200
CA - CastroValley	OC	2.095
CA - CastroValley	MC	1.746
CA - CastroValley	EPO	1.746
CA - CastroValley	OAMC	1.746
CA - CastroValley	OAEPO	1.746
CA - CastroValley	Choice II	2.394
CA - CastroValley (CA01)	QPOS	1.896

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - CastroValley (CA01)	HMO	1.896
CA - CastroValley (CA01)	OAQPOS	1.896
CA - CastroValley (CA01)	OAHMO	1.896
CA - CastroValley (CA01)	Choice II	2.394
CA - Central Valley (CA05)	QPOS	1.371
CA - Central Valley (CA05)	HMO	1.371
CA - Central Valley (CA05)	OAQPOS	1.371
CA - Central Valley (CA05)	OAHMO	1.371
CA - Central Valley (CA05)	Choice II	1.665
CA - Central Valley (CA05)	QPOS	1.371
CA - Central Valley (CA05)	HMO	1.371
CA - Central Valley (CA05)	OAQPOS	1.371
CA - Central Valley (CA05)	OAHMO	1.371
CA - Central Valley (CA05)	Choice II	1.665
CA - Chino	No Product	1.750
CA - Chino	TC	1.750
CA - Chino	TCHL	1.750
CA - Chino	OC	1.670
CA - Chino	MC	1.670
CA - Chino	EPO	1.670
CA - Chino	OAMC	1.670
CA - Chino	OAEP0	1.670
CA - Chino	Choice II	1.479
CA - Chino (CA02)	QPOS	0.477
CA - Chino (CA02)	HMO	0.477
CA - Chino (CA02)	OAQPOS	0.477
CA - Chino (CA02)	OAHMO	0.477
CA - Chino (CA02)	Choice II	1.479
CA - ChulaVista A	No Product	1.450
CA - ChulaVista A	TC	1.450
CA - ChulaVista A	TCHL	1.450
CA - ChulaVista A	OC	1.300
CA - ChulaVista A	MC	1.300
CA - ChulaVista A	EPO	1.300
CA - ChulaVista A	OAMC	1.300
CA - ChulaVista A	OAEP0	1.300
CA - ChulaVista A	Choice II	1.200
CA - ChulaVista A (CA04)	QPOS	0.600
CA - ChulaVista A (CA04)	HMO	0.600
CA - ChulaVista A (CA04)	OAQPOS	0.600
CA - ChulaVista A (CA04)	OAHMO	0.600
CA - ChulaVista A (CA04)	Choice II	1.200
CA - ChulaVista B	No Product	1.450
CA - ChulaVista B	TC	1.450
CA - ChulaVista B	TCHL	1.450
CA - ChulaVista B	OC	1.300
CA - ChulaVista B	MC	1.300
CA - ChulaVista B	EPO	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - ChulaVista B	OAMC	1.300
CA - ChulaVista B	OAEOPO	1.300
CA - ChulaVista B	Choice II	1.200
CA - ChulaVista B (CA04)	QPOS	0.600
CA - ChulaVista B (CA04)	HMO	0.600
CA - ChulaVista B (CA04)	OAQPOS	0.600
CA - ChulaVista B (CA04)	OAHHMO	0.600
CA - ChulaVista B (CA04)	Choice II	1.200
CA - Citrus Heights	No Product	1.950
CA - Citrus Heights	TC	1.950
CA - Citrus Heights	TCHL	1.950
CA - Citrus Heights	OC	1.861
CA - Citrus Heights	MC	1.861
CA - Citrus Heights	EPO	1.861
CA - Citrus Heights	OAMC	1.861
CA - Citrus Heights	OAEOPO	1.861
CA - Citrus Heights	Choice II	1.665
CA - CitrusHeights (CA05)	QPOS	1.371
CA - CitrusHeights (CA05)	HMO	1.371
CA - CitrusHeights (CA05)	OAQPOS	1.371
CA - CitrusHeights (CA05)	OAHHMO	1.371
CA - CitrusHeights (CA05)	Choice II	1.665
CA - Clovis 936	No Product	1.900
CA - Clovis 936	TC	1.900
CA - Clovis 936	TCHL	1.900
CA - Clovis 936	OC	1.340
CA - Clovis 936	MC	1.340
CA - Clovis 936	EPO	1.340
CA - Clovis 936	OAMC	1.340
CA - Clovis 936	OAEOPO	1.340
CA - Clovis 936	Choice II	1.191
CA - Co Mkt (Med) San Diego	No Product	1.450
CA - Co Mkt (Med) San Diego	TC	1.450
CA - Co Mkt (Med) San Diego	TCHL	1.450
CA - Co Mkt (Med) San Diego	OC	1.300
CA - Co Mkt (Med) San Diego	MC	1.300
CA - Co Mkt (Med) San Diego	EPO	1.300
CA - Co Mkt (Med) San Diego	OAMC	1.300
CA - Co Mkt (Med) San Diego	OAEOPO	1.300
CA - Co Mkt (Med) San Diego	Choice II	1.200
CA - Colusa	No Product	1.950
CA - Colusa	TC	1.950
CA - Colusa	TCHL	1.950
CA - Colusa	OC	1.861
CA - Colusa	MC	1.861
CA - Colusa	EPO	1.861
CA - Colusa	OAMC	1.861
CA - Colusa	OAEOPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Colusa	Choice II	1.665
CA - Compton	No Product	1.700
CA - Compton	TC	1.700
CA - Compton	TCHL	1.700
CA - Compton	OC	1.667
CA - Compton	MC	1.569
CA - Compton	EPO	1.569
CA - Compton	OAMC	1.569
CA - Compton	OAEP0	1.569
CA - Compton	Choice II	1.177
CA - Compton (CA02)	QPOS	0.490
CA - Compton (CA02)	HMO	0.490
CA - Compton (CA02)	OAQPOS	0.490
CA - Compton (CA02)	OAHHO	0.490
CA - Compton (CA02)	Choice II	1.177
CA - Concord	No Product	2.200
CA - Concord	TC	2.200
CA - Concord	TCHL	2.200
CA - Concord	OC	2.095
CA - Concord	MC	1.746
CA - Concord	EPO	1.746
CA - Concord	OAMC	1.746
CA - Concord	OAEP0	1.746
CA - Concord	Choice II	2.394
CA - Concord (CA01)	QPOS	1.896
CA - Concord (CA01)	HMO	1.896
CA - Concord (CA01)	OAQPOS	1.896
CA - Concord (CA01)	OAHHO	1.896
CA - Concord (CA01)	Choice II	2.394
CA - Contra Costa East	No Product	1.950
CA - Contra Costa East	TC	1.950
CA - Contra Costa East	TCHL	1.950
CA - Contra Costa East	OC	1.861
CA - Contra Costa East	MC	1.861
CA - Contra Costa East	EPO	1.861
CA - Contra Costa East	OAMC	1.861
CA - Contra Costa East	OAEP0	1.861
CA - Contra Costa East	Choice II	1.665
CA - Contra Costa East (CA01)	QPOS	1.371
CA - Contra Costa East (CA01)	HMO	1.371
CA - Contra Costa East (CA01)	OAQPOS	1.371
CA - Contra Costa East (CA01)	OAHHO	1.371
CA - Contra Costa East (CA01)	Choice II	1.665
CA - Corona	No Product	1.500
CA - Corona	TC	1.500
CA - Corona	TCHL	1.500
CA - Corona	OC	1.445
CA - Corona	MC	1.445



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Corona	EPO	1.445
CA - Corona	OAMC	1.445
CA - Corona	OAEPO	1.445
CA - Corona	Choice II	1.346
CA - Corona (CA02)	QPOS	0.897
CA - Corona (CA02)	HMO	0.897
CA - Corona (CA02)	OAQPOS	0.897
CA - Corona (CA02)	OAHMO	0.897
CA - Corona (CA02)	Choice II	1.346
CA - Coronado	No Product	1.450
CA - Coronado	TC	1.450
CA - Coronado	TCHL	1.450
CA - Coronado	OC	1.300
CA - Coronado	MC	1.300
CA - Coronado	EPO	1.300
CA - Coronado	OAMC	1.300
CA - Coronado	OAEPO	1.300
CA - Coronado	Choice II	1.200
CA - Coronado (CA04)	QPOS	0.600
CA - Coronado (CA04)	HMO	0.600
CA - Coronado (CA04)	OAQPOS	0.600
CA - Coronado (CA04)	OAHMO	0.600
CA - Coronado (CA04)	Choice II	1.200
CA - CostaMesa	No Product	1.500
CA - CostaMesa	TC	1.500
CA - CostaMesa	TCHL	1.500
CA - CostaMesa	OC	1.445
CA - CostaMesa	MC	1.445
CA - CostaMesa	EPO	1.445
CA - CostaMesa	OAMC	1.445
CA - CostaMesa	OAEPO	1.445
CA - CostaMesa	Choice II	1.346
CA - CostaMesa (CA02)	QPOS	0.897
CA - CostaMesa (CA02)	HMO	0.897
CA - CostaMesa (CA02)	OAQPOS	0.897
CA - CostaMesa (CA02)	OAHMO	0.897
CA - CostaMesa (CA02)	Choice II	1.346
CA - Cucamonga	No Product	1.750
CA - Cucamonga	TC	1.750
CA - Cucamonga	TCHL	1.750
CA - Cucamonga	OC	1.670
CA - Cucamonga	MC	1.670
CA - Cucamonga	EPO	1.670
CA - Cucamonga	OAMC	1.670
CA - Cucamonga	OAEPO	1.670
CA - Cucamonga	Choice II	1.479
CA - Cucamonga (CA02)	QPOS	0.477
CA - Cucamonga (CA02)	HMO	0.477

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Cucamonga (CA02)	OAQPOS	0.477
CA - Cucamonga (CA02)	OAHMO	0.477
CA - Cucamonga (CA02)	Choice II	1.479
CA - Cupertino	No Product	1.950
CA - Cupertino	TC	1.950
CA - Cupertino	TCHL	1.950
CA - Cupertino	OC	1.847
CA - Cupertino	MC	1.597
CA - Cupertino	EPO	1.597
CA - Cupertino	OAMC	1.597
CA - Cupertino	OAEOPO	1.597
CA - Cupertino	Choice II	1.747
CA - Cupertino (CA01)	QPOS	1.597
CA - Cupertino (CA01)	HMO	1.597
CA - Cupertino (CA01)	OAQPOS	1.597
CA - Cupertino (CA01)	OAHMO	1.597
CA - Cupertino (CA01)	Choice II	1.747
CA - DalyCity	No Product	1.950
CA - DalyCity	TC	1.950
CA - DalyCity	TCHL	1.950
CA - DalyCity	OC	1.861
CA - DalyCity	MC	1.861
CA - DalyCity	EPO	1.861
CA - DalyCity	OAMC	1.861
CA - DalyCity	OAEOPO	1.861
CA - DalyCity	Choice II	1.665
CA - DalyCity (CA01)	QPOS	1.371
CA - DalyCity (CA01)	HMO	1.371
CA - DalyCity (CA01)	OAQPOS	1.371
CA - DalyCity (CA01)	OAHMO	1.371
CA - DalyCity (CA01)	Choice II	1.665
CA - Danville	No Product	2.200
CA - Danville	TC	2.200
CA - Danville	TCHL	2.200
CA - Danville	OC	2.095
CA - Danville	MC	1.746
CA - Danville	EPO	1.746
CA - Danville	OAMC	1.746
CA - Danville	OAEOPO	1.746
CA - Danville	Choice II	2.394
CA - Danville (CA01)	QPOS	1.896
CA - Danville (CA01)	HMO	1.896
CA - Danville (CA01)	OAQPOS	1.896
CA - Danville (CA01)	OAHMO	1.896
CA - Danville (CA01)	Choice II	2.394
CA - Davis Woodland	No Product	1.950
CA - Davis Woodland	TC	1.950
CA - Davis Woodland	TCHL	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Davis Woodland	OC	1.861
CA - Davis Woodland	MC	1.861
CA - Davis Woodland	EPO	1.861
CA - Davis Woodland	OAMC	1.861
CA - Davis Woodland	OAEP0	1.861
CA - Davis Woodland	Choice II	1.665
CA - DavisWoodland (CA05)	QPOS	1.371
CA - DavisWoodland (CA05)	HMO	1.371
CA - DavisWoodland (CA05)	OAQPOS	1.371
CA - DavisWoodland (CA05)	OAHHO	1.371
CA - DavisWoodland (CA05)	Choice II	1.665
CA - DelMar A	No Product	1.450
CA - DelMar A	TC	1.450
CA - DelMar A	TCHL	1.450
CA - DelMar A	OC	1.300
CA - DelMar A	MC	1.300
CA - DelMar A	EPO	1.300
CA - DelMar A	OAMC	1.300
CA - DelMar A	OAEP0	1.300
CA - DelMar A	Choice II	1.200
CA - DelMar A (CA04)	QPOS	0.600
CA - DelMar A (CA04)	HMO	0.600
CA - DelMar A (CA04)	OAQPOS	0.600
CA - DelMar A (CA04)	OAHHO	0.600
CA - DelMar A (CA04)	Choice II	1.200
CA - DelMar B	No Product	1.450
CA - DelMar B	TC	1.450
CA - DelMar B	TCHL	1.450
CA - DelMar B	OC	1.300
CA - DelMar B	MC	1.300
CA - DelMar B	EPO	1.300
CA - DelMar B	OAMC	1.300
CA - DelMar B	OAEP0	1.300
CA - DelMar B	Choice II	1.200
CA - DelMar B (CA04)	QPOS	0.600
CA - DelMar B (CA04)	HMO	0.600
CA - DelMar B (CA04)	OAQPOS	0.600
CA - DelMar B (CA04)	OAHHO	0.600
CA - DelMar B (CA04)	Choice II	1.200
CA - Downey 902	No Product	1.700
CA - Downey 902	TC	1.700
CA - Downey 902	TCHL	1.700
CA - Downey 902	OC	1.667
CA - Downey 902	MC	1.569
CA - Downey 902	EPO	1.569
CA - Downey 902	OAMC	1.569
CA - Downey 902	OAEP0	1.569
CA - Downey 902	Choice II	1.177

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Downtown	No Product	1.700
CA - Downtown	TC	1.700
CA - Downtown	TCHL	1.700
CA - Downtown	OC	1.667
CA - Downtown	MC	1.569
CA - Downtown	EPO	1.569
CA - Downtown	OAMC	1.569
CA - Downtown	OAEP0	1.569
CA - Downtown	Choice II	1.177
CA - Downtown (CA02)	QPOS	0.490
CA - Downtown (CA02)	HMO	0.490
CA - Downtown (CA02)	OAQPOS	0.490
CA - Downtown (CA02)	OAHHO	0.490
CA - Downtown (CA02)	Choice II	1.177
CA - Dublin	No Product	2.200
CA - Dublin	TC	2.200
CA - Dublin	TCHL	2.200
CA - Dublin	OC	2.095
CA - Dublin	MC	1.746
CA - Dublin	EPO	1.746
CA - Dublin	OAMC	1.746
CA - Dublin	OAEP0	1.746
CA - Dublin	Choice II	2.394
CA - Dublin (CA01)	QPOS	1.896
CA - Dublin (CA01)	HMO	1.896
CA - Dublin (CA01)	OAQPOS	1.896
CA - Dublin (CA01)	OAHHO	1.896
CA - Dublin (CA01)	Choice II	2.394
CA - Dunnigan 959	No Product	1.950
CA - Dunnigan 959	TC	1.950
CA - Dunnigan 959	TCHL	1.950
CA - Dunnigan 959	OC	1.861
CA - Dunnigan 959	MC	1.861
CA - Dunnigan 959	EPO	1.861
CA - Dunnigan 959	OAMC	1.861
CA - Dunnigan 959	OAEP0	1.861
CA - Dunnigan 959	Choice II	1.665
CA - E Richmond	No Product	2.200
CA - E Richmond	TC	2.200
CA - E Richmond	TCHL	2.200
CA - E Richmond	OC	2.095
CA - E Richmond	MC	1.746
CA - E Richmond	EPO	1.746
CA - E Richmond	OAMC	1.746
CA - E Richmond	OAEP0	1.746
CA - E Richmond	Choice II	2.394
CA - E Richmond (CA01)	QPOS	1.896
CA - E Richmond (CA01)	HMO	1.896

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - E Richmond (CA01)	OAQPOS	1.896
CA - E Richmond (CA01)	OAHMO	1.896
CA - E Richmond (CA01)	Choice II	2.394
CA - East LA	No Product	1.750
CA - East LA	TC	1.750
CA - East LA	TCHL	1.750
CA - East LA	OC	1.670
CA - East LA	MC	1.670
CA - East LA	EPO	1.670
CA - East LA	OAMC	1.670
CA - East LA	OAEP0	1.670
CA - East LA	Choice II	1.479
CA - EastLA (CA02)	QPOS	0.477
CA - EastLA (CA02)	HMO	0.477
CA - EastLA (CA02)	OAQPOS	0.477
CA - EastLA (CA02)	OAHMO	0.477
CA - EastLA (CA02)	Choice II	1.479
CA - EastPaloAlto	No Product	1.950
CA - EastPaloAlto	TC	1.950
CA - EastPaloAlto	TCHL	1.950
CA - EastPaloAlto	OC	1.861
CA - EastPaloAlto	MC	1.861
CA - EastPaloAlto	EPO	1.861
CA - EastPaloAlto	OAMC	1.861
CA - EastPaloAlto	OAEP0	1.861
CA - EastPaloAlto	Choice II	1.665
CA - EastPaloAlto (CA01)	QPOS	1.371
CA - EastPaloAlto (CA01)	HMO	1.371
CA - EastPaloAlto (CA01)	OAQPOS	1.371
CA - EastPaloAlto (CA01)	OAHMO	1.371
CA - EastPaloAlto (CA01)	Choice II	1.665
CA - El Dorado (CA05)	QPOS	1.371
CA - El Dorado (CA05)	HMO	1.371
CA - El Dorado (CA05)	OAQPOS	1.371
CA - El Dorado (CA05)	OAHMO	1.371
CA - El Dorado (CA05)	Choice II	1.665
CA - El Dorado non HMO	No Product	1.950
CA - El Dorado non HMO	TC	1.950
CA - El Dorado non HMO	TCHL	1.950
CA - El Dorado non HMO	OC	1.861
CA - El Dorado non HMO	MC	1.861
CA - El Dorado non HMO	EPO	1.861
CA - El Dorado non HMO	OAMC	1.861
CA - El Dorado non HMO	OAEP0	1.861
CA - El Dorado non HMO	Choice II	1.665
CA - El Dorado/Folsom Non-HMO	No Product	1.950
CA - El Dorado/Folsom Non-HMO	TC	1.950
CA - El Dorado/Folsom Non-HMO	TCHL	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - El Dorado/Folsom Non-HMO	OC	1.861
CA - El Dorado/Folsom Non-HMO	MC	1.861
CA - El Dorado/Folsom Non-HMO	EPO	1.861
CA - El Dorado/Folsom Non-HMO	OAMC	1.861
CA - El Dorado/Folsom Non-HMO	OAEO	1.861
CA - El Dorado/Folsom Non-HMO	Choice II	1.665
CA - El Segundo_Hawthorne	No Product	1.700
CA - El Segundo_Hawthorne	TC	1.700
CA - El Segundo_Hawthorne	TCHL	1.700
CA - El Segundo_Hawthorne	OC	1.667
CA - El Segundo_Hawthorne	MC	1.569
CA - El Segundo_Hawthorne	EPO	1.569
CA - El Segundo_Hawthorne	OAMC	1.569
CA - El Segundo_Hawthorne	OAEO	1.569
CA - El Segundo_Hawthorne	Choice II	1.177
CA - Elk Grove	No Product	1.950
CA - Elk Grove	TC	1.950
CA - Elk Grove	TCHL	1.950
CA - Elk Grove	OC	1.861
CA - Elk Grove	MC	1.861
CA - Elk Grove	EPO	1.861
CA - Elk Grove	OAMC	1.861
CA - Elk Grove	OAEO	1.861
CA - Elk Grove	Choice II	1.665
CA - ElkGrove (CA05)	QPOS	1.371
CA - ElkGrove (CA05)	HMO	1.371
CA - ElkGrove (CA05)	OAQPOS	1.371
CA - ElkGrove (CA05)	OAHMO	1.371
CA - ElkGrove (CA05)	Choice II	1.665
CA - ElSegundo_Hawthorne (CA02)	QPOS	0.490
CA - ElSegundo_Hawthorne (CA02)	HMO	0.490
CA - ElSegundo_Hawthorne (CA02)	OAQPOS	0.490
CA - ElSegundo_Hawthorne (CA02)	OAHMO	0.490
CA - ElSegundo_Hawthorne (CA02)	Choice II	1.177
CA - Emeryville	No Product	2.200
CA - Emeryville	TC	2.200
CA - Emeryville	TCHL	2.200
CA - Emeryville	OC	2.095
CA - Emeryville	MC	1.746
CA - Emeryville	EPO	1.746
CA - Emeryville	OAMC	1.746
CA - Emeryville	OAEO	1.746
CA - Emeryville	Choice II	2.394
CA - Emeryville (CA01)	QPOS	1.896
CA - Emeryville (CA01)	HMO	1.896
CA - Emeryville (CA01)	OAQPOS	1.896
CA - Emeryville (CA01)	OAHMO	1.896
CA - Emeryville (CA01)	Choice II	2.394

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Encinitas A	No Product	1.450
CA - Encinitas A	TC	1.450
CA - Encinitas A	TCHL	1.450
CA - Encinitas A	OC	1.300
CA - Encinitas A	MC	1.300
CA - Encinitas A	EPO	1.300
CA - Encinitas A	OAMC	1.300
CA - Encinitas A	OAEP0	1.300
CA - Encinitas A	Choice II	1.200
CA - Encinitas A (CA04)	QPOS	0.600
CA - Encinitas A (CA04)	HMO	0.600
CA - Encinitas A (CA04)	OAQPOS	0.600
CA - Encinitas A (CA04)	OA HMO	0.600
CA - Encinitas A (CA04)	Choice II	1.200
CA - Encinitas B	No Product	1.450
CA - Encinitas B	TC	1.450
CA - Encinitas B	TCHL	1.450
CA - Encinitas B	OC	1.300
CA - Encinitas B	MC	1.300
CA - Encinitas B	EPO	1.300
CA - Encinitas B	OAMC	1.300
CA - Encinitas B	OAEP0	1.300
CA - Encinitas B	Choice II	1.200
CA - Encinitas B (CA04)	QPOS	0.600
CA - Encinitas B (CA04)	HMO	0.600
CA - Encinitas B (CA04)	OAQPOS	0.600
CA - Encinitas B (CA04)	OA HMO	0.600
CA - Encinitas B (CA04)	Choice II	1.200
CA - Encino	No Product	1.750
CA - Encino	TC	1.750
CA - Encino	TCHL	1.750
CA - Encino	OC	1.670
CA - Encino	MC	1.670
CA - Encino	EPO	1.670
CA - Encino	OAMC	1.670
CA - Encino	OAEP0	1.670
CA - Encino	Choice II	1.479
CA - Encino (CA02)	QPOS	0.477
CA - Encino (CA02)	HMO	0.477
CA - Encino (CA02)	OAQPOS	0.477
CA - Encino (CA02)	OA HMO	0.477
CA - Encino (CA02)	Choice II	1.479
CA - Escondido	No Product	1.450
CA - Escondido	TC	1.450
CA - Escondido	TCHL	1.450
CA - Escondido	OC	1.300
CA - Escondido	MC	1.300
CA - Escondido	EPO	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Escondido	OAMC	1.300
CA - Escondido	OAEOPO	1.300
CA - Escondido	Choice II	1.200
CA - Escondido (CA04)	QPOS	0.600
CA - Escondido (CA04)	HMO	0.600
CA - Escondido (CA04)	OAQPOS	0.600
CA - Escondido (CA04)	OAHHMO	0.600
CA - Escondido (CA04)	Choice II	1.200
CA - Excelsior	No Product	1.950
CA - Excelsior	TC	1.950
CA - Excelsior	TCHL	1.950
CA - Excelsior	OC	1.847
CA - Excelsior	MC	1.597
CA - Excelsior	EPO	1.597
CA - Excelsior	OAMC	1.597
CA - Excelsior	OAEOPO	1.597
CA - Excelsior	Choice II	1.747
CA - Excelsior (CA01)	QPOS	1.597
CA - Excelsior (CA01)	HMO	1.597
CA - Excelsior (CA01)	OAQPOS	1.597
CA - Excelsior (CA01)	OAHHMO	1.597
CA - Excelsior (CA01)	Choice II	1.747
CA - Florence	No Product	1.700
CA - Florence	TC	1.700
CA - Florence	TCHL	1.700
CA - Florence	OC	1.667
CA - Florence	MC	1.569
CA - Florence	EPO	1.569
CA - Florence	OAMC	1.569
CA - Florence	OAEOPO	1.569
CA - Florence	Choice II	1.177
CA - Florence (CA02)	QPOS	0.490
CA - Florence (CA02)	HMO	0.490
CA - Florence (CA02)	OAQPOS	0.490
CA - Florence (CA02)	OAHHMO	0.490
CA - Florence (CA02)	Choice II	1.177
CA - Folsom	No Product	1.950
CA - Folsom	TC	1.950
CA - Folsom	TCHL	1.950
CA - Folsom	OC	1.861
CA - Folsom	MC	1.861
CA - Folsom	EPO	1.861
CA - Folsom	OAMC	1.861
CA - Folsom	OAEOPO	1.861
CA - Folsom	Choice II	1.665
CA - Folsom (CA05)	QPOS	1.371
CA - Folsom (CA05)	HMO	1.371
CA - Folsom (CA05)	OAQPOS	1.371



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Folsom (CA05)	OAHMO	1.371
CA - Folsom (CA05)	Choice II	1.665
CA - Fontana 923	No Product	1.900
CA - Fontana 923	TC	1.900
CA - Fontana 923	TCHL	1.900
CA - Fontana 923	OC	1.340
CA - Fontana 923	MC	1.340
CA - Fontana 923	EPO	1.340
CA - Fontana 923	OAMC	1.340
CA - Fontana 923	OAEO	1.340
CA - Fontana 923	Choice II	1.191
CA - FosterCity	No Product	1.950
CA - FosterCity	TC	1.950
CA - FosterCity	TCHL	1.950
CA - FosterCity	OC	1.861
CA - FosterCity	MC	1.861
CA - FosterCity	EPO	1.861
CA - FosterCity	OAMC	1.861
CA - FosterCity	OAEO	1.861
CA - FosterCity	Choice II	1.665
CA - FosterCity (CA01)	QPOS	1.371
CA - FosterCity (CA01)	HMO	1.371
CA - FosterCity (CA01)	OAQPOS	1.371
CA - FosterCity (CA01)	OAHMO	1.371
CA - FosterCity (CA01)	Choice II	1.665
CA - Frazier Park 932	No Product	1.950
CA - Frazier Park 932	TC	1.950
CA - Frazier Park 932	TCHL	1.950
CA - Frazier Park 932	OC	1.861
CA - Frazier Park 932	MC	1.861
CA - Frazier Park 932	EPO	1.861
CA - Frazier Park 932	OAMC	1.861
CA - Frazier Park 932	OAEO	1.861
CA - Frazier Park 932	Choice II	1.665
CA - Fremont	No Product	2.200
CA - Fremont	TC	2.200
CA - Fremont	TCHL	2.200
CA - Fremont	OC	2.095
CA - Fremont	MC	1.746
CA - Fremont	EPO	1.746
CA - Fremont	OAMC	1.746
CA - Fremont	OAEO	1.746
CA - Fremont	Choice II	2.394
CA - Fremont (CA01)	QPOS	1.896
CA - Fremont (CA01)	HMO	1.896
CA - Fremont (CA01)	OAQPOS	1.896
CA - Fremont (CA01)	OAHMO	1.896
CA - Fremont (CA01)	Choice II	2.394

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Fremont 945	No Product	1.750
CA - Fremont 945	TC	1.750
CA - Fremont 945	TCHL	1.750
CA - Fremont 945	OC	1.670
CA - Fremont 945	MC	1.670
CA - Fremont 945	EPO	1.670
CA - Fremont 945	OAMC	1.670
CA - Fremont 945	OAEP0	1.670
CA - Fremont 945	Choice II	1.479
CA - Fresno	No Product	1.900
CA - Fresno	TC	1.900
CA - Fresno	TCHL	1.900
CA - Fresno	OC	1.340
CA - Fresno	MC	1.340
CA - Fresno	EPO	1.340
CA - Fresno	OAMC	1.340
CA - Fresno	OAEP0	1.340
CA - Fresno	Choice II	1.191
CA - Fresno (CA05)	QPOS	0.744
CA - Fresno (CA05)	HMO	0.744
CA - Fresno (CA05)	OAQPOS	0.744
CA - Fresno (CA05)	OA HMO	0.744
CA - Fresno (CA05)	Choice II	1.191
CA - Fresno 937	No Product	1.950
CA - Fresno 937	TC	1.950
CA - Fresno 937	TCHL	1.950
CA - Fresno 937	OC	1.861
CA - Fresno 937	MC	1.861
CA - Fresno 937	EPO	1.861
CA - Fresno 937	OAMC	1.861
CA - Fresno 937	OAEP0	1.861
CA - Fresno 937	Choice II	1.665
CA - Fresno 938	No Product	1.950
CA - Fresno 938	TC	1.950
CA - Fresno 938	TCHL	1.950
CA - Fresno 938	OC	1.861
CA - Fresno 938	MC	1.861
CA - Fresno 938	EPO	1.861
CA - Fresno 938	OAMC	1.861
CA - Fresno 938	OAEP0	1.861
CA - Fresno 938	Choice II	1.665
CA - Fresno Non-HMO	No Product	1.950
CA - Fresno Non-HMO	TC	1.950
CA - Fresno Non-HMO	TCHL	1.950
CA - Fresno Non-HMO	OC	1.861
CA - Fresno Non-HMO	MC	1.861
CA - Fresno Non-HMO	EPO	1.861
CA - Fresno Non-HMO	OAMC	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Fresno Non-HMO	OAEPO	1.861
CA - Fresno Non-HMO	Choice II	1.665
CA - Fullerton East Brea	No Product	1.500
CA - Fullerton East Brea	TC	1.500
CA - Fullerton East Brea	TCHL	1.500
CA - Fullerton East Brea	OC	1.445
CA - Fullerton East Brea	MC	1.445
CA - Fullerton East Brea	EPO	1.445
CA - Fullerton East Brea	OAMC	1.445
CA - Fullerton East Brea	OAEPO	1.445
CA - Fullerton East Brea	Choice II	1.346
CA - Fullerton West	No Product	1.500
CA - Fullerton West	TC	1.500
CA - Fullerton West	TCHL	1.500
CA - Fullerton West	OC	1.445
CA - Fullerton West	MC	1.445
CA - Fullerton West	EPO	1.445
CA - Fullerton West	OAMC	1.445
CA - Fullerton West	OAEPO	1.445
CA - Fullerton West	Choice II	1.346
CA - FullertonEastBrea (CA02)	QPOS	0.897
CA - FullertonEastBrea (CA02)	HMO	0.897
CA - FullertonEastBrea (CA02)	OAQPOS	0.897
CA - FullertonEastBrea (CA02)	OAHMO	0.897
CA - FullertonEastBrea (CA02)	Choice II	1.346
CA - FullertonWest (CA02)	QPOS	0.897
CA - FullertonWest (CA02)	HMO	0.897
CA - FullertonWest (CA02)	OAQPOS	0.897
CA - FullertonWest (CA02)	OAHMO	0.897
CA - FullertonWest (CA02)	Choice II	1.346
CA - GardenGEast_AnaheimWest	No Product	1.500
CA - GardenGEast_AnaheimWest	TC	1.500
CA - GardenGEast_AnaheimWest	TCHL	1.500
CA - GardenGEast_AnaheimWest	OC	1.445
CA - GardenGEast_AnaheimWest	MC	1.445
CA - GardenGEast_AnaheimWest	EPO	1.445
CA - GardenGEast_AnaheimWest	OAMC	1.445
CA - GardenGEast_AnaheimWest	OAEPO	1.445
CA - GardenGEast_AnaheimWest	Choice II	1.346
CA - GardenGEast_AnaheimWest (CA02)	QPOS	0.897
CA - GardenGEast_AnaheimWest (CA02)	HMO	0.897
CA - GardenGEast_AnaheimWest (CA02)	OAQPOS	0.897
CA - GardenGEast_AnaheimWest (CA02)	OAHMO	0.897
CA - GardenGEast_AnaheimWest (CA02)	Choice II	1.346
CA - Gilroy	No Product	1.950
CA - Gilroy	TC	1.950
CA - Gilroy	TCHL	1.950
CA - Gilroy	OC	1.847

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Gilroy	MC	1.597
CA - Gilroy	EPO	1.597
CA - Gilroy	OAMC	1.597
CA - Gilroy	OAEP0	1.597
CA - Gilroy	Choice II	1.747
CA - Gilroy (CA01)	QPOS	1.597
CA - Gilroy (CA01)	HMO	1.597
CA - Gilroy (CA01)	OAQPOS	1.597
CA - Gilroy (CA01)	OA HMO	1.597
CA - Gilroy (CA01)	Choice II	1.747
CA - Glendale 912	No Product	1.750
CA - Glendale 912	TC	1.750
CA - Glendale 912	TCHL	1.750
CA - Glendale 912	OC	1.670
CA - Glendale 912	MC	1.670
CA - Glendale 912	EPO	1.670
CA - Glendale 912	OAMC	1.670
CA - Glendale 912	OAEP0	1.670
CA - Glendale 912	Choice II	1.479
CA - Grass Valley	No Product	1.950
CA - Grass Valley	TC	1.950
CA - Grass Valley	TCHL	1.950
CA - Grass Valley	OC	1.861
CA - Grass Valley	MC	1.861
CA - Grass Valley	EPO	1.861
CA - Grass Valley	OAMC	1.861
CA - Grass Valley	OAEP0	1.861
CA - Grass Valley	Choice II	1.665
CA - Grass Valley (CA05)	QPOS	1.371
CA - Grass Valley (CA05)	HMO	1.371
CA - Grass Valley (CA05)	OAQPOS	1.371
CA - Grass Valley (CA05)	OA HMO	1.371
CA - Grass Valley (CA05)	Choice II	1.665
CA - Greater Sacramento 956	No Product	1.950
CA - Greater Sacramento 956	TC	1.950
CA - Greater Sacramento 956	TCHL	1.950
CA - Greater Sacramento 956	OC	1.861
CA - Greater Sacramento 956	MC	1.861
CA - Greater Sacramento 956	EPO	1.861
CA - Greater Sacramento 956	OAMC	1.861
CA - Greater Sacramento 956	OAEP0	1.861
CA - Greater Sacramento 956	Choice II	1.665
CA - Greater Sacramento 957	No Product	1.950
CA - Greater Sacramento 957	TC	1.950
CA - Greater Sacramento 957	TCHL	1.950
CA - Greater Sacramento 957	OC	1.861
CA - Greater Sacramento 957	MC	1.861
CA - Greater Sacramento 957	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Greater Sacramento 957	OAMC	1.861
CA - Greater Sacramento 957	OAEP0	1.861
CA - Greater Sacramento 957	Choice II	1.665
CA - Hacienda Heights	No Product	1.750
CA - Hacienda Heights	TC	1.750
CA - Hacienda Heights	TCHL	1.750
CA - Hacienda Heights	OC	1.670
CA - Hacienda Heights	MC	1.670
CA - Hacienda Heights	EPO	1.670
CA - Hacienda Heights	OAMC	1.670
CA - Hacienda Heights	OAEP0	1.670
CA - Hacienda Heights	Choice II	1.479
CA - HaciendaHeights (CA02)	QPOS	0.477
CA - HaciendaHeights (CA02)	HMO	0.477
CA - HaciendaHeights (CA02)	OAQPOS	0.477
CA - HaciendaHeights (CA02)	OAHHMO	0.477
CA - HaciendaHeights (CA02)	Choice II	1.479
CA - Haight	No Product	1.950
CA - Haight	TC	1.950
CA - Haight	TCHL	1.950
CA - Haight	OC	1.847
CA - Haight	MC	1.597
CA - Haight	EPO	1.597
CA - Haight	OAMC	1.597
CA - Haight	OAEP0	1.597
CA - Haight	Choice II	1.747
CA - Haight (CA01)	QPOS	1.597
CA - Haight (CA01)	HMO	1.597
CA - Haight (CA01)	OAQPOS	1.597
CA - Haight (CA01)	OAHHMO	1.597
CA - Haight (CA01)	Choice II	1.747
CA - HalfMoonBay	No Product	1.950
CA - HalfMoonBay	TC	1.950
CA - HalfMoonBay	TCHL	1.950
CA - HalfMoonBay	OC	1.861
CA - HalfMoonBay	MC	1.861
CA - HalfMoonBay	EPO	1.861
CA - HalfMoonBay	OAMC	1.861
CA - HalfMoonBay	OAEP0	1.861
CA - HalfMoonBay	Choice II	1.665
CA - HalfMoonBay (CA01)	QPOS	1.371
CA - HalfMoonBay (CA01)	HMO	1.371
CA - HalfMoonBay (CA01)	OAQPOS	1.371
CA - HalfMoonBay (CA01)	OAHHMO	1.371
CA - HalfMoonBay (CA01)	Choice II	1.665
CA - Hayward	No Product	2.200
CA - Hayward	TC	2.200
CA - Hayward	TCHL	2.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Hayward	OC	2.095
CA - Hayward	MC	1.746
CA - Hayward	EPO	1.746
CA - Hayward	OAMC	1.746
CA - Hayward	OAEP0	1.746
CA - Hayward	Choice II	2.394
CA - Hayward (CA01)	QPOS	1.896
CA - Hayward (CA01)	HMO	1.896
CA - Hayward (CA01)	OAQPOS	1.896
CA - Hayward (CA01)	OA HMO	1.896
CA - Hayward (CA01)	Choice II	2.394
CA - Healdsburg	No Product	1.950
CA - Healdsburg	TC	1.950
CA - Healdsburg	TCHL	1.950
CA - Healdsburg	OC	1.861
CA - Healdsburg	MC	1.861
CA - Healdsburg	EPO	1.861
CA - Healdsburg	OAMC	1.861
CA - Healdsburg	OAEP0	1.861
CA - Healdsburg	Choice II	1.665
CA - Healdsburg (CA01)	QPOS	1.371
CA - Healdsburg (CA01)	HMO	1.371
CA - Healdsburg (CA01)	OAQPOS	1.371
CA - Healdsburg (CA01)	OA HMO	1.371
CA - Healdsburg (CA01)	Choice II	1.665
CA - Hemet	No Product	1.900
CA - Hemet	TC	1.900
CA - Hemet	TCHL	1.900
CA - Hemet	OC	1.340
CA - Hemet	MC	1.340
CA - Hemet	EPO	1.340
CA - Hemet	OAMC	1.340
CA - Hemet	OAEP0	1.340
CA - Hemet	Choice II	1.191
CA - Hemet (CA02)	QPOS	0.744
CA - Hemet (CA02)	HMO	0.744
CA - Hemet (CA02)	OAQPOS	0.744
CA - Hemet (CA02)	OA HMO	0.744
CA - Hemet (CA02)	Choice II	1.191
CA - Hercules	No Product	2.200
CA - Hercules	TC	2.200
CA - Hercules	TCHL	2.200
CA - Hercules	OC	2.095
CA - Hercules	MC	1.746
CA - Hercules	EPO	1.746
CA - Hercules	OAMC	1.746
CA - Hercules	OAEP0	1.746
CA - Hercules	Choice II	2.394

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Hercules (CA01)	QPOS	1.896
CA - Hercules (CA01)	HMO	1.896
CA - Hercules (CA01)	OAQPOS	1.896
CA - Hercules (CA01)	OAHMO	1.896
CA - Hercules (CA01)	Choice II	2.394
CA - Hesperia	No Product	1.900
CA - Hesperia	TC	1.900
CA - Hesperia	TCHL	1.900
CA - Hesperia	OC	1.340
CA - Hesperia	MC	1.340
CA - Hesperia	EPO	1.340
CA - Hesperia	OAMC	1.340
CA - Hesperia	OAEOPO	1.340
CA - Hesperia	Choice II	1.191
CA - Hesperia (CA02)	QPOS	0.744
CA - Hesperia (CA02)	HMO	0.744
CA - Hesperia (CA02)	OAQPOS	0.744
CA - Hesperia (CA02)	OAHMO	0.744
CA - Hesperia (CA02)	Choice II	1.191
CA - Hillcrest	No Product	1.450
CA - Hillcrest	TC	1.450
CA - Hillcrest	TCHL	1.450
CA - Hillcrest	OC	1.300
CA - Hillcrest	MC	1.300
CA - Hillcrest	EPO	1.300
CA - Hillcrest	OAMC	1.300
CA - Hillcrest	OAEOPO	1.300
CA - Hillcrest	Choice II	1.200
CA - Hillcrest (CA04)	QPOS	0.600
CA - Hillcrest (CA04)	HMO	0.600
CA - Hillcrest (CA04)	OAQPOS	0.600
CA - Hillcrest (CA04)	OAHMO	0.600
CA - Hillcrest (CA04)	Choice II	1.200
CA - Hollister	No Product	1.950
CA - Hollister	TC	1.950
CA - Hollister	TCHL	1.950
CA - Hollister	OC	1.847
CA - Hollister	MC	1.597
CA - Hollister	EPO	1.597
CA - Hollister	OAMC	1.597
CA - Hollister	OAEOPO	1.597
CA - Hollister	Choice II	1.747
CA - Humbolt Co 955	No Product	1.950
CA - Humbolt Co 955	TC	1.950
CA - Humbolt Co 955	TCHL	1.950
CA - Humbolt Co 955	OC	1.861
CA - Humbolt Co 955	MC	1.861
CA - Humbolt Co 955	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Humbolt Co 955	OAMC	1.861
CA - Humbolt Co 955	OAEP0	1.861
CA - Humbolt Co 955	Choice II	1.665
CA - Huntington Beach	No Product	1.500
CA - Huntington Beach	TC	1.500
CA - Huntington Beach	TCHL	1.500
CA - Huntington Beach	OC	1.445
CA - Huntington Beach	MC	1.445
CA - Huntington Beach	EPO	1.445
CA - Huntington Beach	OAMC	1.445
CA - Huntington Beach	OAEP0	1.445
CA - Huntington Beach	Choice II	1.346
CA - Imperial	No Product	1.900
CA - Imperial	TC	1.900
CA - Imperial	TCHL	1.900
CA - Imperial	OC	1.340
CA - Imperial	MC	1.340
CA - Imperial	EPO	1.340
CA - Imperial	OAMC	1.340
CA - Imperial	OAEP0	1.340
CA - Imperial	Choice II	1.191
CA - Imperial Co 922	No Product	1.950
CA - Imperial Co 922	TC	1.950
CA - Imperial Co 922	TCHL	1.950
CA - Imperial Co 922	OC	1.861
CA - Imperial Co 922	MC	1.861
CA - Imperial Co 922	EPO	1.861
CA - Imperial Co 922	OAMC	1.861
CA - Imperial Co 922	OAEP0	1.861
CA - Imperial Co 922	Choice II	1.665
CA - Inglewood 903	No Product	1.950
CA - Inglewood 903	TC	1.950
CA - Inglewood 903	TCHL	1.950
CA - Inglewood 903	OC	1.861
CA - Inglewood 903	MC	1.861
CA - Inglewood 903	EPO	1.861
CA - Inglewood 903	OAMC	1.861
CA - Inglewood 903	OAEP0	1.861
CA - Inglewood 903	Choice II	1.665
CA - Kensington	No Product	2.200
CA - Kensington	TC	2.200
CA - Kensington	TCHL	2.200
CA - Kensington	OC	2.095
CA - Kensington	MC	1.746
CA - Kensington	EPO	1.746
CA - Kensington	OAMC	1.746
CA - Kensington	OAEP0	1.746
CA - Kensington	Choice II	2.394



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Kensington (CA01)	QPOS	1.896
CA - Kensington (CA01)	HMO	1.896
CA - Kensington (CA01)	OAQPOS	1.896
CA - Kensington (CA01)	OAHMO	1.896
CA - Kensington (CA01)	Choice II	2.394
CA - Kern_933 non-HMO	No Product	1.750
CA - Kern_933 non-HMO	TC	1.750
CA - Kern_933 non-HMO	TCHL	1.750
CA - Kern_933 non-HMO	OC	1.670
CA - Kern_933 non-HMO	MC	1.670
CA - Kern_933 non-HMO	EPO	1.670
CA - Kern_933 non-HMO	OAMC	1.670
CA - Kern_933 non-HMO	OAEOPO	1.670
CA - Kern_933 non-HMO	Choice II	1.479
CA - Kings	No Product	1.950
CA - Kings	TC	1.950
CA - Kings	TCHL	1.950
CA - Kings	OC	1.861
CA - Kings	MC	1.861
CA - Kings	EPO	1.861
CA - Kings	OAMC	1.861
CA - Kings	OAEOPO	1.861
CA - Kings	Choice II	1.665
CA - Kings (CA05)	QPOS	1.371
CA - Kings (CA05)	HMO	1.371
CA - Kings (CA05)	OAQPOS	1.371
CA - Kings (CA05)	OAHMO	1.371
CA - Kings (CA05)	Choice II	1.665
CA - Kings 932	No Product	1.950
CA - Kings 932	TC	1.950
CA - Kings 932	TCHL	1.950
CA - Kings 932	OC	1.861
CA - Kings 932	MC	1.861
CA - Kings 932	EPO	1.861
CA - Kings 932	OAMC	1.861
CA - Kings 932	OAEOPO	1.861
CA - Kings 932	Choice II	1.665
CA - Koreatown	No Product	1.700
CA - Koreatown	TC	1.700
CA - Koreatown	TCHL	1.700
CA - Koreatown	OC	1.667
CA - Koreatown	MC	1.569
CA - Koreatown	EPO	1.569
CA - Koreatown	OAMC	1.569
CA - Koreatown	OAEOPO	1.569
CA - Koreatown	Choice II	1.177
CA - Koreatown (CA02)	QPOS	0.490
CA - Koreatown (CA02)	HMO	0.490

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Koreatown (CA02)	OAQPOS	0.490
CA - Koreatown (CA02)	OAHMO	0.490
CA - Koreatown (CA02)	Choice II	1.177
CA - LaCrescenta	No Product	1.750
CA - LaCrescenta	TC	1.750
CA - LaCrescenta	TCHL	1.750
CA - LaCrescenta	OC	1.670
CA - LaCrescenta	MC	1.670
CA - LaCrescenta	EPO	1.670
CA - LaCrescenta	OAMC	1.670
CA - LaCrescenta	OAEP0	1.670
CA - LaCrescenta	Choice II	1.479
CA - LaCrescenta (CA02)	QPOS	0.477
CA - LaCrescenta (CA02)	HMO	0.477
CA - LaCrescenta (CA02)	OAQPOS	0.477
CA - LaCrescenta (CA02)	OAHMO	0.477
CA - LaCrescenta (CA02)	Choice II	1.479
CA - Laguna	No Product	1.500
CA - Laguna	TC	1.500
CA - Laguna	TCHL	1.500
CA - Laguna	OC	1.445
CA - Laguna	MC	1.445
CA - Laguna	EPO	1.445
CA - Laguna	OAMC	1.445
CA - Laguna	OAEP0	1.445
CA - Laguna	Choice II	1.346
CA - Laguna (CA02)	QPOS	0.897
CA - Laguna (CA02)	HMO	0.897
CA - Laguna (CA02)	OAQPOS	0.897
CA - Laguna (CA02)	OAHMO	0.897
CA - Laguna (CA02)	Choice II	1.346
CA - LaHabra	No Product	1.750
CA - LaHabra	TC	1.750
CA - LaHabra	TCHL	1.750
CA - LaHabra	OC	1.670
CA - LaHabra	MC	1.670
CA - LaHabra	EPO	1.670
CA - LaHabra	OAMC	1.670
CA - LaHabra	OAEP0	1.670
CA - LaHabra	Choice II	1.479
CA - LaHabra (CA02)	QPOS	0.477
CA - LaHabra (CA02)	HMO	0.477
CA - LaHabra (CA02)	OAQPOS	0.477
CA - LaHabra (CA02)	OAHMO	0.477
CA - LaHabra (CA02)	Choice II	1.479
CA - LaJolla	No Product	1.450
CA - LaJolla	TC	1.450
CA - LaJolla	TCHL	1.450

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LaJolla	OC	1.300
CA - LaJolla	MC	1.300
CA - LaJolla	EPO	1.300
CA - LaJolla	OAMC	1.300
CA - LaJolla	OAEP0	1.300
CA - LaJolla	Choice II	1.200
CA - LaJolla (CA04)	QPOS	0.600
CA - LaJolla (CA04)	HMO	0.600
CA - LaJolla (CA04)	OAQPOS	0.600
CA - LaJolla (CA04)	OA HMO	0.600
CA - LaJolla (CA04)	Choice II	1.200
CA - Lake	No Product	1.950
CA - Lake	TC	1.950
CA - Lake	TCHL	1.950
CA - Lake	OC	1.861
CA - Lake	MC	1.861
CA - Lake	EPO	1.861
CA - Lake	OAMC	1.861
CA - Lake	OAEP0	1.861
CA - Lake	Choice II	1.665
CA - Lake/Mendocino co 954	No Product	1.950
CA - Lake/Mendocino co 954	TC	1.950
CA - Lake/Mendocino co 954	TCHL	1.950
CA - Lake/Mendocino co 954	OC	1.861
CA - Lake/Mendocino co 954	MC	1.861
CA - Lake/Mendocino co 954	EPO	1.861
CA - Lake/Mendocino co 954	OAMC	1.861
CA - Lake/Mendocino co 954	OAEP0	1.861
CA - Lake/Mendocino co 954	Choice II	1.665
CA - Lakewood	No Product	1.750
CA - Lakewood	TC	1.750
CA - Lakewood	TCHL	1.750
CA - Lakewood	OC	1.670
CA - Lakewood	MC	1.670
CA - Lakewood	EPO	1.670
CA - Lakewood	OAMC	1.670
CA - Lakewood	OAEP0	1.670
CA - Lakewood	Choice II	1.479
CA - LaMesa A	No Product	1.450
CA - LaMesa A	TC	1.450
CA - LaMesa A	TCHL	1.450
CA - LaMesa A	OC	1.300
CA - LaMesa A	MC	1.300
CA - LaMesa A	EPO	1.300
CA - LaMesa A	OAMC	1.300
CA - LaMesa A	OAEP0	1.300
CA - LaMesa A	Choice II	1.200
CA - LaMesa A (CA04)	QPOS	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LaMesa A (CA04)	HMO	0.600
CA - LaMesa A (CA04)	OAQPOS	0.600
CA - LaMesa A (CA04)	OAHMO	0.600
CA - LaMesa A (CA04)	Choice II	1.200
CA - LaMesa B	No Product	1.450
CA - LaMesa B	TC	1.450
CA - LaMesa B	TCHL	1.450
CA - LaMesa B	OC	1.300
CA - LaMesa B	MC	1.300
CA - LaMesa B	EPO	1.300
CA - LaMesa B	OAMC	1.300
CA - LaMesa B	OAEPO	1.300
CA - LaMesa B	Choice II	1.200
CA - LaMesa B (CA04)	QPOS	0.600
CA - LaMesa B (CA04)	HMO	0.600
CA - LaMesa B (CA04)	OAQPOS	0.600
CA - LaMesa B (CA04)	OAHMO	0.600
CA - LaMesa B (CA04)	Choice II	1.200
CA - LaMirada	No Product	1.750
CA - LaMirada	TC	1.750
CA - LaMirada	TCHL	1.750
CA - LaMirada	OC	1.670
CA - LaMirada	MC	1.670
CA - LaMirada	EPO	1.670
CA - LaMirada	OAMC	1.670
CA - LaMirada	OAEPO	1.670
CA - LaMirada	Choice II	1.479
CA - LaMirada (CA02)	QPOS	0.477
CA - LaMirada (CA02)	HMO	0.477
CA - LaMirada (CA02)	OAQPOS	0.477
CA - LaMirada (CA02)	OAHMO	0.477
CA - LaMirada (CA02)	Choice II	1.479
CA - Lamorinda	No Product	2.200
CA - Lamorinda	TC	2.200
CA - Lamorinda	TCHL	2.200
CA - Lamorinda	OC	2.095
CA - Lamorinda	MC	1.746
CA - Lamorinda	EPO	1.746
CA - Lamorinda	OAMC	1.746
CA - Lamorinda	OAEPO	1.746
CA - Lamorinda	Choice II	2.394
CA - Lamorinda (CA01)	QPOS	1.896
CA - Lamorinda (CA01)	HMO	1.896
CA - Lamorinda (CA01)	OAQPOS	1.896
CA - Lamorinda (CA01)	OAHMO	1.896
CA - Lamorinda (CA01)	Choice II	2.394
CA - Lancaster_Plamdale (CA02)	QPOS	0.477
CA - Lancaster_Plamdale (CA02)	HMO	0.477

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Lancaster_Plamdale (CA02)	OAQPOS	0.477
CA - Lancaster_Plamdale (CA02)	OAHMO	0.477
CA - Lancaster_Plamdale (CA02)	Choice II	1.479
CA - Larkspur	No Product	1.950
CA - Larkspur	TC	1.950
CA - Larkspur	TCHL	1.950
CA - Larkspur	OC	1.861
CA - Larkspur	MC	1.861
CA - Larkspur	EPO	1.861
CA - Larkspur	OAMC	1.861
CA - Larkspur	OAEOPO	1.861
CA - Larkspur	Choice II	1.665
CA - Larkspur (CA01)	QPOS	1.371
CA - Larkspur (CA01)	HMO	1.371
CA - Larkspur (CA01)	OAQPOS	1.371
CA - Larkspur (CA01)	OAHMO	1.371
CA - Larkspur (CA01)	Choice II	1.665
CA - Lassen/Modoc Co 961	No Product	1.950
CA - Lassen/Modoc Co 961	TC	1.950
CA - Lassen/Modoc Co 961	TCHL	1.950
CA - Lassen/Modoc Co 961	OC	1.861
CA - Lassen/Modoc Co 961	MC	1.861
CA - Lassen/Modoc Co 961	EPO	1.861
CA - Lassen/Modoc Co 961	OAMC	1.861
CA - Lassen/Modoc Co 961	OAEOPO	1.861
CA - Lassen/Modoc Co 961	Choice II	1.665
CA - Livermore	No Product	2.200
CA - Livermore	TC	2.200
CA - Livermore	TCHL	2.200
CA - Livermore	OC	2.095
CA - Livermore	MC	1.746
CA - Livermore	EPO	1.746
CA - Livermore	OAMC	1.746
CA - Livermore	OAEOPO	1.746
CA - Livermore	Choice II	2.394
CA - Livermore (CA01)	QPOS	1.896
CA - Livermore (CA01)	HMO	1.896
CA - Livermore (CA01)	OAQPOS	1.896
CA - Livermore (CA01)	OAHMO	1.896
CA - Livermore (CA01)	Choice II	2.394
CA - Lodi	No Product	1.950
CA - Lodi	TC	1.950
CA - Lodi	TCHL	1.950
CA - Lodi	OC	1.861
CA - Lodi	MC	1.861
CA - Lodi	EPO	1.861
CA - Lodi	OAMC	1.861
CA - Lodi	OAEOPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Lodi	Choice II	1.665
CA - Lodi (CA05)	QPOS	1.371
CA - Lodi (CA05)	HMO	1.371
CA - Lodi (CA05)	OAQPOS	1.371
CA - Lodi (CA05)	OAHMO	1.371
CA - Lodi (CA05)	Choice II	1.665
CA - Long Beach	No Product	1.750
CA - Long Beach	TC	1.750
CA - Long Beach	TCHL	1.750
CA - Long Beach	OC	1.670
CA - Long Beach	MC	1.670
CA - Long Beach	EPO	1.670
CA - Long Beach	OAMC	1.670
CA - Long Beach	OAEP0	1.670
CA - Long Beach	Choice II	1.479
CA - Los Angeles (CA02)	QPOS	0.477
CA - Los Angeles (CA02)	HMO	0.477
CA - Los Angeles (CA02)	OAQPOS	0.477
CA - Los Angeles (CA02)	OAHMO	0.477
CA - Los Angeles (CA02)	Choice II	1.479
CA - Los Angeles (CA02)	QPOS	0.477
CA - Los Angeles (CA02)	HMO	0.477
CA - Los Angeles (CA02)	OAQPOS	0.477
CA - Los Angeles (CA02)	OAHMO	0.477
CA - Los Angeles (CA02)	Choice II	1.479
CA - Los Angeles 900	No Product	1.700
CA - Los Angeles 900	TC	1.700
CA - Los Angeles 900	TCHL	1.700
CA - Los Angeles 900	OC	1.667
CA - Los Angeles 900	MC	1.569
CA - Los Angeles 900	EPO	1.569
CA - Los Angeles 900	OAMC	1.569
CA - Los Angeles 900	OAEP0	1.569
CA - Los Angeles 900	Choice II	1.177
CA - Los Angeles 901	No Product	1.950
CA - Los Angeles 901	TC	1.950
CA - Los Angeles 901	TCHL	1.950
CA - Los Angeles 901	OC	1.861
CA - Los Angeles 901	MC	1.861
CA - Los Angeles 901	EPO	1.861
CA - Los Angeles 901	OAMC	1.861
CA - Los Angeles 901	OAEP0	1.861
CA - Los Angeles 901	Choice II	1.665
CA - Los Banos	No Product	1.900
CA - Los Banos	TC	1.900
CA - Los Banos	TCHL	1.900
CA - Los Banos	OC	1.340
CA - Los Banos	MC	1.340

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Los Banos	EPO	1.340
CA - Los Banos	OAMC	1.340
CA - Los Banos	OAEPO	1.340
CA - Los Banos	Choice II	1.191
CA - Los Banos (CA05)	QPOS	0.744
CA - Los Banos (CA05)	HMO	0.744
CA - Los Banos (CA05)	OAQPOS	0.744
CA - Los Banos (CA05)	OAHMO	0.744
CA - Los Banos (CA05)	Choice II	1.191
CA - LosAltos	No Product	1.950
CA - LosAltos	TC	1.950
CA - LosAltos	TCHL	1.950
CA - LosAltos	OC	1.861
CA - LosAltos	MC	1.861
CA - LosAltos	EPO	1.861
CA - LosAltos	OAMC	1.861
CA - LosAltos	OAEPO	1.861
CA - LosAltos	Choice II	1.665
CA - LosAltos (CA01)	QPOS	1.371
CA - LosAltos (CA01)	HMO	1.371
CA - LosAltos (CA01)	OAQPOS	1.371
CA - LosAltos (CA01)	OAHMO	1.371
CA - LosAltos (CA01)	Choice II	1.665
CA - LosGatos	No Product	1.950
CA - LosGatos	TC	1.950
CA - LosGatos	TCHL	1.950
CA - LosGatos	OC	1.847
CA - LosGatos	MC	1.597
CA - LosGatos	EPO	1.597
CA - LosGatos	OAMC	1.597
CA - LosGatos	OAEPO	1.597
CA - LosGatos	Choice II	1.747
CA - LosGatos (CA01)	QPOS	1.597
CA - LosGatos (CA01)	HMO	1.597
CA - LosGatos (CA01)	OAQPOS	1.597
CA - LosGatos (CA01)	OAHMO	1.597
CA - LosGatos (CA01)	Choice II	1.747
CA - LosGatosSE	No Product	1.950
CA - LosGatosSE	TC	1.950
CA - LosGatosSE	TCHL	1.950
CA - LosGatosSE	OC	1.847
CA - LosGatosSE	MC	1.597
CA - LosGatosSE	EPO	1.597
CA - LosGatosSE	OAMC	1.597
CA - LosGatosSE	OAEPO	1.597
CA - LosGatosSE	Choice II	1.747
CA - LosGatosSE (CA01)	QPOS	1.597
CA - LosGatosSE (CA01)	HMO	1.597

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - LosGatosSE (CA01)	OAQPOS	1.597
CA - LosGatosSE (CA01)	OAHMO	1.597
CA - LosGatosSE (CA01)	Choice II	1.747
CA - Madera	No Product	1.950
CA - Madera	TC	1.950
CA - Madera	TCHL	1.950
CA - Madera	OC	1.861
CA - Madera	MC	1.861
CA - Madera	EPO	1.861
CA - Madera	OAMC	1.861
CA - Madera	OAEPPO	1.861
CA - Madera	Choice II	1.665
CA - Madera (CA05)	QPOS	0.744
CA - Madera (CA05)	HMO	0.744
CA - Madera (CA05)	OAQPOS	0.744
CA - Madera (CA05)	OAHMO	0.744
CA - Madera (CA05)	Choice II	1.191
CA - Madera non HMO	No Product	1.900
CA - Madera non HMO	TC	1.900
CA - Madera non HMO	TCHL	1.900
CA - Madera non HMO	OC	1.340
CA - Madera non HMO	MC	1.340
CA - Madera non HMO	EPO	1.340
CA - Madera non HMO	OAMC	1.340
CA - Madera non HMO	OAEPPO	1.340
CA - Madera non HMO	Choice II	1.191
CA - Madera Non-HMO	No Product	1.900
CA - Madera Non-HMO	TC	1.900
CA - Madera Non-HMO	TCHL	1.900
CA - Madera Non-HMO	OC	1.340
CA - Madera Non-HMO	MC	1.340
CA - Madera Non-HMO	EPO	1.340
CA - Madera Non-HMO	OAMC	1.340
CA - Madera Non-HMO	OAEPPO	1.340
CA - Madera Non-HMO	Choice II	1.191
CA - Malibu	No Product	1.700
CA - Malibu	TC	1.700
CA - Malibu	TCHL	1.700
CA - Malibu	OC	1.667
CA - Malibu	MC	1.569
CA - Malibu	EPO	1.569
CA - Malibu	OAMC	1.569
CA - Malibu	OAEPPO	1.569
CA - Malibu	Choice II	1.177
CA - Malibu (CA02)	QPOS	0.490
CA - Malibu (CA02)	HMO	0.490
CA - Malibu (CA02)	OAQPOS	0.490
CA - Malibu (CA02)	OAHMO	0.490



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Malibu (CA02)	Choice II	1.177
CA - Manteca	No Product	1.950
CA - Manteca	TC	1.950
CA - Manteca	TCHL	1.950
CA - Manteca	OC	1.861
CA - Manteca	MC	1.861
CA - Manteca	EPO	1.861
CA - Manteca	OAMC	1.861
CA - Manteca	OAEP0	1.861
CA - Manteca	Choice II	1.665
CA - Manteca (CA05)	QPOS	1.371
CA - Manteca (CA05)	HMO	1.371
CA - Manteca (CA05)	OAQPOS	1.371
CA - Manteca (CA05)	OAHHMO	1.371
CA - Manteca (CA05)	Choice II	1.665
CA - Marin Central	No Product	1.950
CA - Marin Central	TC	1.950
CA - Marin Central	TCHL	1.950
CA - Marin Central	OC	1.861
CA - Marin Central	MC	1.861
CA - Marin Central	EPO	1.861
CA - Marin Central	OAMC	1.861
CA - Marin Central	OAEP0	1.861
CA - Marin Central	Choice II	1.665
CA - Marin Central (CA01)	QPOS	1.371
CA - Marin Central (CA01)	HMO	1.371
CA - Marin Central (CA01)	OAQPOS	1.371
CA - Marin Central (CA01)	OAHHMO	1.371
CA - Marin Central (CA01)	Choice II	1.665
CA - Marin North	No Product	1.950
CA - Marin North	TC	1.950
CA - Marin North	TCHL	1.950
CA - Marin North	OC	1.861
CA - Marin North	MC	1.861
CA - Marin North	EPO	1.861
CA - Marin North	OAMC	1.861
CA - Marin North	OAEP0	1.861
CA - Marin North	Choice II	1.665
CA - Marin North (CA01)	QPOS	1.371
CA - Marin North (CA01)	HMO	1.371
CA - Marin North (CA01)	OAQPOS	1.371
CA - Marin North (CA01)	OAHHMO	1.371
CA - Marin North (CA01)	Choice II	1.665
CA - Marin South	No Product	1.950
CA - Marin South	TC	1.950
CA - Marin South	TCHL	1.950
CA - Marin South	OC	1.861
CA - Marin South	MC	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Marin South	EPO	1.861
CA - Marin South	OAMC	1.861
CA - Marin South	OAEOPO	1.861
CA - Marin South	Choice II	1.665
CA - Marin South (CA01)	QPOS	1.371
CA - Marin South (CA01)	HMO	1.371
CA - Marin South (CA01)	OAQPOS	1.371
CA - Marin South (CA01)	OAHMO	1.371
CA - Marin South (CA01)	Choice II	1.665
CA - Marina	No Product	1.950
CA - Marina	TC	1.950
CA - Marina	TCHL	1.950
CA - Marina	OC	1.847
CA - Marina	MC	1.597
CA - Marina	EPO	1.597
CA - Marina	OAMC	1.597
CA - Marina	OAEOPO	1.597
CA - Marina	Choice II	1.747
CA - Marina (CA01)	QPOS	1.597
CA - Marina (CA01)	HMO	1.597
CA - Marina (CA01)	OAQPOS	1.597
CA - Marina (CA01)	OAHMO	1.597
CA - Marina (CA01)	Choice II	1.747
CA - Martinez	No Product	2.200
CA - Martinez	TC	2.200
CA - Martinez	TCHL	2.200
CA - Martinez	OC	2.095
CA - Martinez	MC	1.746
CA - Martinez	EPO	1.746
CA - Martinez	OAMC	1.746
CA - Martinez	OAEOPO	1.746
CA - Martinez	Choice II	2.394
CA - Martinez (CA01)	QPOS	1.896
CA - Martinez (CA01)	HMO	1.896
CA - Martinez (CA01)	OAQPOS	1.896
CA - Martinez (CA01)	OAHMO	1.896
CA - Martinez (CA01)	Choice II	2.394
CA - Mendocino	No Product	1.950
CA - Mendocino	TC	1.950
CA - Mendocino	TCHL	1.950
CA - Mendocino	OC	1.861
CA - Mendocino	MC	1.861
CA - Mendocino	EPO	1.861
CA - Mendocino	OAMC	1.861
CA - Mendocino	OAEOPO	1.861
CA - Mendocino	Choice II	1.665
CA - MenloPark	No Product	1.950
CA - MenloPark	TC	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - MenloPark	TCHL	1.950
CA - MenloPark	OC	1.861
CA - MenloPark	MC	1.861
CA - MenloPark	EPO	1.861
CA - MenloPark	OAMC	1.861
CA - MenloPark	OAEP0	1.861
CA - MenloPark	Choice II	1.665
CA - MenloPark (CA01)	QPOS	1.371
CA - MenloPark (CA01)	HMO	1.371
CA - MenloPark (CA01)	OAQPOS	1.371
CA - MenloPark (CA01)	OAHHMO	1.371
CA - MenloPark (CA01)	Choice II	1.665
CA - Merced	No Product	1.950
CA - Merced	TC	1.950
CA - Merced	TCHL	1.950
CA - Merced	OC	1.861
CA - Merced	MC	1.861
CA - Merced	EPO	1.861
CA - Merced	OAMC	1.861
CA - Merced	OAEP0	1.861
CA - Merced	Choice II	1.665
CA - Merced (CA05)	QPOS	1.371
CA - Merced (CA05)	HMO	1.371
CA - Merced (CA05)	OAQPOS	1.371
CA - Merced (CA05)	OAHHMO	1.371
CA - Merced (CA05)	Choice II	1.665
CA - MillValley	No Product	1.950
CA - MillValley	TC	1.950
CA - MillValley	TCHL	1.950
CA - MillValley	OC	1.861
CA - MillValley	MC	1.861
CA - MillValley	EPO	1.861
CA - MillValley	OAMC	1.861
CA - MillValley	OAEP0	1.861
CA - MillValley	Choice II	1.665
CA - MillValley (CA01)	QPOS	1.371
CA - MillValley (CA01)	HMO	1.371
CA - MillValley (CA01)	OAQPOS	1.371
CA - MillValley (CA01)	OAHHMO	1.371
CA - MillValley (CA01)	Choice II	1.665
CA - Milpitas	No Product	1.950
CA - Milpitas	TC	1.950
CA - Milpitas	TCHL	1.950
CA - Milpitas	OC	1.847
CA - Milpitas	MC	1.597
CA - Milpitas	EPO	1.597
CA - Milpitas	OAMC	1.597
CA - Milpitas	OAEP0	1.597

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Milpitas	Choice II	1.747
CA - Milpitas (CA01)	QPOS	1.597
CA - Milpitas (CA01)	HMO	1.597
CA - Milpitas (CA01)	OAQPOS	1.597
CA - Milpitas (CA01)	OAHMO	1.597
CA - Milpitas (CA01)	Choice II	1.747
CA - Mission	No Product	1.950
CA - Mission	TC	1.950
CA - Mission	TCHL	1.950
CA - Mission	OC	1.847
CA - Mission	MC	1.597
CA - Mission	EPO	1.597
CA - Mission	OAMC	1.597
CA - Mission	OAEOPO	1.597
CA - Mission	Choice II	1.747
CA - Mission (CA01)	QPOS	1.597
CA - Mission (CA01)	HMO	1.597
CA - Mission (CA01)	OAQPOS	1.597
CA - Mission (CA01)	OAHMO	1.597
CA - Mission (CA01)	Choice II	1.747
CA - Mkt (High) Mission Viejo	No Product	1.950
CA - Mkt (High) Mission Viejo	TC	1.950
CA - Mkt (High) Mission Viejo	TCHL	1.950
CA - Mkt (High) Mission Viejo	OC	1.861
CA - Mkt (High) Mission Viejo	MC	1.861
CA - Mkt (High) Mission Viejo	EPO	1.861
CA - Mkt (High) Mission Viejo	OAMC	1.861
CA - Mkt (High) Mission Viejo	OAEOPO	1.861
CA - Mkt (High) Mission Viejo	Choice II	1.665
CA - Mkt (High) San Diego	No Product	1.950
CA - Mkt (High) San Diego	TC	1.950
CA - Mkt (High) San Diego	TCHL	1.950
CA - Mkt (High) San Diego	OC	1.861
CA - Mkt (High) San Diego	MC	1.861
CA - Mkt (High) San Diego	EPO	1.861
CA - Mkt (High) San Diego	OAMC	1.861
CA - Mkt (High) San Diego	OAEOPO	1.861
CA - Mkt (High) San Diego	Choice II	1.665
CA - Mkt (Low) San Diego	No Product	1.950
CA - Mkt (Low) San Diego	TC	1.950
CA - Mkt (Low) San Diego	TCHL	1.950
CA - Mkt (Low) San Diego	OC	1.861
CA - Mkt (Low) San Diego	MC	1.861
CA - Mkt (Low) San Diego	EPO	1.861
CA - Mkt (Low) San Diego	OAMC	1.861
CA - Mkt (Low) San Diego	OAEOPO	1.861
CA - Mkt (Low) San Diego	Choice II	1.665
CA - Mkt (Low) Whittier	No Product	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Mkt (Low) Whittier	TC	1.950
CA - Mkt (Low) Whittier	TCHL	1.950
CA - Mkt (Low) Whittier	OC	1.861
CA - Mkt (Low) Whittier	MC	1.861
CA - Mkt (Low) Whittier	EPO	1.861
CA - Mkt (Low) Whittier	OAMC	1.861
CA - Mkt (Low) Whittier	OAEP0	1.861
CA - Mkt (Low) Whittier	Choice II	1.665
CA - Mkt (Med) Irvine	No Product	1.500
CA - Mkt (Med) Irvine	TC	1.500
CA - Mkt (Med) Irvine	TCHL	1.500
CA - Mkt (Med) Irvine	OC	1.445
CA - Mkt (Med) Irvine	MC	1.445
CA - Mkt (Med) Irvine	EPO	1.445
CA - Mkt (Med) Irvine	OAMC	1.445
CA - Mkt (Med) Irvine	OAEP0	1.445
CA - Mkt (Med) Irvine	Choice II	1.346
CA - Modesto	No Product	1.950
CA - Modesto	TC	1.950
CA - Modesto	TCHL	1.950
CA - Modesto	OC	1.861
CA - Modesto	MC	1.861
CA - Modesto	EPO	1.861
CA - Modesto	OAMC	1.861
CA - Modesto	OAEP0	1.861
CA - Modesto	Choice II	1.665
CA - Modesto (CA05)	QPOS	1.371
CA - Modesto (CA05)	HMO	1.371
CA - Modesto (CA05)	OAQPOS	1.371
CA - Modesto (CA05)	OAHHMO	1.371
CA - Modesto (CA05)	Choice II	1.665
CA - Modesto 953	No Product	1.950
CA - Modesto 953	TC	1.950
CA - Modesto 953	TCHL	1.950
CA - Modesto 953	OC	1.861
CA - Modesto 953	MC	1.861
CA - Modesto 953	EPO	1.861
CA - Modesto 953	OAMC	1.861
CA - Modesto 953	OAEP0	1.861
CA - Modesto 953	Choice II	1.665
CA - Mono/Inyo Co 935	No Product	1.750
CA - Mono/Inyo Co 935	TC	1.750
CA - Mono/Inyo Co 935	TCHL	1.750
CA - Mono/Inyo Co 935	OC	1.670
CA - Mono/Inyo Co 935	MC	1.670
CA - Mono/Inyo Co 935	EPO	1.670
CA - Mono/Inyo Co 935	OAMC	1.670
CA - Mono/Inyo Co 935	OAEP0	1.670

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Mono/Inyo Co 935	Choice II	1.479
CA - Monrovia	No Product	1.750
CA - Monrovia	TC	1.750
CA - Monrovia	TCHL	1.750
CA - Monrovia	OC	1.670
CA - Monrovia	MC	1.670
CA - Monrovia	EPO	1.670
CA - Monrovia	OAMC	1.670
CA - Monrovia	OAEP0	1.670
CA - Monrovia	Choice II	1.479
CA - Monrovia (CA02)	QPOS	0.477
CA - Monrovia (CA02)	HMO	0.477
CA - Monrovia (CA02)	OAQPOS	0.477
CA - Monrovia (CA02)	OAHMO	0.477
CA - Monrovia (CA02)	Choice II	1.479
CA - Monterey	No Product	1.950
CA - Monterey	TC	1.950
CA - Monterey	TCHL	1.950
CA - Monterey	OC	1.861
CA - Monterey	MC	1.861
CA - Monterey	EPO	1.861
CA - Monterey	OAMC	1.861
CA - Monterey	OAEP0	1.861
CA - Monterey	Choice II	1.665
CA - MorganHill	No Product	1.950
CA - MorganHill	TC	1.950
CA - MorganHill	TCHL	1.950
CA - MorganHill	OC	1.847
CA - MorganHill	MC	1.597
CA - MorganHill	EPO	1.597
CA - MorganHill	OAMC	1.597
CA - MorganHill	OAEP0	1.597
CA - MorganHill	Choice II	1.747
CA - MorganHill (CA01)	QPOS	1.597
CA - MorganHill (CA01)	HMO	1.597
CA - MorganHill (CA01)	OAQPOS	1.597
CA - MorganHill (CA01)	OAHMO	1.597
CA - MorganHill (CA01)	Choice II	1.747
CA - MtnView	No Product	1.950
CA - MtnView	TC	1.950
CA - MtnView	TCHL	1.950
CA - MtnView	OC	1.861
CA - MtnView	MC	1.861
CA - MtnView	EPO	1.861
CA - MtnView	OAMC	1.861
CA - MtnView	OAEP0	1.861
CA - MtnView	Choice II	1.665
CA - MtnView (CA01)	QPOS	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - MtnView (CA01)	HMO	1.371
CA - MtnView (CA01)	OAQPOS	1.371
CA - MtnView (CA01)	OAHMO	1.371
CA - MtnView (CA01)	Choice II	1.665
CA - Napa	No Product	2.200
CA - Napa	TC	2.200
CA - Napa	TCHL	2.200
CA - Napa	OC	2.095
CA - Napa	MC	1.746
CA - Napa	EPO	1.746
CA - Napa	OAMC	1.746
CA - Napa	OAEOPO	1.746
CA - Napa	Choice II	2.394
CA - Newark	No Product	2.200
CA - Newark	TC	2.200
CA - Newark	TCHL	2.200
CA - Newark	OC	2.095
CA - Newark	MC	1.746
CA - Newark	EPO	1.746
CA - Newark	OAMC	1.746
CA - Newark	OAEOPO	1.746
CA - Newark	Choice II	2.394
CA - Newark (CA01)	QPOS	1.896
CA - Newark (CA01)	HMO	1.896
CA - Newark (CA01)	OAQPOS	1.896
CA - Newark (CA01)	OAHMO	1.896
CA - Newark (CA01)	Choice II	2.394
CA - Newport_Irvine	No Product	1.500
CA - Newport_Irvine	TC	1.500
CA - Newport_Irvine	TCHL	1.500
CA - Newport_Irvine	OC	1.445
CA - Newport_Irvine	MC	1.445
CA - Newport_Irvine	EPO	1.445
CA - Newport_Irvine	OAMC	1.445
CA - Newport_Irvine	OAEOPO	1.445
CA - Newport_Irvine	Choice II	1.346
CA - Newport_Irvine (CA02)	QPOS	0.897
CA - Newport_Irvine (CA02)	HMO	0.897
CA - Newport_Irvine (CA02)	OAQPOS	0.897
CA - Newport_Irvine (CA02)	OAHMO	0.897
CA - Newport_Irvine (CA02)	Choice II	1.346
CA - NobHill	No Product	1.950
CA - NobHill	TC	1.950
CA - NobHill	TCHL	1.950
CA - NobHill	OC	1.847
CA - NobHill	MC	1.597
CA - NobHill	EPO	1.597
CA - NobHill	OAMC	1.597

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - NobHill	OAEPO	1.597
CA - NobHill	Choice II	1.747
CA - NobHill (CA01)	QPOS	1.597
CA - NobHill (CA01)	HMO	1.597
CA - NobHill (CA01)	OAQPOS	1.597
CA - NobHill (CA01)	OAHMO	1.597
CA - NobHill (CA01)	Choice II	1.747
CA - North Hollywood 916	No Product	1.700
CA - North Hollywood 916	TC	1.700
CA - North Hollywood 916	TCHL	1.700
CA - North Hollywood 916	OC	1.667
CA - North Hollywood 916	MC	1.569
CA - North Hollywood 916	EPO	1.569
CA - North Hollywood 916	OAMC	1.569
CA - North Hollywood 916	OAEPO	1.569
CA - North Hollywood 916	Choice II	1.177
CA - Northern CA San Francisco (CA01)	QPOS	1.597
CA - Northern CA San Francisco (CA01)	HMO	1.597
CA - Northern CA San Francisco (CA01)	OAQPOS	1.597
CA - Northern CA San Francisco (CA01)	OAHMO	1.597
CA - Northern CA San Francisco (CA01)	Choice II	1.747
CA - Northern CA San Francisco (CA01)	QPOS	1.597
CA - Northern CA San Francisco (CA01)	HMO	1.597
CA - Northern CA San Francisco (CA01)	OAQPOS	1.597
CA - Northern CA San Francisco (CA01)	OAHMO	1.597
CA - Northern CA San Francisco (CA01)	Choice II	1.747
CA - Northridge	No Product	1.750
CA - Northridge	TC	1.750
CA - Northridge	TCHL	1.750
CA - Northridge	OC	1.670
CA - Northridge	MC	1.670
CA - Northridge	EPO	1.670
CA - Northridge	OAMC	1.670
CA - Northridge	OAEPO	1.670
CA - Northridge	Choice II	1.479
CA - Northridge (CA02)	QPOS	0.477
CA - Northridge (CA02)	HMO	0.477
CA - Northridge (CA02)	OAQPOS	0.477
CA - Northridge (CA02)	OAHMO	0.477
CA - Northridge (CA02)	Choice II	1.479
CA - Northridge non-HMO	No Product	1.750
CA - Northridge non-HMO	TC	1.750
CA - Northridge non-HMO	TCHL	1.750
CA - Northridge non-HMO	OC	1.670
CA - Northridge non-HMO	MC	1.670
CA - Northridge non-HMO	EPO	1.670
CA - Northridge non-HMO	OAMC	1.670
CA - Northridge non-HMO	OAEPO	1.670



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Northridge non-HMO	Choice II	1.479
CA - Norwalk	No Product	1.750
CA - Norwalk	TC	1.750
CA - Norwalk	TCHL	1.750
CA - Norwalk	OC	1.670
CA - Norwalk	MC	1.670
CA - Norwalk	EPO	1.670
CA - Norwalk	OAMC	1.670
CA - Norwalk	OAEP0	1.670
CA - Norwalk	Choice II	1.479
CA - Norwalk (CA02)	QPOS	0.477
CA - Norwalk (CA02)	HMO	0.477
CA - Norwalk (CA02)	OAQPOS	0.477
CA - Norwalk (CA02)	OAHHO	0.477
CA - Norwalk (CA02)	Choice II	1.479
CA - Novato	No Product	1.950
CA - Novato	TC	1.950
CA - Novato	TCHL	1.950
CA - Novato	OC	1.861
CA - Novato	MC	1.861
CA - Novato	EPO	1.861
CA - Novato	OAMC	1.861
CA - Novato	OAEP0	1.861
CA - Novato	Choice II	1.665
CA - Novato (CA01)	QPOS	1.371
CA - Novato (CA01)	HMO	1.371
CA - Novato (CA01)	OAQPOS	1.371
CA - Novato (CA01)	OAHHO	1.371
CA - Novato (CA01)	Choice II	1.665
CA - OAK	No Product	2.200
CA - OAK	TC	2.200
CA - OAK	TCHL	2.200
CA - OAK	OC	2.095
CA - OAK	MC	1.746
CA - OAK	EPO	1.746
CA - OAK	OAMC	1.746
CA - OAK	OAEP0	1.746
CA - OAK	Choice II	2.394
CA - OAK (CA01)	QPOS	1.896
CA - OAK (CA01)	HMO	1.896
CA - OAK (CA01)	OAQPOS	1.896
CA - OAK (CA01)	OAHHO	1.896
CA - OAK (CA01)	Choice II	2.394
CA - Oakland	No Product	2.200
CA - Oakland	TC	2.200
CA - Oakland	TCHL	2.200
CA - Oakland	OC	2.095
CA - Oakland	MC	1.746

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Oakland	EPO	1.746
CA - Oakland	OAMC	1.746
CA - Oakland	OAEP0	1.746
CA - Oakland	Choice II	2.394
CA - Oakland (CA01)	QPOS	1.896
CA - Oakland (CA01)	HMO	1.896
CA - Oakland (CA01)	OAQPOS	1.896
CA - Oakland (CA01)	OA HMO	1.896
CA - Oakland (CA01)	Choice II	2.394
CA - OaklandHills	No Product	2.200
CA - OaklandHills	TC	2.200
CA - OaklandHills	TCHL	2.200
CA - OaklandHills	OC	2.095
CA - OaklandHills	MC	1.746
CA - OaklandHills	EPO	1.746
CA - OaklandHills	OAMC	1.746
CA - OaklandHills	OAEP0	1.746
CA - OaklandHills	Choice II	2.394
CA - OaklandHills (CA01)	QPOS	1.896
CA - OaklandHills (CA01)	HMO	1.896
CA - OaklandHills (CA01)	OAQPOS	1.896
CA - OaklandHills (CA01)	OA HMO	1.896
CA - OaklandHills (CA01)	Choice II	2.394
CA - Oakley	No Product	2.200
CA - Oakley	TC	2.200
CA - Oakley	TCHL	2.200
CA - Oakley	OC	2.095
CA - Oakley	MC	1.746
CA - Oakley	EPO	1.746
CA - Oakley	OAMC	1.746
CA - Oakley	OAEP0	1.746
CA - Oakley	Choice II	2.394
CA - Oakley (CA01)	QPOS	1.896
CA - Oakley (CA01)	HMO	1.896
CA - Oakley (CA01)	OAQPOS	1.896
CA - Oakley (CA01)	OA HMO	1.896
CA - Oakley (CA01)	Choice II	2.394
CA - Oceanside	No Product	1.450
CA - Oceanside	TC	1.450
CA - Oceanside	TCHL	1.450
CA - Oceanside	OC	1.300
CA - Oceanside	MC	1.300
CA - Oceanside	EPO	1.300
CA - Oceanside	OAMC	1.300
CA - Oceanside	OAEP0	1.300
CA - Oceanside	Choice II	1.200
CA - Oceanside (CA04)	QPOS	0.600
CA - Oceanside (CA04)	HMO	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Oceanside (CA04)	OAQPOS	0.600
CA - Oceanside (CA04)	OAHMO	0.600
CA - Oceanside (CA04)	Choice II	1.200
CA - Orange	No Product	1.500
CA - Orange	TC	1.500
CA - Orange	TCHL	1.500
CA - Orange	OC	1.445
CA - Orange	MC	1.445
CA - Orange	EPO	1.445
CA - Orange	OAMC	1.445
CA - Orange	OAEP0	1.445
CA - Orange	Choice II	1.346
CA - Orange/West	No Product	1.500
CA - Orange/West	TC	1.500
CA - Orange/West	TCHL	1.500
CA - Orange/West	OC	1.445
CA - Orange/West	MC	1.445
CA - Orange/West	EPO	1.445
CA - Orange/West	OAMC	1.445
CA - Orange/West	OAEP0	1.445
CA - Orange/West	Choice II	1.346
CA - Orange/West (CA02)	QPOS	0.897
CA - Orange/West (CA02)	HMO	0.897
CA - Orange/West (CA02)	OAQPOS	0.897
CA - Orange/West (CA02)	OAHMO	0.897
CA - Orange/West (CA02)	Choice II	1.346
CA - Orange_Irvine	No Product	1.500
CA - Orange_Irvine	TC	1.500
CA - Orange_Irvine	TCHL	1.500
CA - Orange_Irvine	OC	1.445
CA - Orange_Irvine	MC	1.445
CA - Orange_Irvine	EPO	1.445
CA - Orange_Irvine	OAMC	1.445
CA - Orange_Irvine	OAEP0	1.445
CA - Orange_Irvine	Choice II	1.346
CA - Orange_Irvine (CA02)	QPOS	0.897
CA - Orange_Irvine (CA02)	HMO	0.897
CA - Orange_Irvine (CA02)	OAQPOS	0.897
CA - Orange_Irvine (CA02)	OAHMO	0.897
CA - Orange_Irvine (CA02)	Choice II	1.346
CA - Other CA01	No Product	1.950
CA - Other CA01	TC	1.950
CA - Other CA01	TCHL	1.950
CA - Other CA01	OC	1.861
CA - Other CA01	MC	1.861
CA - Other CA01	EPO	1.861
CA - Other CA01	OAMC	1.861
CA - Other CA01	OAEP0	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Other CA01	Choice II	1.665
CA - Oxnard 930	No Product	1.750
CA - Oxnard 930	TC	1.750
CA - Oxnard 930	TCHL	1.750
CA - Oxnard 930	OC	1.670
CA - Oxnard 930	MC	1.670
CA - Oxnard 930	EPO	1.670
CA - Oxnard 930	OAMC	1.670
CA - Oxnard 930	OAEO	1.670
CA - Oxnard 930	Choice II	1.479
CA - Pacifica	No Product	1.950
CA - Pacifica	TC	1.950
CA - Pacifica	TCHL	1.950
CA - Pacifica	OC	1.861
CA - Pacifica	MC	1.861
CA - Pacifica	EPO	1.861
CA - Pacifica	OAMC	1.861
CA - Pacifica	OAEO	1.861
CA - Pacifica	Choice II	1.665
CA - Pacifica (CA01)	QPOS	1.371
CA - Pacifica (CA01)	HMO	1.371
CA - Pacifica (CA01)	OAQPOS	1.371
CA - Pacifica (CA01)	OAHHMO	1.371
CA - Pacifica (CA01)	Choice II	1.665
CA - Pacoima 913	No Product	1.950
CA - Pacoima 913	TC	1.950
CA - Pacoima 913	TCHL	1.950
CA - Pacoima 913	OC	1.861
CA - Pacoima 913	MC	1.861
CA - Pacoima 913	EPO	1.861
CA - Pacoima 913	OAMC	1.861
CA - Pacoima 913	OAEO	1.861
CA - Pacoima 913	Choice II	1.665
CA - Palm Desert 922	No Product	1.950
CA - Palm Desert 922	TC	1.950
CA - Palm Desert 922	TCHL	1.950
CA - Palm Desert 922	OC	1.861
CA - Palm Desert 922	MC	1.861
CA - Palm Desert 922	EPO	1.861
CA - Palm Desert 922	OAMC	1.861
CA - Palm Desert 922	OAEO	1.861
CA - Palm Desert 922	Choice II	1.665
CA - Palm Springs	No Product	1.900
CA - Palm Springs	TC	1.900
CA - Palm Springs	TCHL	1.900
CA - Palm Springs	OC	1.340
CA - Palm Springs	MC	1.340
CA - Palm Springs	EPO	1.340

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Palm Springs	OAMC	1.340
CA - Palm Springs	OAEP0	1.340
CA - Palm Springs	Choice II	1.191
CA - Palm Springs (CA02)	QPOS	0.744
CA - Palm Springs (CA02)	HMO	0.744
CA - Palm Springs (CA02)	OAQPOS	0.744
CA - Palm Springs (CA02)	OAHMO	0.744
CA - Palm Springs (CA02)	Choice II	1.191
CA - Palmdale 935	No Product	1.750
CA - Palmdale 935	TC	1.750
CA - Palmdale 935	TCHL	1.750
CA - Palmdale 935	OC	1.670
CA - Palmdale 935	MC	1.670
CA - Palmdale 935	EPO	1.670
CA - Palmdale 935	OAMC	1.670
CA - Palmdale 935	OAEP0	1.670
CA - Palmdale 935	Choice II	1.479
CA - Palms	No Product	1.700
CA - Palms	TC	1.700
CA - Palms	TCHL	1.700
CA - Palms	OC	1.667
CA - Palms	MC	1.569
CA - Palms	EPO	1.569
CA - Palms	OAMC	1.569
CA - Palms	OAEP0	1.569
CA - Palms	Choice II	1.177
CA - Palms (CA02)	QPOS	0.490
CA - Palms (CA02)	HMO	0.490
CA - Palms (CA02)	OAQPOS	0.490
CA - Palms (CA02)	OAHMO	0.490
CA - Palms (CA02)	Choice II	1.177
CA - PaloAlto	No Product	1.950
CA - PaloAlto	TC	1.950
CA - PaloAlto	TCHL	1.950
CA - PaloAlto	OC	1.861
CA - PaloAlto	MC	1.861
CA - PaloAlto	EPO	1.861
CA - PaloAlto	OAMC	1.861
CA - PaloAlto	OAEP0	1.861
CA - PaloAlto	Choice II	1.665
CA - PaloAlto (CA01)	QPOS	1.371
CA - PaloAlto (CA01)	HMO	1.371
CA - PaloAlto (CA01)	OAQPOS	1.371
CA - PaloAlto (CA01)	OAHMO	1.371
CA - PaloAlto (CA01)	Choice II	1.665
CA - Pasadena	No Product	1.750
CA - Pasadena	TC	1.750
CA - Pasadena	TCHL	1.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Pasadena	OC	1.670
CA - Pasadena	MC	1.670
CA - Pasadena	EPO	1.670
CA - Pasadena	OAMC	1.670
CA - Pasadena	OAEPO	1.670
CA - Pasadena	Choice II	1.479
CA - Pasadena (CA02)	QPOS	0.477
CA - Pasadena (CA02)	HMO	0.477
CA - Pasadena (CA02)	OAQPOS	0.477
CA - Pasadena (CA02)	OAHMO	0.477
CA - Pasadena (CA02)	Choice II	1.479
CA - Pasadena non-HMO	No Product	1.750
CA - Pasadena non-HMO	TC	1.750
CA - Pasadena non-HMO	TCHL	1.750
CA - Pasadena non-HMO	OC	1.670
CA - Pasadena non-HMO	MC	1.670
CA - Pasadena non-HMO	EPO	1.670
CA - Pasadena non-HMO	OAMC	1.670
CA - Pasadena non-HMO	OAEPO	1.670
CA - Pasadena non-HMO	Choice II	1.479
CA - Perris	No Product	1.900
CA - Perris	TC	1.900
CA - Perris	TCHL	1.900
CA - Perris	OC	1.340
CA - Perris	MC	1.340
CA - Perris	EPO	1.340
CA - Perris	OAMC	1.340
CA - Perris	OAEPO	1.340
CA - Perris	Choice II	1.191
CA - Perris (CA02)	QPOS	0.744
CA - Perris (CA02)	HMO	0.744
CA - Perris (CA02)	OAQPOS	0.744
CA - Perris (CA02)	OAHMO	0.744
CA - Perris (CA02)	Choice II	1.191
CA - Pescadero	No Product	1.950
CA - Pescadero	TC	1.950
CA - Pescadero	TCHL	1.950
CA - Pescadero	OC	1.861
CA - Pescadero	MC	1.861
CA - Pescadero	EPO	1.861
CA - Pescadero	OAMC	1.861
CA - Pescadero	OAEPO	1.861
CA - Pescadero	Choice II	1.665
CA - Pescadero (CA01)	QPOS	1.371
CA - Pescadero (CA01)	HMO	1.371
CA - Pescadero (CA01)	OAQPOS	1.371
CA - Pescadero (CA01)	OAHMO	1.371
CA - Pescadero (CA01)	Choice II	1.665

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Petaluma	No Product	1.950
CA - Petaluma	TC	1.950
CA - Petaluma	TCHL	1.950
CA - Petaluma	OC	1.861
CA - Petaluma	MC	1.861
CA - Petaluma	EPO	1.861
CA - Petaluma	OAMC	1.861
CA - Petaluma	OAEP0	1.861
CA - Petaluma	Choice II	1.665
CA - Petaluma (CA01)	QPOS	1.371
CA - Petaluma (CA01)	HMO	1.371
CA - Petaluma (CA01)	OAQPOS	1.371
CA - Petaluma (CA01)	OAHHO	1.371
CA - Petaluma (CA01)	Choice II	1.665
CA - Piedmont	No Product	2.200
CA - Piedmont	TC	2.200
CA - Piedmont	TCHL	2.200
CA - Piedmont	OC	2.095
CA - Piedmont	MC	1.746
CA - Piedmont	EPO	1.746
CA - Piedmont	OAMC	1.746
CA - Piedmont	OAEP0	1.746
CA - Piedmont	Choice II	2.394
CA - Piedmont (CA01)	QPOS	1.896
CA - Piedmont (CA01)	HMO	1.896
CA - Piedmont (CA01)	OAQPOS	1.896
CA - Piedmont (CA01)	OAHHO	1.896
CA - Piedmont (CA01)	Choice II	2.394
CA - Pittsburg	No Product	2.200
CA - Pittsburg	TC	2.200
CA - Pittsburg	TCHL	2.200
CA - Pittsburg	OC	2.095
CA - Pittsburg	MC	1.746
CA - Pittsburg	EPO	1.746
CA - Pittsburg	OAMC	1.746
CA - Pittsburg	OAEP0	1.746
CA - Pittsburg	Choice II	2.394
CA - Pittsburg (CA01)	QPOS	1.896
CA - Pittsburg (CA01)	HMO	1.896
CA - Pittsburg (CA01)	OAQPOS	1.896
CA - Pittsburg (CA01)	OAHHO	1.896
CA - Pittsburg (CA01)	Choice II	2.394
CA - Placer Roseville	No Product	1.950
CA - Placer Roseville	TC	1.950
CA - Placer Roseville	TCHL	1.950
CA - Placer Roseville	OC	1.861
CA - Placer Roseville	MC	1.861
CA - Placer Roseville	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Placer Roseville	OAMC	1.861
CA - Placer Roseville	OAEP0	1.861
CA - Placer Roseville	Choice II	1.665
CA - Playa_Inglewood	No Product	1.700
CA - Playa_Inglewood	TC	1.700
CA - Playa_Inglewood	TCHL	1.700
CA - Playa_Inglewood	OC	1.667
CA - Playa_Inglewood	MC	1.569
CA - Playa_Inglewood	EPO	1.569
CA - Playa_Inglewood	OAMC	1.569
CA - Playa_Inglewood	OAEP0	1.569
CA - Playa_Inglewood	Choice II	1.177
CA - PleasantHill	No Product	2.200
CA - PleasantHill	TC	2.200
CA - PleasantHill	TCHL	2.200
CA - PleasantHill	OC	2.095
CA - PleasantHill	MC	1.746
CA - PleasantHill	EPO	1.746
CA - PleasantHill	OAMC	1.746
CA - PleasantHill	OAEP0	1.746
CA - PleasantHill	Choice II	2.394
CA - PleasantHill (CA01)	QPOS	1.896
CA - PleasantHill (CA01)	HMO	1.896
CA - PleasantHill (CA01)	OAQPOS	1.896
CA - PleasantHill (CA01)	OA HMO	1.896
CA - PleasantHill (CA01)	Choice II	2.394
CA - Pleasanton	No Product	2.200
CA - Pleasanton	TC	2.200
CA - Pleasanton	TCHL	2.200
CA - Pleasanton	OC	2.095
CA - Pleasanton	MC	1.746
CA - Pleasanton	EPO	1.746
CA - Pleasanton	OAMC	1.746
CA - Pleasanton	OAEP0	1.746
CA - Pleasanton	Choice II	2.394
CA - Pleasanton (CA01)	QPOS	1.896
CA - Pleasanton (CA01)	HMO	1.896
CA - Pleasanton (CA01)	OAQPOS	1.896
CA - Pleasanton (CA01)	OA HMO	1.896
CA - Pleasanton (CA01)	Choice II	2.394
CA - Pomona	No Product	1.750
CA - Pomona	TC	1.750
CA - Pomona	TCHL	1.750
CA - Pomona	OC	1.670
CA - Pomona	MC	1.670
CA - Pomona	EPO	1.670
CA - Pomona	OAMC	1.670
CA - Pomona	OAEP0	1.670



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Pomona	Choice II	1.479
CA - Poway A	No Product	1.450
CA - Poway A	TC	1.450
CA - Poway A	TCHL	1.450
CA - Poway A	OC	1.300
CA - Poway A	MC	1.300
CA - Poway A	EPO	1.300
CA - Poway A	OAMC	1.300
CA - Poway A	OAEP0	1.300
CA - Poway A	Choice II	1.200
CA - Poway A (CA04)	QPOS	0.600
CA - Poway A (CA04)	HMO	0.600
CA - Poway A (CA04)	OAQPOS	0.600
CA - Poway A (CA04)	OAHHO	0.600
CA - Poway A (CA04)	Choice II	1.200
CA - Poway B	No Product	1.450
CA - Poway B	TC	1.450
CA - Poway B	TCHL	1.450
CA - Poway B	OC	1.300
CA - Poway B	MC	1.300
CA - Poway B	EPO	1.300
CA - Poway B	OAMC	1.300
CA - Poway B	OAEP0	1.300
CA - Poway B	Choice II	1.200
CA - Poway B (CA04)	QPOS	0.600
CA - Poway B (CA04)	HMO	0.600
CA - Poway B (CA04)	OAQPOS	0.600
CA - Poway B (CA04)	OAHHO	0.600
CA - Poway B (CA04)	Choice II	1.200
CA - RedwoodCity	No Product	1.950
CA - RedwoodCity	TC	1.950
CA - RedwoodCity	TCHL	1.950
CA - RedwoodCity	OC	1.861
CA - RedwoodCity	MC	1.861
CA - RedwoodCity	EPO	1.861
CA - RedwoodCity	OAMC	1.861
CA - RedwoodCity	OAEP0	1.861
CA - RedwoodCity	Choice II	1.665
CA - RedwoodCity (CA01)	QPOS	1.371
CA - RedwoodCity (CA01)	HMO	1.371
CA - RedwoodCity (CA01)	OAQPOS	1.371
CA - RedwoodCity (CA01)	OAHHO	1.371
CA - RedwoodCity (CA01)	Choice II	1.665
CA - Richmond	No Product	2.200
CA - Richmond	TC	2.200
CA - Richmond	TCHL	2.200
CA - Richmond	OC	2.095
CA - Richmond	MC	1.746

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Richmond	EPO	1.746
CA - Richmond	OAMC	1.746
CA - Richmond	OAEP0	1.746
CA - Richmond	Choice II	2.394
CA - Richmond (CA01)	QPOS	1.896
CA - Richmond (CA01)	HMO	1.896
CA - Richmond (CA01)	OAQPOS	1.896
CA - Richmond (CA01)	OA HMO	1.896
CA - Richmond (CA01)	Choice II	2.394
CA - Riverside 925	No Product	1.900
CA - Riverside 925	TC	1.900
CA - Riverside 925	TCHL	1.900
CA - Riverside 925	OC	1.340
CA - Riverside 925	MC	1.340
CA - Riverside 925	EPO	1.340
CA - Riverside 925	OAMC	1.340
CA - Riverside 925	OAEP0	1.340
CA - Riverside 925	Choice II	1.191
CA - Riverside_922 non-HMO	No Product	1.900
CA - Riverside_922 non-HMO	TC	1.900
CA - Riverside_922 non-HMO	TCHL	1.900
CA - Riverside_922 non-HMO	OC	1.340
CA - Riverside_922 non-HMO	MC	1.340
CA - Riverside_922 non-HMO	EPO	1.340
CA - Riverside_922 non-HMO	OAMC	1.340
CA - Riverside_922 non-HMO	OAEP0	1.340
CA - Riverside_922 non-HMO	Choice II	1.191
CA - Roseville Auburn	No Product	1.950
CA - Roseville Auburn	TC	1.950
CA - Roseville Auburn	TCHL	1.950
CA - Roseville Auburn	OC	1.861
CA - Roseville Auburn	MC	1.861
CA - Roseville Auburn	EPO	1.861
CA - Roseville Auburn	OAMC	1.861
CA - Roseville Auburn	OAEP0	1.861
CA - Roseville Auburn	Choice II	1.665
CA - RosevilleAuburn (CA05)	QPOS	1.371
CA - RosevilleAuburn (CA05)	HMO	1.371
CA - RosevilleAuburn (CA05)	OAQPOS	1.371
CA - RosevilleAuburn (CA05)	OA HMO	1.371
CA - RosevilleAuburn (CA05)	Choice II	1.665
CA - RuralSD	No Product	1.450
CA - RuralSD	TC	1.450
CA - RuralSD	TCHL	1.450
CA - RuralSD	OC	1.300
CA - RuralSD	MC	1.300
CA - RuralSD	EPO	1.300
CA - RuralSD	OAMC	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - RuralSD	OAEPO	1.300
CA - RuralSD	Choice II	1.200
CA - RuralSD (CA04)	QPOS	0.600
CA - RuralSD (CA04)	HMO	0.600
CA - RuralSD (CA04)	OAQPOS	0.600
CA - RuralSD (CA04)	OAHMO	0.600
CA - RuralSD (CA04)	Choice II	1.200
CA - Sacramento	No Product	1.950
CA - Sacramento	TC	1.950
CA - Sacramento	TCHL	1.950
CA - Sacramento	OC	1.861
CA - Sacramento	MC	1.861
CA - Sacramento	EPO	1.861
CA - Sacramento	OAMC	1.861
CA - Sacramento	OAEPO	1.861
CA - Sacramento	Choice II	1.665
CA - Sacramento (CA05)	QPOS	1.371
CA - Sacramento (CA05)	HMO	1.371
CA - Sacramento (CA05)	OAQPOS	1.371
CA - Sacramento (CA05)	OAHMO	1.371
CA - Sacramento (CA05)	Choice II	1.665
CA - Sacramento 942	No Product	1.950
CA - Sacramento 942	TC	1.950
CA - Sacramento 942	TCHL	1.950
CA - Sacramento 942	OC	1.861
CA - Sacramento 942	MC	1.861
CA - Sacramento 942	EPO	1.861
CA - Sacramento 942	OAMC	1.861
CA - Sacramento 942	OAEPO	1.861
CA - Sacramento 942	Choice II	1.665
CA - Sacramento 958	No Product	1.950
CA - Sacramento 958	TC	1.950
CA - Sacramento 958	TCHL	1.950
CA - Sacramento 958	OC	1.861
CA - Sacramento 958	MC	1.861
CA - Sacramento 958	EPO	1.861
CA - Sacramento 958	OAMC	1.861
CA - Sacramento 958	OAEPO	1.861
CA - Sacramento 958	Choice II	1.665
CA - Salinas	No Product	1.950
CA - Salinas	TC	1.950
CA - Salinas	TCHL	1.950
CA - Salinas	OC	1.861
CA - Salinas	MC	1.861
CA - Salinas	EPO	1.861
CA - Salinas	OAMC	1.861
CA - Salinas	OAEPO	1.861
CA - Salinas	Choice II	1.665

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SaMo	No Product	1.700
CA - SaMo	TC	1.700
CA - SaMo	TCHL	1.700
CA - SaMo	OC	1.667
CA - SaMo	MC	1.569
CA - SaMo	EPO	1.569
CA - SaMo	OAMC	1.569
CA - SaMo	OAEP0	1.569
CA - SaMo	Choice II	1.177
CA - SaMo (CA02)	QPOS	0.490
CA - SaMo (CA02)	HMO	0.490
CA - SaMo (CA02)	OAQPOS	0.490
CA - SaMo (CA02)	OAHHO	0.490
CA - SaMo (CA02)	Choice II	1.177
CA - San Benito Co 950	No Product	1.950
CA - San Benito Co 950	TC	1.950
CA - San Benito Co 950	TCHL	1.950
CA - San Benito Co 950	OC	1.861
CA - San Benito Co 950	MC	1.861
CA - San Benito Co 950	EPO	1.861
CA - San Benito Co 950	OAMC	1.861
CA - San Benito Co 950	OAEP0	1.861
CA - San Benito Co 950	Choice II	1.665
CA - San Bernardino (CA02)	QPOS	0.744
CA - San Bernardino (CA02)	HMO	0.744
CA - San Bernardino (CA02)	OAQPOS	0.744
CA - San Bernardino (CA02)	OAHHO	0.744
CA - San Bernardino (CA02)	Choice II	1.191
CA - San Bernardino 924	No Product	1.900
CA - San Bernardino 924	TC	1.900
CA - San Bernardino 924	TCHL	1.900
CA - San Bernardino 924	OC	1.340
CA - San Bernardino 924	MC	1.340
CA - San Bernardino 924	EPO	1.340
CA - San Bernardino 924	OAMC	1.340
CA - San Bernardino 924	OAEP0	1.340
CA - San Bernardino 924	Choice II	1.191
CA - San Bernardino_922 non-HMO	No Product	1.900
CA - San Bernardino_922 non-HMO	TC	1.900
CA - San Bernardino_922 non-HMO	TCHL	1.900
CA - San Bernardino_922 non-HMO	OC	1.340
CA - San Bernardino_922 non-HMO	MC	1.340
CA - San Bernardino_922 non-HMO	EPO	1.340
CA - San Bernardino_922 non-HMO	OAMC	1.340
CA - San Bernardino_922 non-HMO	OAEP0	1.340
CA - San Bernardino_922 non-HMO	Choice II	1.191
CA - San Bernardino_923 non-HMO	No Product	1.900
CA - San Bernardino_923 non-HMO	TC	1.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Bernardino_923 non-HMO	TCHL	1.900
CA - San Bernardino_923 non-HMO	OC	1.340
CA - San Bernardino_923 non-HMO	MC	1.340
CA - San Bernardino_923 non-HMO	EPO	1.340
CA - San Bernardino_923 non-HMO	OAMC	1.340
CA - San Bernardino_923 non-HMO	OAEPO	1.340
CA - San Bernardino_923 non-HMO	Choice II	1.191
CA - San Diego (CA04)	QPOS	0.600
CA - San Diego (CA04)	HMO	0.600
CA - San Diego (CA04)	OAQPOS	0.600
CA - San Diego (CA04)	OAHMO	0.600
CA - San Diego (CA04)	Choice II	1.200
CA - San Diego (CA04)	QPOS	0.600
CA - San Diego (CA04)	HMO	0.600
CA - San Diego (CA04)	OAQPOS	0.600
CA - San Diego (CA04)	OAHMO	0.600
CA - San Diego (CA04)	Choice II	1.200
CA - San Diego High (CA04)	QPOS	1.371
CA - San Diego High (CA04)	HMO	1.371
CA - San Diego High (CA04)	OAQPOS	1.371
CA - San Diego High (CA04)	OAHMO	1.371
CA - San Diego High (CA04)	Choice II	1.665
CA - San Diego Low (CA04)	QPOS	1.371
CA - San Diego Low (CA04)	HMO	1.371
CA - San Diego Low (CA04)	OAQPOS	1.371
CA - San Diego Low (CA04)	OAHMO	1.371
CA - San Diego Low (CA04)	Choice II	1.665
CA - San Diego Medicare HMO (CA04)	QPOS	0.600
CA - San Diego Medicare HMO (CA04)	HMO	0.600
CA - San Diego Medicare HMO (CA04)	OAQPOS	0.600
CA - San Diego Medicare HMO (CA04)	OAHMO	0.600
CA - San Diego Medicare HMO (CA04)	Choice II	1.200
CA - San Diego Medicare HMO (CA04)	QPOS	0.600
CA - San Diego Medicare HMO (CA04)	HMO	0.600
CA - San Diego Medicare HMO (CA04)	OAQPOS	0.600
CA - San Diego Medicare HMO (CA04)	OAHMO	0.600
CA - San Diego Medicare HMO (CA04)	Choice II	1.200
CA - San Diego Middle (CA04)	QPOS	1.371
CA - San Diego Middle (CA04)	HMO	1.371
CA - San Diego Middle (CA04)	OAQPOS	1.371
CA - San Diego Middle (CA04)	OAHMO	1.371
CA - San Diego Middle (CA04)	Choice II	1.665
CA - San Fernando	No Product	1.750
CA - San Fernando	TC	1.750
CA - San Fernando	TCHL	1.750
CA - San Fernando	OC	1.670
CA - San Fernando	MC	1.670
CA - San Fernando	EPO	1.670

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Fernando	OAMC	1.670
CA - San Fernando	OAEP0	1.670
CA - San Fernando	Choice II	1.479
CA - San Francisco	No Product	1.950
CA - San Francisco	TC	1.950
CA - San Francisco	TCHL	1.950
CA - San Francisco	OC	1.861
CA - San Francisco	MC	1.861
CA - San Francisco	EPO	1.861
CA - San Francisco	OAMC	1.861
CA - San Francisco	OAEP0	1.861
CA - San Francisco	Choice II	1.665
CA - San Francisco (CA01)	QPOS	1.371
CA - San Francisco (CA01)	HMO	1.371
CA - San Francisco (CA01)	OAQPOS	1.371
CA - San Francisco (CA01)	OA HMO	1.371
CA - San Francisco (CA01)	Choice II	1.665
CA - SAN FRANCISCO/OAKLAND	No Product	1.950
CA - SAN FRANCISCO/OAKLAND	TC	1.950
CA - SAN FRANCISCO/OAKLAND	TCHL	1.950
CA - SAN FRANCISCO/OAKLAND	OC	1.861
CA - SAN FRANCISCO/OAKLAND	MC	1.861
CA - SAN FRANCISCO/OAKLAND	EPO	1.861
CA - SAN FRANCISCO/OAKLAND	OAMC	1.861
CA - SAN FRANCISCO/OAKLAND	OAEP0	1.861
CA - SAN FRANCISCO/OAKLAND	Choice II	1.665
CA - San Gabriel	No Product	1.750
CA - San Gabriel	TC	1.750
CA - San Gabriel	TCHL	1.750
CA - San Gabriel	OC	1.670
CA - San Gabriel	MC	1.670
CA - San Gabriel	EPO	1.670
CA - San Gabriel	OAMC	1.670
CA - San Gabriel	OAEP0	1.670
CA - San Gabriel	Choice II	1.479
CA - San Mateo Central	No Product	1.950
CA - San Mateo Central	TC	1.950
CA - San Mateo Central	TCHL	1.950
CA - San Mateo Central	OC	1.861
CA - San Mateo Central	MC	1.861
CA - San Mateo Central	EPO	1.861
CA - San Mateo Central	OAMC	1.861
CA - San Mateo Central	OAEP0	1.861
CA - San Mateo Central	Choice II	1.665
CA - San Mateo Central (CA01)	QPOS	0.477
CA - San Mateo Central (CA01)	HMO	0.477
CA - San Mateo Central (CA01)	OAQPOS	0.477
CA - San Mateo Central (CA01)	OA HMO	0.477

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Mateo Central (CA01)	Choice II	1.479
CA - San Mateo North	No Product	1.950
CA - San Mateo North	TC	1.950
CA - San Mateo North	TCHL	1.950
CA - San Mateo North	OC	1.861
CA - San Mateo North	MC	1.861
CA - San Mateo North	EPO	1.861
CA - San Mateo North	OAMC	1.861
CA - San Mateo North	OAEP0	1.861
CA - San Mateo North	Choice II	1.665
CA - San Mateo North (CA01)	QPOS	1.371
CA - San Mateo North (CA01)	HMO	1.371
CA - San Mateo North (CA01)	OAQPOS	1.371
CA - San Mateo North (CA01)	OAHHO	1.371
CA - San Mateo North (CA01)	Choice II	1.665
CA - San Mateo South	No Product	1.950
CA - San Mateo South	TC	1.950
CA - San Mateo South	TCHL	1.950
CA - San Mateo South	OC	1.861
CA - San Mateo South	MC	1.861
CA - San Mateo South	EPO	1.861
CA - San Mateo South	OAMC	1.861
CA - San Mateo South	OAEP0	1.861
CA - San Mateo South	Choice II	1.665
CA - San Mateo South (CA01)	QPOS	1.371
CA - San Mateo South (CA01)	HMO	1.371
CA - San Mateo South (CA01)	OAQPOS	1.371
CA - San Mateo South (CA01)	OAHHO	1.371
CA - San Mateo South (CA01)	Choice II	1.665
CA - San Mateo West	No Product	1.950
CA - San Mateo West	TC	1.950
CA - San Mateo West	TCHL	1.950
CA - San Mateo West	OC	1.861
CA - San Mateo West	MC	1.861
CA - San Mateo West	EPO	1.861
CA - San Mateo West	OAMC	1.861
CA - San Mateo West	OAEP0	1.861
CA - San Mateo West	Choice II	1.665
CA - San Mateo West (CA01)	QPOS	1.371
CA - San Mateo West (CA01)	HMO	1.371
CA - San Mateo West (CA01)	OAQPOS	1.371
CA - San Mateo West (CA01)	OAHHO	1.371
CA - San Mateo West (CA01)	Choice II	1.665
CA - San Pedro_Carson	No Product	1.750
CA - San Pedro_Carson	TC	1.750
CA - San Pedro_Carson	TCHL	1.750
CA - San Pedro_Carson	OC	1.670
CA - San Pedro_Carson	MC	1.670

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - San Pedro_Carson	EPO	1.670
CA - San Pedro_Carson	OAMC	1.670
CA - San Pedro_Carson	OAEPO	1.670
CA - San Pedro_Carson	Choice II	1.479
CA - SanBruno	No Product	1.950
CA - SanBruno	TC	1.950
CA - SanBruno	TCHL	1.950
CA - SanBruno	OC	1.861
CA - SanBruno	MC	1.861
CA - SanBruno	EPO	1.861
CA - SanBruno	OAMC	1.861
CA - SanBruno	OAEPO	1.861
CA - SanBruno	Choice II	1.665
CA - SanBruno (CA01)	QPOS	1.371
CA - SanBruno (CA01)	HMO	1.371
CA - SanBruno (CA01)	OAQPOS	1.371
CA - SanBruno (CA01)	OAHMO	1.371
CA - SanBruno (CA01)	Choice II	1.665
CA - SanCarlos	No Product	1.950
CA - SanCarlos	TC	1.950
CA - SanCarlos	TCHL	1.950
CA - SanCarlos	OC	1.861
CA - SanCarlos	MC	1.861
CA - SanCarlos	EPO	1.861
CA - SanCarlos	OAMC	1.861
CA - SanCarlos	OAEPO	1.861
CA - SanCarlos	Choice II	1.665
CA - SanCarlos (CA01)	QPOS	1.371
CA - SanCarlos (CA01)	HMO	1.371
CA - SanCarlos (CA01)	OAQPOS	1.371
CA - SanCarlos (CA01)	OAHMO	1.371
CA - SanCarlos (CA01)	Choice II	1.665
CA - SanFernando (CA02)	QPOS	0.477
CA - SanFernando (CA02)	HMO	0.477
CA - SanFernando (CA02)	OAQPOS	0.477
CA - SanFernando (CA02)	OAHMO	0.477
CA - SanFernando (CA02)	Choice II	1.479
CA - SanGabriel (CA02)	QPOS	0.477
CA - SanGabriel (CA02)	HMO	0.477
CA - SanGabriel (CA02)	OAQPOS	0.477
CA - SanGabriel (CA02)	OAHMO	0.477
CA - SanGabriel (CA02)	Choice II	1.479
CA - SanJose	No Product	1.950
CA - SanJose	TC	1.950
CA - SanJose	TCHL	1.950
CA - SanJose	OC	1.847
CA - SanJose	MC	1.597
CA - SanJose	EPO	1.597



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanJose	OAMC	1.597
CA - SanJose	OAEOPO	1.597
CA - SanJose	Choice II	1.747
CA - SanJose (CA01)	QPOS	1.597
CA - SanJose (CA01)	HMO	1.597
CA - SanJose (CA01)	OAQPOS	1.597
CA - SanJose (CA01)	OAHMO	1.597
CA - SanJose (CA01)	Choice II	1.747
CA - SanJoseNE	No Product	1.950
CA - SanJoseNE	TC	1.950
CA - SanJoseNE	TCHL	1.950
CA - SanJoseNE	OC	1.847
CA - SanJoseNE	MC	1.597
CA - SanJoseNE	EPO	1.597
CA - SanJoseNE	OAMC	1.597
CA - SanJoseNE	OAEOPO	1.597
CA - SanJoseNE	Choice II	1.747
CA - SanJoseNE (CA01)	QPOS	1.597
CA - SanJoseNE (CA01)	HMO	1.597
CA - SanJoseNE (CA01)	OAQPOS	1.597
CA - SanJoseNE (CA01)	OAHMO	1.597
CA - SanJoseNE (CA01)	Choice II	1.747
CA - SanJoseSE	No Product	1.950
CA - SanJoseSE	TC	1.950
CA - SanJoseSE	TCHL	1.950
CA - SanJoseSE	OC	1.847
CA - SanJoseSE	MC	1.597
CA - SanJoseSE	EPO	1.597
CA - SanJoseSE	OAMC	1.597
CA - SanJoseSE	OAEOPO	1.597
CA - SanJoseSE	Choice II	1.747
CA - SanJoseSE (CA01)	QPOS	1.597
CA - SanJoseSE (CA01)	HMO	1.597
CA - SanJoseSE (CA01)	OAQPOS	1.597
CA - SanJoseSE (CA01)	OAHMO	1.597
CA - SanJoseSE (CA01)	Choice II	1.747
CA - SanLeandro	No Product	2.200
CA - SanLeandro	TC	2.200
CA - SanLeandro	TCHL	2.200
CA - SanLeandro	OC	2.095
CA - SanLeandro	MC	1.746
CA - SanLeandro	EPO	1.746
CA - SanLeandro	OAMC	1.746
CA - SanLeandro	OAEOPO	1.746
CA - SanLeandro	Choice II	2.394
CA - SanLeandro (CA01)	QPOS	1.896
CA - SanLeandro (CA01)	HMO	1.896
CA - SanLeandro (CA01)	OAQPOS	1.896

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanLeandro (CA01)	OA HMO	1.896
CA - SanLeandro (CA01)	Choice II	2.394
CA - SanMateo	No Product	1.950
CA - SanMateo	TC	1.950
CA - SanMateo	TCHL	1.950
CA - SanMateo	OC	1.861
CA - SanMateo	MC	1.861
CA - SanMateo	EPO	1.861
CA - SanMateo	OAMC	1.861
CA - SanMateo	OA EPO	1.861
CA - SanMateo	Choice II	1.665
CA - SanMateo (CA01)	QPOS	1.371
CA - SanMateo (CA01)	HMO	1.371
CA - SanMateo (CA01)	OA QPOS	1.371
CA - SanMateo (CA01)	OA HMO	1.371
CA - SanMateo (CA01)	Choice II	1.665
CA - SanMateoN	No Product	1.950
CA - SanMateoN	TC	1.950
CA - SanMateoN	TCHL	1.950
CA - SanMateoN	OC	1.861
CA - SanMateoN	MC	1.861
CA - SanMateoN	EPO	1.861
CA - SanMateoN	OAMC	1.861
CA - SanMateoN	OA EPO	1.861
CA - SanMateoN	Choice II	1.665
CA - SanMateoN (CA01)	QPOS	1.371
CA - SanMateoN (CA01)	HMO	1.371
CA - SanMateoN (CA01)	OA QPOS	1.371
CA - SanMateoN (CA01)	OA HMO	1.371
CA - SanMateoN (CA01)	Choice II	1.665
CA - SanPedro_Carson (CA02)	QPOS	0.477
CA - SanPedro_Carson (CA02)	HMO	0.477
CA - SanPedro_Carson (CA02)	OA QPOS	0.477
CA - SanPedro_Carson (CA02)	OA HMO	0.477
CA - SanPedro_Carson (CA02)	Choice II	1.479
CA - SanRafael	No Product	1.950
CA - SanRafael	TC	1.950
CA - SanRafael	TCHL	1.950
CA - SanRafael	OC	1.861
CA - SanRafael	MC	1.861
CA - SanRafael	EPO	1.861
CA - SanRafael	OAMC	1.861
CA - SanRafael	OA EPO	1.861
CA - SanRafael	Choice II	1.665
CA - SanRafael (CA01)	QPOS	1.371
CA - SanRafael (CA01)	HMO	1.371
CA - SanRafael (CA01)	OA QPOS	1.371
CA - SanRafael (CA01)	OA HMO	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SanRafael (CA01)	Choice II	1.665
CA - SanRamon	No Product	2.200
CA - SanRamon	TC	2.200
CA - SanRamon	TCHL	2.200
CA - SanRamon	OC	2.095
CA - SanRamon	MC	1.746
CA - SanRamon	EPO	1.746
CA - SanRamon	OAMC	1.746
CA - SanRamon	OAEPO	1.746
CA - SanRamon	Choice II	2.394
CA - SanRamon (CA01)	QPOS	1.896
CA - SanRamon (CA01)	HMO	1.896
CA - SanRamon (CA01)	OAQPOS	1.896
CA - SanRamon (CA01)	OAHMO	1.896
CA - SanRamon (CA01)	Choice II	2.394
CA - Santa Ana East	No Product	1.500
CA - Santa Ana East	TC	1.500
CA - Santa Ana East	TCHL	1.500
CA - Santa Ana East	OC	1.445
CA - Santa Ana East	MC	1.445
CA - Santa Ana East	EPO	1.445
CA - Santa Ana East	OAMC	1.445
CA - Santa Ana East	OAEPO	1.445
CA - Santa Ana East	Choice II	1.346
CA - Santa Ana West	No Product	1.500
CA - Santa Ana West	TC	1.500
CA - Santa Ana West	TCHL	1.500
CA - Santa Ana West	OC	1.445
CA - Santa Ana West	MC	1.445
CA - Santa Ana West	EPO	1.445
CA - Santa Ana West	OAMC	1.445
CA - Santa Ana West	OAEPO	1.445
CA - Santa Ana West	Choice II	1.346
CA - Santa Barbara 931	No Product	1.950
CA - Santa Barbara 931	TC	1.950
CA - Santa Barbara 931	TCHL	1.950
CA - Santa Barbara 931	OC	1.861
CA - Santa Barbara 931	MC	1.861
CA - Santa Barbara 931	EPO	1.861
CA - Santa Barbara 931	OAMC	1.861
CA - Santa Barbara 931	OAEPO	1.861
CA - Santa Barbara 931	Choice II	1.665
CA - Santa Clara Central	No Product	1.950
CA - Santa Clara Central	TC	1.950
CA - Santa Clara Central	TCHL	1.950
CA - Santa Clara Central	OC	1.861
CA - Santa Clara Central	MC	1.861
CA - Santa Clara Central	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Santa Clara Central	OAMC	1.861
CA - Santa Clara Central	OAEP0	1.861
CA - Santa Clara Central	Choice II	1.665
CA - Santa Clara Central (CA01)	QPOS	1.371
CA - Santa Clara Central (CA01)	HMO	1.371
CA - Santa Clara Central (CA01)	OAQPOS	1.371
CA - Santa Clara Central (CA01)	OA HMO	1.371
CA - Santa Clara Central (CA01)	Choice II	1.665
CA - Santa Clara N Central (CA01)	QPOS	1.371
CA - Santa Clara N Central (CA01)	HMO	1.371
CA - Santa Clara N Central (CA01)	OAQPOS	1.371
CA - Santa Clara N Central (CA01)	OA HMO	1.371
CA - Santa Clara N Central (CA01)	Choice II	1.665
CA - Santa Clara North	No Product	1.950
CA - Santa Clara North	TC	1.950
CA - Santa Clara North	TCHL	1.950
CA - Santa Clara North	OC	1.861
CA - Santa Clara North	MC	1.861
CA - Santa Clara North	EPO	1.861
CA - Santa Clara North	OAMC	1.861
CA - Santa Clara North	OAEP0	1.861
CA - Santa Clara North	Choice II	1.665
CA - Santa Clara North (CA01)	QPOS	1.371
CA - Santa Clara North (CA01)	HMO	1.371
CA - Santa Clara North (CA01)	OAQPOS	1.371
CA - Santa Clara North (CA01)	OA HMO	1.371
CA - Santa Clara North (CA01)	Choice II	1.665
CA - Santa Clara North Central	No Product	1.950
CA - Santa Clara North Central	TC	1.950
CA - Santa Clara North Central	TCHL	1.950
CA - Santa Clara North Central	OC	1.861
CA - Santa Clara North Central	MC	1.861
CA - Santa Clara North Central	EPO	1.861
CA - Santa Clara North Central	OAMC	1.861
CA - Santa Clara North Central	OAEP0	1.861
CA - Santa Clara North Central	Choice II	1.665
CA - Santa Clara South	No Product	1.950
CA - Santa Clara South	TC	1.950
CA - Santa Clara South	TCHL	1.950
CA - Santa Clara South	OC	1.861
CA - Santa Clara South	MC	1.861
CA - Santa Clara South	EPO	1.861
CA - Santa Clara South	OAMC	1.861
CA - Santa Clara South	OAEP0	1.861
CA - Santa Clara South	Choice II	1.665
CA - Santa Clara South (CA01)	QPOS	1.371
CA - Santa Clara South (CA01)	HMO	1.371
CA - Santa Clara South (CA01)	OAQPOS	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Santa Clara South (CA01)	OAHMO	1.371
CA - Santa Clara South (CA01)	Choice II	1.665
CA - Santa Clarita	No Product	1.750
CA - Santa Clarita	TC	1.750
CA - Santa Clarita	TCHL	1.750
CA - Santa Clarita	OC	1.670
CA - Santa Clarita	MC	1.670
CA - Santa Clarita	EPO	1.670
CA - Santa Clarita	OAMC	1.670
CA - Santa Clarita	OAEO	1.670
CA - Santa Clarita	Choice II	1.479
CA - Santa Cruz	No Product	1.950
CA - Santa Cruz	TC	1.950
CA - Santa Cruz	TCHL	1.950
CA - Santa Cruz	OC	1.861
CA - Santa Cruz	MC	1.861
CA - Santa Cruz	EPO	1.861
CA - Santa Cruz	OAMC	1.861
CA - Santa Cruz	OAEO	1.861
CA - Santa Cruz	Choice II	1.665
CA - Santa Cruz (CA01)	QPOS	1.371
CA - Santa Cruz (CA01)	HMO	1.371
CA - Santa Cruz (CA01)	OAQPOS	1.371
CA - Santa Cruz (CA01)	OAHMO	1.371
CA - Santa Cruz (CA01)	Choice II	1.665
CA - Santa Maria 934	No Product	1.950
CA - Santa Maria 934	TC	1.950
CA - Santa Maria 934	TCHL	1.950
CA - Santa Maria 934	OC	1.861
CA - Santa Maria 934	MC	1.861
CA - Santa Maria 934	EPO	1.861
CA - Santa Maria 934	OAMC	1.861
CA - Santa Maria 934	OAEO	1.861
CA - Santa Maria 934	Choice II	1.665
CA - Santa Monica 904	No Product	1.700
CA - Santa Monica 904	TC	1.700
CA - Santa Monica 904	TCHL	1.700
CA - Santa Monica 904	OC	1.667
CA - Santa Monica 904	MC	1.569
CA - Santa Monica 904	EPO	1.569
CA - Santa Monica 904	OAMC	1.569
CA - Santa Monica 904	OAEO	1.569
CA - Santa Monica 904	Choice II	1.177
CA - SantaAnaEast (CA02)	QPOS	0.897
CA - SantaAnaEast (CA02)	HMO	0.897
CA - SantaAnaEast (CA02)	OAQPOS	0.897
CA - SantaAnaEast (CA02)	OAHMO	0.897
CA - SantaAnaEast (CA02)	Choice II	1.346

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SantaAnaWest (CA02)	QPOS	0.897
CA - SantaAnaWest (CA02)	HMO	0.897
CA - SantaAnaWest (CA02)	OAQPOS	0.897
CA - SantaAnaWest (CA02)	OAHMO	0.897
CA - SantaAnaWest (CA02)	Choice II	1.346
CA - SantaClara	No Product	1.950
CA - SantaClara	TC	1.950
CA - SantaClara	TCHL	1.950
CA - SantaClara	OC	1.847
CA - SantaClara	MC	1.597
CA - SantaClara	EPO	1.597
CA - SantaClara	OAMC	1.597
CA - SantaClara	OAEO	1.597
CA - SantaClara	Choice II	1.747
CA - SantaClara (CA01)	QPOS	1.597
CA - SantaClara (CA01)	HMO	1.597
CA - SantaClara (CA01)	OAQPOS	1.597
CA - SantaClara (CA01)	OAHMO	1.597
CA - SantaClara (CA01)	Choice II	1.747
CA - SantaClaraNW	No Product	1.950
CA - SantaClaraNW	TC	1.950
CA - SantaClaraNW	TCHL	1.950
CA - SantaClaraNW	OC	1.847
CA - SantaClaraNW	MC	1.597
CA - SantaClaraNW	EPO	1.597
CA - SantaClaraNW	OAMC	1.597
CA - SantaClaraNW	OAEO	1.597
CA - SantaClaraNW	Choice II	1.747
CA - SantaClaraNW (CA01)	QPOS	1.597
CA - SantaClaraNW (CA01)	HMO	1.597
CA - SantaClaraNW (CA01)	OAQPOS	1.597
CA - SantaClaraNW (CA01)	OAHMO	1.597
CA - SantaClaraNW (CA01)	Choice II	1.747
CA - SantaClarita (CA02)	QPOS	0.477
CA - SantaClarita (CA02)	HMO	0.477
CA - SantaClarita (CA02)	OAQPOS	0.477
CA - SantaClarita (CA02)	OAHMO	0.477
CA - SantaClarita (CA02)	Choice II	1.479
CA - SantaCruz	No Product	1.950
CA - SantaCruz	TC	1.950
CA - SantaCruz	TCHL	1.950
CA - SantaCruz	OC	1.847
CA - SantaCruz	MC	1.597
CA - SantaCruz	EPO	1.597
CA - SantaCruz	OAMC	1.597
CA - SantaCruz	OAEO	1.597
CA - SantaCruz	Choice II	1.747
CA - SantaCruz (CA01)	QPOS	1.597

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SantaCruz (CA01)	HMO	1.597
CA - SantaCruz (CA01)	OAQPOS	1.597
CA - SantaCruz (CA01)	OAHMO	1.597
CA - SantaCruz (CA01)	Choice II	1.747
CA - SantaMaria (CA02)	QPOS	1.371
CA - SantaMaria (CA02)	HMO	1.371
CA - SantaMaria (CA02)	OAQPOS	1.371
CA - SantaMaria (CA02)	OAHMO	1.371
CA - SantaMaria (CA02)	Choice II	1.665
CA - SantaRosa	No Product	1.950
CA - SantaRosa	TC	1.950
CA - SantaRosa	TCHL	1.950
CA - SantaRosa	OC	1.861
CA - SantaRosa	MC	1.861
CA - SantaRosa	EPO	1.861
CA - SantaRosa	OAMC	1.861
CA - SantaRosa	OAEPPO	1.861
CA - SantaRosa	Choice II	1.665
CA - SantaRosa (CA01)	QPOS	1.371
CA - SantaRosa (CA01)	HMO	1.371
CA - SantaRosa (CA01)	OAQPOS	1.371
CA - SantaRosa (CA01)	OAHMO	1.371
CA - SantaRosa (CA01)	Choice II	1.665
CA - Saratoga	No Product	1.950
CA - Saratoga	TC	1.950
CA - Saratoga	TCHL	1.950
CA - Saratoga	OC	1.847
CA - Saratoga	MC	1.597
CA - Saratoga	EPO	1.597
CA - Saratoga	OAMC	1.597
CA - Saratoga	OAEPPO	1.597
CA - Saratoga	Choice II	1.747
CA - Saratoga (CA01)	QPOS	1.597
CA - Saratoga (CA01)	HMO	1.597
CA - Saratoga (CA01)	OAQPOS	1.597
CA - Saratoga (CA01)	OAHMO	1.597
CA - Saratoga (CA01)	Choice II	1.747
CA - Sausalito	No Product	1.950
CA - Sausalito	TC	1.950
CA - Sausalito	TCHL	1.950
CA - Sausalito	OC	1.861
CA - Sausalito	MC	1.861
CA - Sausalito	EPO	1.861
CA - Sausalito	OAMC	1.861
CA - Sausalito	OAEPPO	1.861
CA - Sausalito	Choice II	1.665
CA - Sausalito (CA01)	QPOS	1.371
CA - Sausalito (CA01)	HMO	1.371

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sausalito (CA01)	OAQPOS	1.371
CA - Sausalito (CA01)	OAHMO	1.371
CA - Sausalito (CA01)	Choice II	1.665
CA - SCruzMntns	No Product	1.950
CA - SCruzMntns	TC	1.950
CA - SCruzMntns	TCHL	1.950
CA - SCruzMntns	OC	1.847
CA - SCruzMntns	MC	1.597
CA - SCruzMntns	EPO	1.597
CA - SCruzMntns	OAMC	1.597
CA - SCruzMntns	OAEOPO	1.597
CA - SCruzMntns	Choice II	1.747
CA - SCruzMntns (CA01)	QPOS	1.597
CA - SCruzMntns (CA01)	HMO	1.597
CA - SCruzMntns (CA01)	OAQPOS	1.597
CA - SCruzMntns (CA01)	OAHMO	1.597
CA - SCruzMntns (CA01)	Choice II	1.747
CA - SD Other	No Product	1.450
CA - SD Other	TC	1.450
CA - SD Other	TCHL	1.450
CA - SD Other	OC	1.300
CA - SD Other	MC	1.300
CA - SD Other	EPO	1.300
CA - SD Other	OAMC	1.300
CA - SD Other	OAEOPO	1.300
CA - SD Other	Choice II	1.200
CA - SerraMesa A	No Product	1.450
CA - SerraMesa A	TC	1.450
CA - SerraMesa A	TCHL	1.450
CA - SerraMesa A	OC	1.300
CA - SerraMesa A	MC	1.300
CA - SerraMesa A	EPO	1.300
CA - SerraMesa A	OAMC	1.300
CA - SerraMesa A	OAEOPO	1.300
CA - SerraMesa A	Choice II	1.200
CA - SerraMesa A (CA04)	QPOS	0.600
CA - SerraMesa A (CA04)	HMO	0.600
CA - SerraMesa A (CA04)	OAQPOS	0.600
CA - SerraMesa A (CA04)	OAHMO	0.600
CA - SerraMesa A (CA04)	Choice II	1.200
CA - SerraMesa B	No Product	1.450
CA - SerraMesa B	TC	1.450
CA - SerraMesa B	TCHL	1.450
CA - SerraMesa B	OC	1.300
CA - SerraMesa B	MC	1.300
CA - SerraMesa B	EPO	1.300
CA - SerraMesa B	OAMC	1.300
CA - SerraMesa B	OAEOPO	1.300



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SerraMesa B	Choice II	1.200
CA - SerraMesa B (CA04)	QPOS	0.600
CA - SerraMesa B (CA04)	HMO	0.600
CA - SerraMesa B (CA04)	OAQPOS	0.600
CA - SerraMesa B (CA04)	OAHMO	0.600
CA - SerraMesa B (CA04)	Choice II	1.200
CA - Shasta/Siskiyou Co 960	No Product	1.950
CA - Shasta/Siskiyou Co 960	TC	1.950
CA - Shasta/Siskiyou Co 960	TCHL	1.950
CA - Shasta/Siskiyou Co 960	OC	1.861
CA - Shasta/Siskiyou Co 960	MC	1.861
CA - Shasta/Siskiyou Co 960	EPO	1.861
CA - Shasta/Siskiyou Co 960	OAMC	1.861
CA - Shasta/Siskiyou Co 960	OAEP0	1.861
CA - Shasta/Siskiyou Co 960	Choice II	1.665
CA - Sherman Oaks	No Product	1.750
CA - Sherman Oaks	TC	1.750
CA - Sherman Oaks	TCHL	1.750
CA - Sherman Oaks	OC	1.670
CA - Sherman Oaks	MC	1.670
CA - Sherman Oaks	EPO	1.670
CA - Sherman Oaks	OAMC	1.670
CA - Sherman Oaks	OAEP0	1.670
CA - Sherman Oaks	Choice II	1.479
CA - ShermanOaks (CA02)	QPOS	0.477
CA - ShermanOaks (CA02)	HMO	0.477
CA - ShermanOaks (CA02)	OAQPOS	0.477
CA - ShermanOaks (CA02)	OAHMO	0.477
CA - ShermanOaks (CA02)	Choice II	1.479
CA - Simi Valley	No Product	1.750
CA - Simi Valley	TC	1.750
CA - Simi Valley	TCHL	1.750
CA - Simi Valley	OC	1.670
CA - Simi Valley	MC	1.670
CA - Simi Valley	EPO	1.670
CA - Simi Valley	OAMC	1.670
CA - Simi Valley	OAEP0	1.670
CA - Simi Valley	Choice II	1.479
CA - SimiValley (CA02)	QPOS	0.477
CA - SimiValley (CA02)	HMO	0.477
CA - SimiValley (CA02)	OAQPOS	0.477
CA - SimiValley (CA02)	OAHMO	0.477
CA - SimiValley (CA02)	Choice II	1.479
CA - SLO	No Product	1.950
CA - SLO	TC	1.950
CA - SLO	TCHL	1.950
CA - SLO	OC	1.861
CA - SLO	MC	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - SLO	EPO	1.861
CA - SLO	OAMC	1.861
CA - SLO	OAEPO	1.861
CA - SLO	Choice II	1.665
CA - SLO (CA02)	QPOS	1.371
CA - SLO (CA02)	HMO	1.371
CA - SLO (CA02)	OAQPOS	1.371
CA - SLO (CA02)	OAHMO	1.371
CA - SLO (CA02)	Choice II	1.665
CA - Solano	No Product	2.200
CA - Solano	TC	2.200
CA - Solano	TCHL	2.200
CA - Solano	OC	2.095
CA - Solano	MC	1.746
CA - Solano	EPO	1.746
CA - Solano	OAMC	1.746
CA - Solano	OAEPO	1.746
CA - Solano	Choice II	2.394
CA - Solano (CA01)	QPOS	1.896
CA - Solano (CA01)	HMO	1.896
CA - Solano (CA01)	OAQPOS	1.896
CA - Solano (CA01)	OAHMO	1.896
CA - Solano (CA01)	Choice II	2.394
CA - Soledad	No Product	1.950
CA - Soledad	TC	1.950
CA - Soledad	TCHL	1.950
CA - Soledad	OC	1.861
CA - Soledad	MC	1.861
CA - Soledad	EPO	1.861
CA - Soledad	OAMC	1.861
CA - Soledad	OAEPO	1.861
CA - Soledad	Choice II	1.665
CA - SoMa	No Product	1.950
CA - SoMa	TC	1.950
CA - SoMa	TCHL	1.950
CA - SoMa	OC	1.847
CA - SoMa	MC	1.597
CA - SoMa	EPO	1.597
CA - SoMa	OAMC	1.597
CA - SoMa	OAEPO	1.597
CA - SoMa	Choice II	1.747
CA - SoMa (CA01)	QPOS	1.597
CA - SoMa (CA01)	HMO	1.597
CA - SoMa (CA01)	OAQPOS	1.597
CA - SoMa (CA01)	OAHMO	1.597
CA - SoMa (CA01)	Choice II	1.747
CA - Sonoma Central	No Product	1.950
CA - Sonoma Central	TC	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sonoma Central	TCHL	1.950
CA - Sonoma Central	OC	1.861
CA - Sonoma Central	MC	1.861
CA - Sonoma Central	EPO	1.861
CA - Sonoma Central	OAMC	1.861
CA - Sonoma Central	OAEPPO	1.861
CA - Sonoma Central	Choice II	1.665
CA - Sonoma Central (CA01)	QPOS	1.371
CA - Sonoma Central (CA01)	HMO	1.371
CA - Sonoma Central (CA01)	OAQPOS	1.371
CA - Sonoma Central (CA01)	OAHHMO	1.371
CA - Sonoma Central (CA01)	Choice II	1.665
CA - Sonoma North	No Product	1.950
CA - Sonoma North	TC	1.950
CA - Sonoma North	TCHL	1.950
CA - Sonoma North	OC	1.861
CA - Sonoma North	MC	1.861
CA - Sonoma North	EPO	1.861
CA - Sonoma North	OAMC	1.861
CA - Sonoma North	OAEPPO	1.861
CA - Sonoma North	Choice II	1.665
CA - Sonoma North (CA01)	QPOS	1.371
CA - Sonoma North (CA01)	HMO	1.371
CA - Sonoma North (CA01)	OAQPOS	1.371
CA - Sonoma North (CA01)	OAHHMO	1.371
CA - Sonoma North (CA01)	Choice II	1.665
CA - Sonoma S Marin N (CA01)	QPOS	1.371
CA - Sonoma S Marin N (CA01)	HMO	1.371
CA - Sonoma S Marin N (CA01)	OAQPOS	1.371
CA - Sonoma S Marin N (CA01)	OAHHMO	1.371
CA - Sonoma S Marin N (CA01)	Choice II	1.665
CA - Sonoma South-Marin North	No Product	1.950
CA - Sonoma South-Marin North	TC	1.950
CA - Sonoma South-Marin North	TCHL	1.950
CA - Sonoma South-Marin North	OC	1.861
CA - Sonoma South-Marin North	MC	1.861
CA - Sonoma South-Marin North	EPO	1.861
CA - Sonoma South-Marin North	OAMC	1.861
CA - Sonoma South-Marin North	OAEPPO	1.861
CA - Sonoma South-Marin North	Choice II	1.665
CA - Sonora	No Product	1.950
CA - Sonora	TC	1.950
CA - Sonora	TCHL	1.950
CA - Sonora	OC	1.861
CA - Sonora	MC	1.861
CA - Sonora	EPO	1.861
CA - Sonora	OAMC	1.861
CA - Sonora	OAEPPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sonora	Choice II	1.665
CA - South Central	No Product	1.700
CA - South Central	TC	1.700
CA - South Central	TCHL	1.700
CA - South Central	OC	1.667
CA - South Central	MC	1.569
CA - South Central	EPO	1.569
CA - South Central	OAMC	1.569
CA - South Central	OAEP0	1.569
CA - South Central	Choice II	1.177
CA - SouthCentral (CA02)	QPOS	0.490
CA - SouthCentral (CA02)	HMO	0.490
CA - SouthCentral (CA02)	OAQPOS	0.490
CA - SouthCentral (CA02)	OAHMO	0.490
CA - SouthCentral (CA02)	Choice II	1.177
CA - Southern California/Los Angeles (CA02)	QPOS	0.477
CA - Southern California/Los Angeles (CA02)	HMO	0.477
CA - Southern California/Los Angeles (CA02)	OAQPOS	0.477
CA - Southern California/Los Angeles (CA02)	OAHMO	0.477
CA - Southern California/Los Angeles (CA02)	Choice II	1.479
CA - Southern California/Los Angeles (CA02)	QPOS	0.477
CA - Southern California/Los Angeles (CA02)	HMO	0.477
CA - Southern California/Los Angeles (CA02)	OAQPOS	0.477
CA - Southern California/Los Angeles (CA02)	OAHMO	0.477
CA - Southern California/Los Angeles (CA02)	Choice II	1.479
CA - Stockton	No Product	1.950
CA - Stockton	TC	1.950
CA - Stockton	TCHL	1.950
CA - Stockton	OC	1.861
CA - Stockton	MC	1.861
CA - Stockton	EPO	1.861
CA - Stockton	OAMC	1.861
CA - Stockton	OAEP0	1.861
CA - Stockton	Choice II	1.665
CA - Stockton (CA05)	QPOS	1.371
CA - Stockton (CA05)	HMO	1.371
CA - Stockton (CA05)	OAQPOS	1.371
CA - Stockton (CA05)	OAHMO	1.371
CA - Stockton (CA05)	Choice II	1.665
CA - Stockton 952	No Product	1.950
CA - Stockton 952	TC	1.950
CA - Stockton 952	TCHL	1.950
CA - Stockton 952	OC	1.861
CA - Stockton 952	MC	1.861
CA - Stockton 952	EPO	1.861
CA - Stockton 952	OAMC	1.861
CA - Stockton 952	OAEP0	1.861
CA - Stockton 952	Choice II	1.665

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Sun Valley	No Product	1.750
CA - Sun Valley	TC	1.750
CA - Sun Valley	TCHL	1.750
CA - Sun Valley	OC	1.670
CA - Sun Valley	MC	1.670
CA - Sun Valley	EPO	1.670
CA - Sun Valley	OAMC	1.670
CA - Sun Valley	OAEP0	1.670
CA - Sun Valley	Choice II	1.479
CA - Sunnyvale	No Product	1.950
CA - Sunnyvale	TC	1.950
CA - Sunnyvale	TCHL	1.950
CA - Sunnyvale	OC	1.861
CA - Sunnyvale	MC	1.861
CA - Sunnyvale	EPO	1.861
CA - Sunnyvale	OAMC	1.861
CA - Sunnyvale	OAEP0	1.861
CA - Sunnyvale	Choice II	1.665
CA - Sunnyvale (CA01)	QPOS	1.371
CA - Sunnyvale (CA01)	HMO	1.371
CA - Sunnyvale (CA01)	OAQPOS	1.371
CA - Sunnyvale (CA01)	OA HMO	1.371
CA - Sunnyvale (CA01)	Choice II	1.665
CA - Sunset	No Product	1.950
CA - Sunset	TC	1.950
CA - Sunset	TCHL	1.950
CA - Sunset	OC	1.847
CA - Sunset	MC	1.597
CA - Sunset	EPO	1.597
CA - Sunset	OAMC	1.597
CA - Sunset	OAEP0	1.597
CA - Sunset	Choice II	1.747
CA - Sunset (CA01)	QPOS	1.597
CA - Sunset (CA01)	HMO	1.597
CA - Sunset (CA01)	OAQPOS	1.597
CA - Sunset (CA01)	OA HMO	1.597
CA - Sunset (CA01)	Choice II	1.747
CA - SunValley (CA02)	QPOS	0.477
CA - SunValley (CA02)	HMO	0.477
CA - SunValley (CA02)	OAQPOS	0.477
CA - SunValley (CA02)	OA HMO	0.477
CA - SunValley (CA02)	Choice II	1.479
CA - Tehama	No Product	1.950
CA - Tehama	TC	1.950
CA - Tehama	TCHL	1.950
CA - Tehama	OC	1.861
CA - Tehama	MC	1.861
CA - Tehama	EPO	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tehama	OAMC	1.861
CA - Tehama	OAEP0	1.861
CA - Tehama	Choice II	1.665
CA - Temecula	No Product	1.900
CA - Temecula	TC	1.900
CA - Temecula	TCHL	1.900
CA - Temecula	OC	1.340
CA - Temecula	MC	1.340
CA - Temecula	EPO	1.340
CA - Temecula	OAMC	1.340
CA - Temecula	OAEP0	1.340
CA - Temecula	Choice II	1.191
CA - Temecula (CA02)	QPOS	0.744
CA - Temecula (CA02)	HMO	0.744
CA - Temecula (CA02)	OAQPOS	0.744
CA - Temecula (CA02)	OA HMO	0.744
CA - Temecula (CA02)	Choice II	1.191
CA - Temescal	No Product	2.200
CA - Temescal	TC	2.200
CA - Temescal	TCHL	2.200
CA - Temescal	OC	2.095
CA - Temescal	MC	1.746
CA - Temescal	EPO	1.746
CA - Temescal	OAMC	1.746
CA - Temescal	OAEP0	1.746
CA - Temescal	Choice II	2.394
CA - Temescal (CA01)	QPOS	1.896
CA - Temescal (CA01)	HMO	1.896
CA - Temescal (CA01)	OAQPOS	1.896
CA - Temescal (CA01)	OA HMO	1.896
CA - Temescal (CA01)	Choice II	2.394
CA - Thousand Oaks	No Product	1.750
CA - Thousand Oaks	TC	1.750
CA - Thousand Oaks	TCHL	1.750
CA - Thousand Oaks	OC	1.670
CA - Thousand Oaks	MC	1.670
CA - Thousand Oaks	EPO	1.670
CA - Thousand Oaks	OAMC	1.670
CA - Thousand Oaks	OAEP0	1.670
CA - Thousand Oaks	Choice II	1.479
CA - Thousand Oaks (CA02)	QPOS	0.477
CA - Thousand Oaks (CA02)	HMO	0.477
CA - Thousand Oaks (CA02)	OAQPOS	0.477
CA - Thousand Oaks (CA02)	OA HMO	0.477
CA - Thousand Oaks (CA02)	Choice II	1.479
CA - Tiburon	No Product	1.950
CA - Tiburon	TC	1.950
CA - Tiburon	TCHL	1.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tiburon	OC	1.861
CA - Tiburon	MC	1.861
CA - Tiburon	EPO	1.861
CA - Tiburon	OAMC	1.861
CA - Tiburon	OAEP0	1.861
CA - Tiburon	Choice II	1.665
CA - Tiburon (CA01)	QPOS	1.371
CA - Tiburon (CA01)	HMO	1.371
CA - Tiburon (CA01)	OAQPOS	1.371
CA - Tiburon (CA01)	OA HMO	1.371
CA - Tiburon (CA01)	Choice II	1.665
CA - Torrance 905	No Product	1.700
CA - Torrance 905	TC	1.700
CA - Torrance 905	TCHL	1.700
CA - Torrance 905	OC	1.667
CA - Torrance 905	MC	1.569
CA - Torrance 905	EPO	1.569
CA - Torrance 905	OAMC	1.569
CA - Torrance 905	OAEP0	1.569
CA - Torrance 905	Choice II	1.177
CA - Tracy	No Product	1.950
CA - Tracy	TC	1.950
CA - Tracy	TCHL	1.950
CA - Tracy	OC	1.861
CA - Tracy	MC	1.861
CA - Tracy	EPO	1.861
CA - Tracy	OAMC	1.861
CA - Tracy	OAEP0	1.861
CA - Tracy	Choice II	1.665
CA - Tracy (CA05)	QPOS	1.371
CA - Tracy (CA05)	HMO	1.371
CA - Tracy (CA05)	OAQPOS	1.371
CA - Tracy (CA05)	OA HMO	1.371
CA - Tracy (CA05)	Choice II	1.665
CA - Truckee (N. NV PPO) 961	No Product	1.950
CA - Truckee (N. NV PPO) 961	TC	1.950
CA - Truckee (N. NV PPO) 961	TCHL	1.950
CA - Truckee (N. NV PPO) 961	OC	1.861
CA - Truckee (N. NV PPO) 961	MC	1.861
CA - Truckee (N. NV PPO) 961	EPO	1.861
CA - Truckee (N. NV PPO) 961	OAMC	1.861
CA - Truckee (N. NV PPO) 961	OAEP0	1.861
CA - Truckee (N. NV PPO) 961	Choice II	1.665
CA - Tulare	No Product	1.950
CA - Tulare	TC	1.950
CA - Tulare	TCHL	1.950
CA - Tulare	OC	1.861
CA - Tulare	MC	1.861

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Tulare	EPO	1.861
CA - Tulare	OAMC	1.861
CA - Tulare	OAEOPO	1.861
CA - Tulare	Choice II	1.665
CA - Tulare (CA05)	QPOS	1.371
CA - Tulare (CA05)	HMO	1.371
CA - Tulare (CA05)	OAQPOS	1.371
CA - Tulare (CA05)	OAHHMO	1.371
CA - Tulare (CA05)	Choice II	1.665
CA - Tulare 932	No Product	1.950
CA - Tulare 932	TC	1.950
CA - Tulare 932	TCHL	1.950
CA - Tulare 932	OC	1.861
CA - Tulare 932	MC	1.861
CA - Tulare 932	EPO	1.861
CA - Tulare 932	OAMC	1.861
CA - Tulare 932	OAEOPO	1.861
CA - Tulare 932	Choice II	1.665
CA - Tulare 936	No Product	1.900
CA - Tulare 936	TC	1.900
CA - Tulare 936	TCHL	1.900
CA - Tulare 936	OC	1.340
CA - Tulare 936	MC	1.340
CA - Tulare 936	EPO	1.340
CA - Tulare 936	OAMC	1.340
CA - Tulare 936	OAEOPO	1.340
CA - Tulare 936	Choice II	1.191
CA - Tulare Non-HMO	No Product	1.950
CA - Tulare Non-HMO	TC	1.950
CA - Tulare Non-HMO	TCHL	1.950
CA - Tulare Non-HMO	OC	1.861
CA - Tulare Non-HMO	MC	1.861
CA - Tulare Non-HMO	EPO	1.861
CA - Tulare Non-HMO	OAMC	1.861
CA - Tulare Non-HMO	OAEOPO	1.861
CA - Tulare Non-HMO	Choice II	1.665
CA - Turlock	No Product	1.950
CA - Turlock	TC	1.950
CA - Turlock	TCHL	1.950
CA - Turlock	OC	1.861
CA - Turlock	MC	1.861
CA - Turlock	EPO	1.861
CA - Turlock	OAMC	1.861
CA - Turlock	OAEOPO	1.861
CA - Turlock	Choice II	1.665
CA - Turlock (CA05)	QPOS	1.371
CA - Turlock (CA05)	HMO	1.371
CA - Turlock (CA05)	OAQPOS	1.371



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Turlock (CA05)	OAHMO	1.371
CA - Turlock (CA05)	Choice II	1.665
CA - Tustin	No Product	1.500
CA - Tustin	TC	1.500
CA - Tustin	TCHL	1.500
CA - Tustin	OC	1.445
CA - Tustin	MC	1.445
CA - Tustin	EPO	1.445
CA - Tustin	OAMC	1.445
CA - Tustin	OAEP0	1.445
CA - Tustin	Choice II	1.346
CA - Tustin (CA02)	QPOS	0.897
CA - Tustin (CA02)	HMO	0.897
CA - Tustin (CA02)	OAQPOS	0.897
CA - Tustin (CA02)	OAHMO	0.897
CA - Tustin (CA02)	Choice II	1.346
CA - TwinPeaks	No Product	1.950
CA - TwinPeaks	TC	1.950
CA - TwinPeaks	TCHL	1.950
CA - TwinPeaks	OC	1.847
CA - TwinPeaks	MC	1.597
CA - TwinPeaks	EPO	1.597
CA - TwinPeaks	OAMC	1.597
CA - TwinPeaks	OAEP0	1.597
CA - TwinPeaks	Choice II	1.747
CA - TwinPeaks (CA01)	QPOS	1.597
CA - TwinPeaks (CA01)	HMO	1.597
CA - TwinPeaks (CA01)	OAQPOS	1.597
CA - TwinPeaks (CA01)	OAHMO	1.597
CA - TwinPeaks (CA01)	Choice II	1.747
CA - UCB	No Product	2.200
CA - UCB	TC	2.200
CA - UCB	TCHL	2.200
CA - UCB	OC	2.095
CA - UCB	MC	1.746
CA - UCB	EPO	1.746
CA - UCB	OAMC	1.746
CA - UCB	OAEP0	1.746
CA - UCB	Choice II	2.394
CA - UCB (CA01)	QPOS	1.896
CA - UCB (CA01)	HMO	1.896
CA - UCB (CA01)	OAQPOS	1.896
CA - UCB (CA01)	OAHMO	1.896
CA - UCB (CA01)	Choice II	2.394
CA - UnionCity	No Product	2.200
CA - UnionCity	TC	2.200
CA - UnionCity	TCHL	2.200
CA - UnionCity	OC	2.095

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - UnionCity	MC	1.746
CA - UnionCity	EPO	1.746
CA - UnionCity	OAMC	1.746
CA - UnionCity	OAEO	1.746
CA - UnionCity	Choice II	2.394
CA - UnionCity (CA01)	QPOS	1.896
CA - UnionCity (CA01)	HMO	1.896
CA - UnionCity (CA01)	OAQPOS	1.896
CA - UnionCity (CA01)	OAHO	1.896
CA - UnionCity (CA01)	Choice II	2.394
CA - Vallejo	No Product	2.200
CA - Vallejo	TC	2.200
CA - Vallejo	TCHL	2.200
CA - Vallejo	OC	2.095
CA - Vallejo	MC	1.746
CA - Vallejo	EPO	1.746
CA - Vallejo	OAMC	1.746
CA - Vallejo	OAEO	1.746
CA - Vallejo	Choice II	2.394
CA - Vallejo (CA01)	QPOS	1.896
CA - Vallejo (CA01)	HMO	1.896
CA - Vallejo (CA01)	OAQPOS	1.896
CA - Vallejo (CA01)	OAHO	1.896
CA - Vallejo (CA01)	Choice II	2.394
CA - Van Nuys 914	No Product	1.750
CA - Van Nuys 914	TC	1.750
CA - Van Nuys 914	TCHL	1.750
CA - Van Nuys 914	OC	1.670
CA - Van Nuys 914	MC	1.670
CA - Van Nuys 914	EPO	1.670
CA - Van Nuys 914	OAMC	1.670
CA - Van Nuys 914	OAEO	1.670
CA - Van Nuys 914	Choice II	1.479
CA - Ventura	No Product	1.750
CA - Ventura	TC	1.750
CA - Ventura	TCHL	1.750
CA - Ventura	OC	1.670
CA - Ventura	MC	1.670
CA - Ventura	EPO	1.670
CA - Ventura	OAMC	1.670
CA - Ventura	OAEO	1.670
CA - Ventura	Choice II	1.479
CA - Ventura_930 non-HMO	No Product	1.750
CA - Ventura_930 non-HMO	TC	1.750
CA - Ventura_930 non-HMO	TCHL	1.750
CA - Ventura_930 non-HMO	OC	1.670
CA - Ventura_930 non-HMO	MC	1.670
CA - Ventura_930 non-HMO	EPO	1.670

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Ventura_930 non-HMO	OAMC	1.670
CA - Ventura_930 non-HMO	OAEO	1.670
CA - Ventura_930 non-HMO	Choice II	1.479
CA - View Park	No Product	1.700
CA - View Park	TC	1.700
CA - View Park	TCHL	1.700
CA - View Park	OC	1.667
CA - View Park	MC	1.569
CA - View Park	EPO	1.569
CA - View Park	OAMC	1.569
CA - View Park	OAEO	1.569
CA - View Park	Choice II	1.177
CA - ViewPark (CA02)	QPOS	0.490
CA - ViewPark (CA02)	HMO	0.490
CA - ViewPark (CA02)	OAQPOS	0.490
CA - ViewPark (CA02)	OAAMO	0.490
CA - ViewPark (CA02)	Choice II	1.177
CA - Visalia 932	No Product	1.950
CA - Visalia 932	TC	1.950
CA - Visalia 932	TCHL	1.950
CA - Visalia 932	OC	1.861
CA - Visalia 932	MC	1.861
CA - Visalia 932	EPO	1.861
CA - Visalia 932	OAMC	1.861
CA - Visalia 932	OAEO	1.861
CA - Visalia 932	Choice II	1.665
CA - Walnut Creek	No Product	2.200
CA - Walnut Creek	TC	2.200
CA - Walnut Creek	TCHL	2.200
CA - Walnut Creek	OC	2.095
CA - Walnut Creek	MC	1.746
CA - Walnut Creek	EPO	1.746
CA - Walnut Creek	OAMC	1.746
CA - Walnut Creek	OAEO	1.746
CA - Walnut Creek	Choice II	2.394
CA - Walnut Creek (CA01)	QPOS	1.896
CA - Walnut Creek (CA01)	HMO	1.896
CA - Walnut Creek (CA01)	OAQPOS	1.896
CA - Walnut Creek (CA01)	OAAMO	1.896
CA - Walnut Creek (CA01)	Choice II	2.394
CA - Watsonville	No Product	1.950
CA - Watsonville	TC	1.950
CA - Watsonville	TCHL	1.950
CA - Watsonville	OC	1.847
CA - Watsonville	MC	1.597
CA - Watsonville	EPO	1.597
CA - Watsonville	OAMC	1.597
CA - Watsonville	OAEO	1.597

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Watsonville	Choice II	1.747
CA - Watsonville (CA01)	QPOS	1.597
CA - Watsonville (CA01)	HMO	1.597
CA - Watsonville (CA01)	OAQPOS	1.597
CA - Watsonville (CA01)	OAHMO	1.597
CA - Watsonville (CA01)	Choice II	1.747
CA - West Covina	No Product	1.750
CA - West Covina	TC	1.750
CA - West Covina	TCHL	1.750
CA - West Covina	OC	1.670
CA - West Covina	MC	1.670
CA - West Covina	EPO	1.670
CA - West Covina	OAMC	1.670
CA - West Covina	OAEP0	1.670
CA - West Covina	Choice II	1.479
CA - WestCovina (CA02)	QPOS	0.477
CA - WestCovina (CA02)	HMO	0.477
CA - WestCovina (CA02)	OAQPOS	0.477
CA - WestCovina (CA02)	OAHMO	0.477
CA - WestCovina (CA02)	Choice II	1.479
CA - Westminster	No Product	1.500
CA - Westminster	TC	1.500
CA - Westminster	TCHL	1.500
CA - Westminster	OC	1.445
CA - Westminster	MC	1.445
CA - Westminster	EPO	1.445
CA - Westminster	OAMC	1.445
CA - Westminster	OAEP0	1.445
CA - Westminster	Choice II	1.346
CA - Westminster (CA02)	QPOS	0.897
CA - Westminster (CA02)	HMO	0.897
CA - Westminster (CA02)	OAQPOS	0.897
CA - Westminster (CA02)	OAHMO	0.897
CA - Westminster (CA02)	Choice II	1.346
CA - Whittier	No Product	1.750
CA - Whittier	TC	1.750
CA - Whittier	TCHL	1.750
CA - Whittier	OC	1.670
CA - Whittier	MC	1.670
CA - Whittier	EPO	1.670
CA - Whittier	OAMC	1.670
CA - Whittier	OAEP0	1.670
CA - Whittier	Choice II	1.479
CA - Woodland Hills	No Product	1.750
CA - Woodland Hills	TC	1.750
CA - Woodland Hills	TCHL	1.750
CA - Woodland Hills	OC	1.670
CA - Woodland Hills	MC	1.670

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CA - Woodland Hills	EPO	1.670
CA - Woodland Hills	OAMC	1.670
CA - Woodland Hills	OAEP0	1.670
CA - Woodland Hills	Choice II	1.479
CA - WoodlandHills (CA02)	QPOS	0.477
CA - WoodlandHills (CA02)	HMO	0.477
CA - WoodlandHills (CA02)	OAQPOS	0.477
CA - WoodlandHills (CA02)	OA HMO	0.477
CA - WoodlandHills (CA02)	Choice II	1.479
CA - Woodside	No Product	1.950
CA - Woodside	TC	1.950
CA - Woodside	TCHL	1.950
CA - Woodside	OC	1.861
CA - Woodside	MC	1.861
CA - Woodside	EPO	1.861
CA - Woodside	OAMC	1.861
CA - Woodside	OAEP0	1.861
CA - Woodside	Choice II	1.665
CA - Woodside (CA01)	QPOS	1.371
CA - Woodside (CA01)	HMO	1.371
CA - Woodside (CA01)	OAQPOS	1.371
CA - Woodside (CA01)	OA HMO	1.371
CA - Woodside (CA01)	Choice II	1.665
CA - Yuba/Marysville	No Product	1.950
CA - Yuba/Marysville	TC	1.950
CA - Yuba/Marysville	TCHL	1.950
CA - Yuba/Marysville	OC	1.861
CA - Yuba/Marysville	MC	1.861
CA - Yuba/Marysville	EPO	1.861
CA - Yuba/Marysville	OAMC	1.861
CA - Yuba/Marysville	OAEP0	1.861
CA - Yuba/Marysville	Choice II	1.665
CO - Alamosa	No Product	1.300
CO - Alamosa	TC	1.300
CO - Alamosa	TCHL	1.300
CO - Alamosa	OC	1.200
CO - Alamosa	MC	1.200
CO - Alamosa	EPO	1.200
CO - Alamosa	OAMC	1.200
CO - Alamosa	OAEP0	1.200
CO - Alamosa	Choice II	1.200
CO - All Other Counties CO	No Product	1.300
CO - All Other Counties CO	TC	1.300
CO - All Other Counties CO	TCHL	1.300
CO - All Other Counties CO	OC	1.200
CO - All Other Counties CO	MC	1.200
CO - All Other Counties CO	EPO	1.200
CO - All Other Counties CO	OAMC	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - All Other Counties CO	OAEPO	1.200
CO - All Other Counties CO	Choice II	1.200
CO - Archuleta	No Product	1.300
CO - Archuleta	TC	1.300
CO - Archuleta	TCHL	1.300
CO - Archuleta	OC	1.200
CO - Archuleta	MC	1.200
CO - Archuleta	EPO	1.200
CO - Archuleta	OAMC	1.200
CO - Archuleta	OAEPO	1.200
CO - Archuleta	Choice II	1.200
CO - Arvada	No Product	1.150
CO - Arvada	TC	1.150
CO - Arvada	TCHL	1.150
CO - Arvada	OC	0.849
CO - Arvada	MC	0.849
CO - Arvada	EPO	0.849
CO - Arvada	OAMC	0.849
CO - Arvada	OAEPO	0.849
CO - Arvada	Choice II	0.949
CO - Arvada (CO01)	QPOS	0.949
CO - Arvada (CO01)	HMO	0.949
CO - Arvada (CO01)	OAQPOS	0.949
CO - Arvada (CO01)	OAHMO	0.949
CO - Arvada (CO01)	Choice II	0.949
CO - Arvada (CO01)	QPOS	0.949
CO - Arvada (CO01)	HMO	0.949
CO - Arvada (CO01)	OAQPOS	0.949
CO - Arvada (CO01)	OAHMO	0.949
CO - Arvada (CO01)	Choice II	0.949
CO - Aspen	No Product	1.300
CO - Aspen	TC	1.300
CO - Aspen	TCHL	1.300
CO - Aspen	OC	1.200
CO - Aspen	MC	1.200
CO - Aspen	EPO	1.200
CO - Aspen	OAMC	1.200
CO - Aspen	OAEPO	1.200
CO - Aspen	Choice II	1.200
CO - Aurora	No Product	1.150
CO - Aurora	TC	1.150
CO - Aurora	TCHL	1.150
CO - Aurora	OC	0.849
CO - Aurora	MC	0.849
CO - Aurora	EPO	0.849
CO - Aurora	OAMC	0.849
CO - Aurora	OAEPO	0.849
CO - Aurora	Choice II	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Aurora (CO01)	QPOS	0.949
CO - Aurora (CO01)	HMO	0.949
CO - Aurora (CO01)	OAQPOS	0.949
CO - Aurora (CO01)	OAHMO	0.949
CO - Aurora (CO01)	Choice II	0.949
CO - Aurora (CO01)	QPOS	0.949
CO - Aurora (CO01)	HMO	0.949
CO - Aurora (CO01)	OAQPOS	0.949
CO - Aurora (CO01)	OAHMO	0.949
CO - Aurora (CO01)	Choice II	0.949
CO - AuroraSE	No Product	1.150
CO - AuroraSE	TC	1.150
CO - AuroraSE	TCHL	1.150
CO - AuroraSE	OC	0.849
CO - AuroraSE	MC	0.849
CO - AuroraSE	EPO	0.849
CO - AuroraSE	OAMC	0.849
CO - AuroraSE	OAEPO	0.849
CO - AuroraSE	Choice II	0.949
CO - AuroraSE (CO01)	QPOS	0.949
CO - AuroraSE (CO01)	HMO	0.949
CO - AuroraSE (CO01)	OAQPOS	0.949
CO - AuroraSE (CO01)	OAHMO	0.949
CO - AuroraSE (CO01)	Choice II	0.949
CO - AuroraSE (CO01)	QPOS	0.949
CO - AuroraSE (CO01)	HMO	0.949
CO - AuroraSE (CO01)	OAQPOS	0.949
CO - AuroraSE (CO01)	OAHMO	0.949
CO - AuroraSE (CO01)	Choice II	0.949
CO - Baca	No Product	1.300
CO - Baca	TC	1.300
CO - Baca	TCHL	1.300
CO - Baca	OC	1.200
CO - Baca	MC	1.200
CO - Baca	EPO	1.200
CO - Baca	OAMC	1.200
CO - Baca	OAEPO	1.200
CO - Baca	Choice II	1.200
CO - Bent	No Product	1.300
CO - Bent	TC	1.300
CO - Bent	TCHL	1.300
CO - Bent	OC	1.200
CO - Bent	MC	1.200
CO - Bent	EPO	1.200
CO - Bent	OAMC	1.200
CO - Bent	OAEPO	1.200
CO - Bent	Choice II	1.200
CO - Boulder	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Boulder	TC	1.150
CO - Boulder	TCHL	1.150
CO - Boulder	OC	0.849
CO - Boulder	MC	0.849
CO - Boulder	EPO	0.849
CO - Boulder	OAMC	0.849
CO - Boulder	OAEPO	0.849
CO - Boulder	Choice II	0.949
CO - Boulder (CO01)	QPOS	0.949
CO - Boulder (CO01)	HMO	0.949
CO - Boulder (CO01)	OAQPOS	0.949
CO - Boulder (CO01)	OAHMO	0.949
CO - Boulder (CO01)	Choice II	0.949
CO - Boulder (CO01)	QPOS	0.949
CO - Boulder (CO01)	HMO	0.949
CO - Boulder (CO01)	OAQPOS	0.949
CO - Boulder (CO01)	OAHMO	0.949
CO - Boulder (CO01)	Choice II	0.949
CO - Boulder (CO01)	QPOS	0.949
CO - Boulder (CO01)	HMO	0.949
CO - Boulder (CO01)	OAQPOS	0.949
CO - Boulder (CO01)	OAHMO	0.949
CO - Boulder (CO01)	Choice II	0.949
CO - Boulder/Longmont PMSA	No Product	1.150
CO - Boulder/Longmont PMSA	TC	1.150
CO - Boulder/Longmont PMSA	TCHL	1.150
CO - Boulder/Longmont PMSA	OC	0.849
CO - Boulder/Longmont PMSA	MC	0.849
CO - Boulder/Longmont PMSA	EPO	0.849
CO - Boulder/Longmont PMSA	OAMC	0.849
CO - Boulder/Longmont PMSA	OAEPO	0.849
CO - Boulder/Longmont PMSA	Choice II	0.949
CO - BoulderW	No Product	1.150
CO - BoulderW	TC	1.150
CO - BoulderW	TCHL	1.150
CO - BoulderW	OC	0.849
CO - BoulderW	MC	0.849
CO - BoulderW	EPO	0.849
CO - BoulderW	OAMC	0.849
CO - BoulderW	OAEPO	0.849
CO - BoulderW	Choice II	0.949
CO - BoulderW (CO01)	QPOS	0.949
CO - BoulderW (CO01)	HMO	0.949
CO - BoulderW (CO01)	OAQPOS	0.949
CO - BoulderW (CO01)	OAHMO	0.949
CO - BoulderW (CO01)	Choice II	0.949
CO - BoulderW (CO01)	QPOS	0.949
CO - BoulderW (CO01)	HMO	0.949



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - BoulderW (CO01)	OAQPOS	0.949
CO - BoulderW (CO01)	OAHMO	0.949
CO - BoulderW (CO01)	Choice II	0.949
CO - Brighton	No Product	1.150
CO - Brighton	TC	1.150
CO - Brighton	TCHL	1.150
CO - Brighton	OC	0.849
CO - Brighton	MC	0.849
CO - Brighton	EPO	0.849
CO - Brighton	OAMC	0.849
CO - Brighton	OAEP0	0.849
CO - Brighton	Choice II	0.949
CO - Brighton (CO01)	QPOS	0.949
CO - Brighton (CO01)	HMO	0.949
CO - Brighton (CO01)	OAQPOS	0.949
CO - Brighton (CO01)	OAHMO	0.949
CO - Brighton (CO01)	Choice II	0.949
CO - Brighton (CO01)	QPOS	0.949
CO - Brighton (CO01)	HMO	0.949
CO - Brighton (CO01)	OAQPOS	0.949
CO - Brighton (CO01)	OAHMO	0.949
CO - Brighton (CO01)	Choice II	0.949
CO - Broomfield	No Product	1.150
CO - Broomfield	TC	1.150
CO - Broomfield	TCHL	1.150
CO - Broomfield	OC	0.849
CO - Broomfield	MC	0.849
CO - Broomfield	EPO	0.849
CO - Broomfield	OAMC	0.849
CO - Broomfield	OAEP0	0.849
CO - Broomfield	Choice II	0.949
CO - Broomfield (CO01)	QPOS	0.949
CO - Broomfield (CO01)	HMO	0.949
CO - Broomfield (CO01)	OAQPOS	0.949
CO - Broomfield (CO01)	OAHMO	0.949
CO - Broomfield (CO01)	Choice II	0.949
CO - Broomfield (CO01)	QPOS	0.949
CO - Broomfield (CO01)	HMO	0.949
CO - Broomfield (CO01)	OAQPOS	0.949
CO - Broomfield (CO01)	OAHMO	0.949
CO - Broomfield (CO01)	Choice II	0.949
CO - CastleRock	No Product	1.150
CO - CastleRock	TC	1.150
CO - CastleRock	TCHL	1.150
CO - CastleRock	OC	0.849
CO - CastleRock	MC	0.849
CO - CastleRock	EPO	0.849
CO - CastleRock	OAMC	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CastleRock	OAEPO	0.849
CO - CastleRock	Choice II	0.949
CO - CastleRock (CO01)	QPOS	0.949
CO - CastleRock (CO01)	HMO	0.949
CO - CastleRock (CO01)	OAQPOS	0.949
CO - CastleRock (CO01)	OAHMO	0.949
CO - CastleRock (CO01)	Choice II	0.949
CO - CastleRock (CO01)	QPOS	0.949
CO - CastleRock (CO01)	HMO	0.949
CO - CastleRock (CO01)	OAQPOS	0.949
CO - CastleRock (CO01)	OAHMO	0.949
CO - CastleRock (CO01)	Choice II	0.949
CO - Centennial	No Product	1.150
CO - Centennial	TC	1.150
CO - Centennial	TCHL	1.150
CO - Centennial	OC	0.849
CO - Centennial	MC	0.849
CO - Centennial	EPO	0.849
CO - Centennial	OAMC	0.849
CO - Centennial	OAEPO	0.849
CO - Centennial	Choice II	0.949
CO - Centennial (CO01)	QPOS	0.949
CO - Centennial (CO01)	HMO	0.949
CO - Centennial (CO01)	OAQPOS	0.949
CO - Centennial (CO01)	OAHMO	0.949
CO - Centennial (CO01)	Choice II	0.949
CO - Centennial (CO01)	QPOS	0.949
CO - Centennial (CO01)	HMO	0.949
CO - Centennial (CO01)	OAQPOS	0.949
CO - Centennial (CO01)	OAHMO	0.949
CO - Centennial (CO01)	Choice II	0.949
CO - Chaffee	No Product	1.300
CO - Chaffee	TC	1.300
CO - Chaffee	TCHL	1.300
CO - Chaffee	OC	1.200
CO - Chaffee	MC	1.200
CO - Chaffee	EPO	1.200
CO - Chaffee	OAMC	1.200
CO - Chaffee	OAEPO	1.200
CO - Chaffee	Choice II	1.200
CO - CherryHills	No Product	1.150
CO - CherryHills	TC	1.150
CO - CherryHills	TCHL	1.150
CO - CherryHills	OC	0.849
CO - CherryHills	MC	0.849
CO - CherryHills	EPO	0.849
CO - CherryHills	OAMC	0.849
CO - CherryHills	OAEPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CherryHills	Choice II	0.949
CO - CherryHills (CO01)	QPOS	0.949
CO - CherryHills (CO01)	HMO	0.949
CO - CherryHills (CO01)	OAQPOS	0.949
CO - CherryHills (CO01)	OAHMO	0.949
CO - CherryHills (CO01)	Choice II	0.949
CO - CherryHills (CO01)	QPOS	0.949
CO - CherryHills (CO01)	HMO	0.949
CO - CherryHills (CO01)	OAQPOS	0.949
CO - CherryHills (CO01)	OAHMO	0.949
CO - CherryHills (CO01)	Choice II	0.949
CO - Cheyenne	No Product	1.300
CO - Cheyenne	TC	1.300
CO - Cheyenne	TCHL	1.300
CO - Cheyenne	OC	1.200
CO - Cheyenne	MC	1.200
CO - Cheyenne	EPO	1.200
CO - Cheyenne	OAMC	1.200
CO - Cheyenne	OAEP0	1.200
CO - Cheyenne	Choice II	1.200
CO - ClearCreek	No Product	1.150
CO - ClearCreek	TC	1.150
CO - ClearCreek	TCHL	1.150
CO - ClearCreek	OC	0.849
CO - ClearCreek	MC	0.849
CO - ClearCreek	EPO	0.849
CO - ClearCreek	OAMC	0.849
CO - ClearCreek	OAEP0	0.849
CO - ClearCreek	Choice II	0.949
CO - CollegeView	No Product	1.150
CO - CollegeView	TC	1.150
CO - CollegeView	TCHL	1.150
CO - CollegeView	OC	0.849
CO - CollegeView	MC	0.849
CO - CollegeView	EPO	0.849
CO - CollegeView	OAMC	0.849
CO - CollegeView	OAEP0	0.849
CO - CollegeView	Choice II	0.949
CO - CollegeView (CO01)	QPOS	0.949
CO - CollegeView (CO01)	HMO	0.949
CO - CollegeView (CO01)	OAQPOS	0.949
CO - CollegeView (CO01)	OAHMO	0.949
CO - CollegeView (CO01)	Choice II	0.949
CO - CollegeView (CO01)	QPOS	0.949
CO - CollegeView (CO01)	HMO	0.949
CO - CollegeView (CO01)	OAQPOS	0.949
CO - CollegeView (CO01)	OAHMO	0.949
CO - CollegeView (CO01)	Choice II	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Colorado (CO01)	QPOS	0.949
CO - Colorado (CO01)	HMO	0.949
CO - Colorado (CO01)	OAQPOS	0.949
CO - Colorado (CO01)	OAHMO	0.949
CO - Colorado (CO01)	Choice II	0.949
CO - Colorado (CO01)	QPOS	0.949
CO - Colorado (CO01)	HMO	0.949
CO - Colorado (CO01)	OAQPOS	0.949
CO - Colorado (CO01)	OAHMO	0.949
CO - Colorado (CO01)	Choice II	0.949
CO - Colorado Springs (CO01)	QPOS	0.949
CO - Colorado Springs (CO01)	HMO	0.949
CO - Colorado Springs (CO01)	OAQPOS	0.949
CO - Colorado Springs (CO01)	OAHMO	0.949
CO - Colorado Springs (CO01)	Choice II	0.949
CO - Colorado Springs MSA	No Product	1.150
CO - Colorado Springs MSA	TC	1.150
CO - Colorado Springs MSA	TCHL	1.150
CO - Colorado Springs MSA	OC	0.849
CO - Colorado Springs MSA	MC	0.849
CO - Colorado Springs MSA	EPO	0.849
CO - Colorado Springs MSA	OAMC	0.849
CO - Colorado Springs MSA	OAEP0	0.849
CO - Colorado Springs MSA	Choice II	0.949
CO - CommerceCity	No Product	1.150
CO - CommerceCity	TC	1.150
CO - CommerceCity	TCHL	1.150
CO - CommerceCity	OC	0.849
CO - CommerceCity	MC	0.849
CO - CommerceCity	EPO	0.849
CO - CommerceCity	OAMC	0.849
CO - CommerceCity	OAEP0	0.849
CO - CommerceCity	Choice II	0.949
CO - CommerceCity (CO01)	QPOS	0.949
CO - CommerceCity (CO01)	HMO	0.949
CO - CommerceCity (CO01)	OAQPOS	0.949
CO - CommerceCity (CO01)	OAHMO	0.949
CO - CommerceCity (CO01)	Choice II	0.949
CO - CommerceCity (CO01)	QPOS	0.949
CO - CommerceCity (CO01)	HMO	0.949
CO - CommerceCity (CO01)	OAQPOS	0.949
CO - CommerceCity (CO01)	OAHMO	0.949
CO - CommerceCity (CO01)	Choice II	0.949
CO - Conejos	No Product	1.300
CO - Conejos	TC	1.300
CO - Conejos	TCHL	1.300
CO - Conejos	OC	1.200
CO - Conejos	MC	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Conejos	EPO	1.200
CO - Conejos	OAMC	1.200
CO - Conejos	OAEPO	1.200
CO - Conejos	Choice II	1.200
CO - CoSpringsC	No Product	1.150
CO - CoSpringsC	TC	1.150
CO - CoSpringsC	TCHL	1.150
CO - CoSpringsC	OC	0.849
CO - CoSpringsC	MC	0.849
CO - CoSpringsC	EPO	0.849
CO - CoSpringsC	OAMC	0.849
CO - CoSpringsC	OAEPO	0.849
CO - CoSpringsC	Choice II	0.949
CO - CoSpringsC (CO01)	QPOS	0.949
CO - CoSpringsC (CO01)	HMO	0.949
CO - CoSpringsC (CO01)	OAQPOS	0.949
CO - CoSpringsC (CO01)	OAHMO	0.949
CO - CoSpringsC (CO01)	Choice II	0.949
CO - CoSpringsC (CO01)	QPOS	0.949
CO - CoSpringsC (CO01)	HMO	0.949
CO - CoSpringsC (CO01)	OAQPOS	0.949
CO - CoSpringsC (CO01)	OAHMO	0.949
CO - CoSpringsC (CO01)	Choice II	0.949
CO - CoSpringsE1	No Product	1.150
CO - CoSpringsE1	TC	1.150
CO - CoSpringsE1	TCHL	1.150
CO - CoSpringsE1	OC	0.849
CO - CoSpringsE1	MC	0.849
CO - CoSpringsE1	EPO	0.849
CO - CoSpringsE1	OAMC	0.849
CO - CoSpringsE1	OAEPO	0.849
CO - CoSpringsE1	Choice II	0.949
CO - CoSpringsE1 (CO01)	QPOS	0.949
CO - CoSpringsE1 (CO01)	HMO	0.949
CO - CoSpringsE1 (CO01)	OAQPOS	0.949
CO - CoSpringsE1 (CO01)	OAHMO	0.949
CO - CoSpringsE1 (CO01)	Choice II	0.949
CO - CoSpringsE1 (CO01)	QPOS	0.949
CO - CoSpringsE1 (CO01)	HMO	0.949
CO - CoSpringsE1 (CO01)	OAQPOS	0.949
CO - CoSpringsE1 (CO01)	OAHMO	0.949
CO - CoSpringsE1 (CO01)	Choice II	0.949
CO - CoSpringsE2	No Product	1.150
CO - CoSpringsE2	TC	1.150
CO - CoSpringsE2	TCHL	1.150
CO - CoSpringsE2	OC	0.849
CO - CoSpringsE2	MC	0.849
CO - CoSpringsE2	EPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CoSpringsE2	OAMC	0.849
CO - CoSpringsE2	OAEP0	0.849
CO - CoSpringsE2	Choice II	0.949
CO - CoSpringsE2 (CO01)	QPOS	0.949
CO - CoSpringsE2 (CO01)	HMO	0.949
CO - CoSpringsE2 (CO01)	OAQPOS	0.949
CO - CoSpringsE2 (CO01)	OA HMO	0.949
CO - CoSpringsE2 (CO01)	Choice II	0.949
CO - CoSpringsE2 (CO01)	QPOS	0.949
CO - CoSpringsE2 (CO01)	HMO	0.949
CO - CoSpringsE2 (CO01)	OAQPOS	0.949
CO - CoSpringsE2 (CO01)	OA HMO	0.949
CO - CoSpringsE2 (CO01)	Choice II	0.949
CO - CoSpringsN1	No Product	1.150
CO - CoSpringsN1	TC	1.150
CO - CoSpringsN1	TCHL	1.150
CO - CoSpringsN1	OC	0.849
CO - CoSpringsN1	MC	0.849
CO - CoSpringsN1	EPO	0.849
CO - CoSpringsN1	OAMC	0.849
CO - CoSpringsN1	OAEP0	0.849
CO - CoSpringsN1	Choice II	0.949
CO - CoSpringsN1 (CO01)	QPOS	0.949
CO - CoSpringsN1 (CO01)	HMO	0.949
CO - CoSpringsN1 (CO01)	OAQPOS	0.949
CO - CoSpringsN1 (CO01)	OA HMO	0.949
CO - CoSpringsN1 (CO01)	Choice II	0.949
CO - CoSpringsN1 (CO01)	QPOS	0.949
CO - CoSpringsN1 (CO01)	HMO	0.949
CO - CoSpringsN1 (CO01)	OAQPOS	0.949
CO - CoSpringsN1 (CO01)	OA HMO	0.949
CO - CoSpringsN1 (CO01)	Choice II	0.949
CO - CoSpringsN2	No Product	1.150
CO - CoSpringsN2	TC	1.150
CO - CoSpringsN2	TCHL	1.150
CO - CoSpringsN2	OC	0.849
CO - CoSpringsN2	MC	0.849
CO - CoSpringsN2	EPO	0.849
CO - CoSpringsN2	OAMC	0.849
CO - CoSpringsN2	OAEP0	0.849
CO - CoSpringsN2	Choice II	0.949
CO - CoSpringsN2 (CO01)	QPOS	0.949
CO - CoSpringsN2 (CO01)	HMO	0.949
CO - CoSpringsN2 (CO01)	OAQPOS	0.949
CO - CoSpringsN2 (CO01)	OA HMO	0.949
CO - CoSpringsN2 (CO01)	Choice II	0.949
CO - CoSpringsN2 (CO01)	QPOS	0.949
CO - CoSpringsN2 (CO01)	HMO	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - CoSpringsN2 (CO01)	OAQPOS	0.949
CO - CoSpringsN2 (CO01)	OAHMO	0.949
CO - CoSpringsN2 (CO01)	Choice II	0.949
CO - CoSpringsSE	No Product	1.150
CO - CoSpringsSE	TC	1.150
CO - CoSpringsSE	TCHL	1.150
CO - CoSpringsSE	OC	0.849
CO - CoSpringsSE	MC	0.849
CO - CoSpringsSE	EPO	0.849
CO - CoSpringsSE	OAMC	0.849
CO - CoSpringsSE	OAEP0	0.849
CO - CoSpringsSE	Choice II	0.949
CO - CoSpringsSE (CO01)	QPOS	0.949
CO - CoSpringsSE (CO01)	HMO	0.949
CO - CoSpringsSE (CO01)	OAQPOS	0.949
CO - CoSpringsSE (CO01)	OAHMO	0.949
CO - CoSpringsSE (CO01)	Choice II	0.949
CO - CoSpringsSE (CO01)	QPOS	0.949
CO - CoSpringsSE (CO01)	HMO	0.949
CO - CoSpringsSE (CO01)	OAQPOS	0.949
CO - CoSpringsSE (CO01)	OAHMO	0.949
CO - CoSpringsSE (CO01)	Choice II	0.949
CO - CoSpringsSW	No Product	1.150
CO - CoSpringsSW	TC	1.150
CO - CoSpringsSW	TCHL	1.150
CO - CoSpringsSW	OC	0.849
CO - CoSpringsSW	MC	0.849
CO - CoSpringsSW	EPO	0.849
CO - CoSpringsSW	OAMC	0.849
CO - CoSpringsSW	OAEP0	0.849
CO - CoSpringsSW	Choice II	0.949
CO - CoSpringsSW (CO01)	QPOS	0.949
CO - CoSpringsSW (CO01)	HMO	0.949
CO - CoSpringsSW (CO01)	OAQPOS	0.949
CO - CoSpringsSW (CO01)	OAHMO	0.949
CO - CoSpringsSW (CO01)	Choice II	0.949
CO - CoSpringsSW (CO01)	QPOS	0.949
CO - CoSpringsSW (CO01)	HMO	0.949
CO - CoSpringsSW (CO01)	OAQPOS	0.949
CO - CoSpringsSW (CO01)	OAHMO	0.949
CO - CoSpringsSW (CO01)	Choice II	0.949
CO - Costilla	No Product	1.300
CO - Costilla	TC	1.300
CO - Costilla	TCHL	1.300
CO - Costilla	OC	1.200
CO - Costilla	MC	1.200
CO - Costilla	EPO	1.200
CO - Costilla	OAMC	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Costilla	OAEPO	1.200
CO - Costilla	Choice II	1.200
CO - Crowley	No Product	1.300
CO - Crowley	TC	1.300
CO - Crowley	TCHL	1.300
CO - Crowley	OC	1.200
CO - Crowley	MC	1.200
CO - Crowley	EPO	1.200
CO - Crowley	OAMC	1.200
CO - Crowley	OAEPO	1.200
CO - Crowley	Choice II	1.200
CO - Custer	No Product	1.300
CO - Custer	TC	1.300
CO - Custer	TCHL	1.300
CO - Custer	OC	1.200
CO - Custer	MC	1.200
CO - Custer	EPO	1.200
CO - Custer	OAMC	1.200
CO - Custer	OAEPO	1.200
CO - Custer	Choice II	1.200
CO - DeerTrail	No Product	1.150
CO - DeerTrail	TC	1.150
CO - DeerTrail	TCHL	1.150
CO - DeerTrail	OC	0.849
CO - DeerTrail	MC	0.849
CO - DeerTrail	EPO	0.849
CO - DeerTrail	OAMC	0.849
CO - DeerTrail	OAEPO	0.849
CO - DeerTrail	Choice II	0.949
CO - DeerTrail (CO01)	QPOS	0.949
CO - DeerTrail (CO01)	HMO	0.949
CO - DeerTrail (CO01)	OAQPOS	0.949
CO - DeerTrail (CO01)	OAHMO	0.949
CO - DeerTrail (CO01)	Choice II	0.949
CO - DeerTrail (CO01)	QPOS	0.949
CO - DeerTrail (CO01)	HMO	0.949
CO - DeerTrail (CO01)	OAQPOS	0.949
CO - DeerTrail (CO01)	OAHMO	0.949
CO - DeerTrail (CO01)	Choice II	0.949
CO - Delta	No Product	1.300
CO - Delta	TC	1.300
CO - Delta	TCHL	1.300
CO - Delta	OC	1.200
CO - Delta	MC	1.200
CO - Delta	EPO	1.200
CO - Delta	OAMC	1.200
CO - Delta	OAEPO	1.200
CO - Delta	Choice II	1.200



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Denver MSA	No Product	1.150
CO - Denver MSA	TC	1.150
CO - Denver MSA	TCHL	1.150
CO - Denver MSA	OC	0.849
CO - Denver MSA	MC	0.849
CO - Denver MSA	EPO	0.849
CO - Denver MSA	OAMC	0.849
CO - Denver MSA	OAEP0	0.849
CO - Denver MSA	Choice II	0.949
CO - Denver MSA (CO01)	QPOS	0.949
CO - Denver MSA (CO01)	HMO	0.949
CO - Denver MSA (CO01)	OAQPOS	0.949
CO - Denver MSA (CO01)	OAHHMO	0.949
CO - Denver MSA (CO01)	Choice II	0.949
CO - Dolores	No Product	1.300
CO - Dolores	TC	1.300
CO - Dolores	TCHL	1.300
CO - Dolores	OC	1.200
CO - Dolores	MC	1.200
CO - Dolores	EPO	1.200
CO - Dolores	OAMC	1.200
CO - Dolores	OAEP0	1.200
CO - Dolores	Choice II	1.200
CO - Elizabeth	No Product	1.150
CO - Elizabeth	TC	1.150
CO - Elizabeth	TCHL	1.150
CO - Elizabeth	OC	0.849
CO - Elizabeth	MC	0.849
CO - Elizabeth	EPO	0.849
CO - Elizabeth	OAMC	0.849
CO - Elizabeth	OAEP0	0.849
CO - Elizabeth	Choice II	0.949
CO - Elizabeth (CO01)	QPOS	0.949
CO - Elizabeth (CO01)	HMO	0.949
CO - Elizabeth (CO01)	OAQPOS	0.949
CO - Elizabeth (CO01)	OAHHMO	0.949
CO - Elizabeth (CO01)	Choice II	0.949
CO - Elizabeth (CO01)	QPOS	0.949
CO - Elizabeth (CO01)	HMO	0.949
CO - Elizabeth (CO01)	OAQPOS	0.949
CO - Elizabeth (CO01)	OAHHMO	0.949
CO - Elizabeth (CO01)	Choice II	0.949
CO - EstesPark	No Product	1.150
CO - EstesPark	TC	1.150
CO - EstesPark	TCHL	1.150
CO - EstesPark	OC	0.849
CO - EstesPark	MC	0.849
CO - EstesPark	EPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - EstesPark	OAMC	0.849
CO - EstesPark	OAEP0	0.849
CO - EstesPark	Choice II	0.949
CO - EstesPark (CO01)	QPOS	0.949
CO - EstesPark (CO01)	HMO	0.949
CO - EstesPark (CO01)	OAQPOS	0.949
CO - EstesPark (CO01)	OA HMO	0.949
CO - EstesPark (CO01)	Choice II	0.949
CO - EstesPark (CO01)	QPOS	0.949
CO - EstesPark (CO01)	HMO	0.949
CO - EstesPark (CO01)	OAQPOS	0.949
CO - EstesPark (CO01)	OA HMO	0.949
CO - EstesPark (CO01)	Choice II	0.949
CO - FederalHeights	No Product	1.150
CO - FederalHeights	TC	1.150
CO - FederalHeights	TCHL	1.150
CO - FederalHeights	OC	0.849
CO - FederalHeights	MC	0.849
CO - FederalHeights	EPO	0.849
CO - FederalHeights	OAMC	0.849
CO - FederalHeights	OAEP0	0.849
CO - FederalHeights	Choice II	0.949
CO - FederalHeights (CO01)	QPOS	0.949
CO - FederalHeights (CO01)	HMO	0.949
CO - FederalHeights (CO01)	OAQPOS	0.949
CO - FederalHeights (CO01)	OA HMO	0.949
CO - FederalHeights (CO01)	Choice II	0.949
CO - FederalHeights (CO01)	QPOS	0.949
CO - FederalHeights (CO01)	HMO	0.949
CO - FederalHeights (CO01)	OAQPOS	0.949
CO - FederalHeights (CO01)	OA HMO	0.949
CO - FederalHeights (CO01)	Choice II	0.949
CO - FivePoints	No Product	1.150
CO - FivePoints	TC	1.150
CO - FivePoints	TCHL	1.150
CO - FivePoints	OC	0.849
CO - FivePoints	MC	0.849
CO - FivePoints	EPO	0.849
CO - FivePoints	OAMC	0.849
CO - FivePoints	OAEP0	0.849
CO - FivePoints	Choice II	0.949
CO - FivePoints (CO01)	QPOS	0.949
CO - FivePoints (CO01)	HMO	0.949
CO - FivePoints (CO01)	OAQPOS	0.949
CO - FivePoints (CO01)	OA HMO	0.949
CO - FivePoints (CO01)	Choice II	0.949
CO - FivePoints (CO01)	QPOS	0.949
CO - FivePoints (CO01)	HMO	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - FivePoints (CO01)	OAQPOS	0.949
CO - FivePoints (CO01)	OAHMO	0.949
CO - FivePoints (CO01)	Choice II	0.949
CO - Fort Collins/Loveland MSA	No Product	1.150
CO - Fort Collins/Loveland MSA	TC	1.150
CO - Fort Collins/Loveland MSA	TCHL	1.150
CO - Fort Collins/Loveland MSA	OC	0.849
CO - Fort Collins/Loveland MSA	MC	0.849
CO - Fort Collins/Loveland MSA	EPO	0.849
CO - Fort Collins/Loveland MSA	OAMC	0.849
CO - Fort Collins/Loveland MSA	OAEPPO	0.849
CO - Fort Collins/Loveland MSA	Choice II	0.949
CO - Fremont	No Product	1.150
CO - Fremont	TC	1.150
CO - Fremont	TCHL	1.150
CO - Fremont	OC	0.849
CO - Fremont	MC	0.849
CO - Fremont	EPO	0.849
CO - Fremont	OAMC	0.849
CO - Fremont	OAEPPO	0.849
CO - Fremont	Choice II	0.949
CO - Fremont (CO01)	QPOS	0.949
CO - Fremont (CO01)	HMO	0.949
CO - Fremont (CO01)	OAQPOS	0.949
CO - Fremont (CO01)	OAHMO	0.949
CO - Fremont (CO01)	Choice II	0.949
CO - Fremont (CO01)	QPOS	0.949
CO - Fremont (CO01)	HMO	0.949
CO - Fremont (CO01)	OAQPOS	0.949
CO - Fremont (CO01)	OAHMO	0.949
CO - Fremont (CO01)	Choice II	0.949
CO - Frisco	No Product	1.300
CO - Frisco	TC	1.300
CO - Frisco	TCHL	1.300
CO - Frisco	OC	1.200
CO - Frisco	MC	1.200
CO - Frisco	EPO	1.200
CO - Frisco	OAMC	1.200
CO - Frisco	OAEPPO	1.200
CO - Frisco	Choice II	1.200
CO - FtCollins	No Product	1.150
CO - FtCollins	TC	1.150
CO - FtCollins	TCHL	1.150
CO - FtCollins	OC	0.849
CO - FtCollins	MC	0.849
CO - FtCollins	EPO	0.849
CO - FtCollins	OAMC	0.849
CO - FtCollins	OAEPPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - FtCollins	Choice II	0.949
CO - FtCollins (CO01)	QPOS	0.949
CO - FtCollins (CO01)	HMO	0.949
CO - FtCollins (CO01)	OAQPOS	0.949
CO - FtCollins (CO01)	OAHMO	0.949
CO - FtCollins (CO01)	Choice II	0.949
CO - FtCollins (CO01)	QPOS	0.949
CO - FtCollins (CO01)	HMO	0.949
CO - FtCollins (CO01)	OAQPOS	0.949
CO - FtCollins (CO01)	OAHMO	0.949
CO - FtCollins (CO01)	Choice II	0.949
CO - Glendale	No Product	1.150
CO - Glendale	TC	1.150
CO - Glendale	TCHL	1.150
CO - Glendale	OC	0.849
CO - Glendale	MC	0.849
CO - Glendale	EPO	0.849
CO - Glendale	OAMC	0.849
CO - Glendale	OAEPPO	0.849
CO - Glendale	Choice II	0.949
CO - Glendale (CO01)	QPOS	0.949
CO - Glendale (CO01)	HMO	0.949
CO - Glendale (CO01)	OAQPOS	0.949
CO - Glendale (CO01)	OAHMO	0.949
CO - Glendale (CO01)	Choice II	0.949
CO - Glendale (CO01)	QPOS	0.949
CO - Glendale (CO01)	HMO	0.949
CO - Glendale (CO01)	OAQPOS	0.949
CO - Glendale (CO01)	OAHMO	0.949
CO - Glendale (CO01)	Choice II	0.949
CO - Golden	No Product	1.150
CO - Golden	TC	1.150
CO - Golden	TCHL	1.150
CO - Golden	OC	0.849
CO - Golden	MC	0.849
CO - Golden	EPO	0.849
CO - Golden	OAMC	0.849
CO - Golden	OAEPPO	0.849
CO - Golden	Choice II	0.949
CO - Golden (CO01)	QPOS	0.949
CO - Golden (CO01)	HMO	0.949
CO - Golden (CO01)	OAQPOS	0.949
CO - Golden (CO01)	OAHMO	0.949
CO - Golden (CO01)	Choice II	0.949
CO - Golden (CO01)	QPOS	0.949
CO - Golden (CO01)	HMO	0.949
CO - Golden (CO01)	OAQPOS	0.949
CO - Golden (CO01)	OAHMO	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Golden (CO01)	Choice II	0.949
CO - Grand	No Product	1.300
CO - Grand	TC	1.300
CO - Grand	TCHL	1.300
CO - Grand	OC	1.200
CO - Grand	MC	1.200
CO - Grand	EPO	1.200
CO - Grand	OAMC	1.200
CO - Grand	OAEO	1.200
CO - Grand	Choice II	1.200
CO - Grand Junction MSA	No Product	1.150
CO - Grand Junction MSA	TC	1.150
CO - Grand Junction MSA	TCHL	1.150
CO - Grand Junction MSA	OC	0.849
CO - Grand Junction MSA	MC	0.849
CO - Grand Junction MSA	EPO	0.849
CO - Grand Junction MSA	OAMC	0.849
CO - Grand Junction MSA	OAEO	0.849
CO - Grand Junction MSA	Choice II	0.949
CO - GrandJunction	No Product	1.150
CO - GrandJunction	TC	1.150
CO - GrandJunction	TCHL	1.150
CO - GrandJunction	OC	0.849
CO - GrandJunction	MC	0.849
CO - GrandJunction	EPO	0.849
CO - GrandJunction	OAMC	0.849
CO - GrandJunction	OAEO	0.849
CO - GrandJunction	Choice II	0.949
CO - GrandJunction (CO01)	QPOS	0.949
CO - GrandJunction (CO01)	HMO	0.949
CO - GrandJunction (CO01)	OAQPOS	0.949
CO - GrandJunction (CO01)	OAHHMO	0.949
CO - GrandJunction (CO01)	Choice II	0.949
CO - Greeley	No Product	1.150
CO - Greeley	TC	1.150
CO - Greeley	TCHL	1.150
CO - Greeley	OC	0.849
CO - Greeley	MC	0.849
CO - Greeley	EPO	0.849
CO - Greeley	OAMC	0.849
CO - Greeley	OAEO	0.849
CO - Greeley	Choice II	0.949
CO - Greeley (CO01)	QPOS	0.949
CO - Greeley (CO01)	HMO	0.949
CO - Greeley (CO01)	OAQPOS	0.949
CO - Greeley (CO01)	OAHHMO	0.949
CO - Greeley (CO01)	Choice II	0.949
CO - Greeley (CO01)	QPOS	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Greeley (CO01)	HMO	0.949
CO - Greeley (CO01)	OAQPOS	0.949
CO - Greeley (CO01)	OAHMO	0.949
CO - Greeley (CO01)	Choice II	0.949
CO - Greeley PMSA	No Product	1.150
CO - Greeley PMSA	TC	1.150
CO - Greeley PMSA	TCHL	1.150
CO - Greeley PMSA	OC	0.849
CO - Greeley PMSA	MC	0.849
CO - Greeley PMSA	EPO	0.849
CO - Greeley PMSA	OAMC	0.849
CO - Greeley PMSA	OAEOPO	0.849
CO - Greeley PMSA	Choice II	0.949
CO - Gunnison	No Product	1.300
CO - Gunnison	TC	1.300
CO - Gunnison	TCHL	1.300
CO - Gunnison	OC	1.200
CO - Gunnison	MC	1.200
CO - Gunnison	EPO	1.200
CO - Gunnison	OAMC	1.200
CO - Gunnison	OAEOPO	1.200
CO - Gunnison	Choice II	1.200
CO - Hinsdale	No Product	1.300
CO - Hinsdale	TC	1.300
CO - Hinsdale	TCHL	1.300
CO - Hinsdale	OC	1.200
CO - Hinsdale	MC	1.200
CO - Hinsdale	EPO	1.200
CO - Hinsdale	OAMC	1.200
CO - Hinsdale	OAEOPO	1.200
CO - Hinsdale	Choice II	1.200
CO - Huerfano	No Product	1.300
CO - Huerfano	TC	1.300
CO - Huerfano	TCHL	1.300
CO - Huerfano	OC	1.200
CO - Huerfano	MC	1.200
CO - Huerfano	EPO	1.200
CO - Huerfano	OAMC	1.200
CO - Huerfano	OAEOPO	1.200
CO - Huerfano	Choice II	1.200
CO - IndianHills	No Product	1.150
CO - IndianHills	TC	1.150
CO - IndianHills	TCHL	1.150
CO - IndianHills	OC	0.849
CO - IndianHills	MC	0.849
CO - IndianHills	EPO	0.849
CO - IndianHills	OAMC	0.849
CO - IndianHills	OAEOPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - IndianHills	Choice II	0.949
CO - IndianHills (CO01)	QPOS	0.949
CO - IndianHills (CO01)	HMO	0.949
CO - IndianHills (CO01)	OAQPOS	0.949
CO - IndianHills (CO01)	OAHMO	0.949
CO - IndianHills (CO01)	Choice II	0.949
CO - IndianHills (CO01)	QPOS	0.949
CO - IndianHills (CO01)	HMO	0.949
CO - IndianHills (CO01)	OAQPOS	0.949
CO - IndianHills (CO01)	OAHMO	0.949
CO - IndianHills (CO01)	Choice II	0.949
CO - Jackson	No Product	1.300
CO - Jackson	TC	1.300
CO - Jackson	TCHL	1.300
CO - Jackson	OC	1.200
CO - Jackson	MC	1.200
CO - Jackson	EPO	1.200
CO - Jackson	OAMC	1.200
CO - Jackson	OAEOPO	1.200
CO - Jackson	Choice II	1.200
CO - Kiowa	No Product	1.300
CO - Kiowa	TC	1.300
CO - Kiowa	TCHL	1.300
CO - Kiowa	OC	1.200
CO - Kiowa	MC	1.200
CO - Kiowa	EPO	1.200
CO - Kiowa	OAMC	1.200
CO - Kiowa	OAEOPO	1.200
CO - Kiowa	Choice II	1.200
CO - KitCarson	No Product	1.300
CO - KitCarson	TC	1.300
CO - KitCarson	TCHL	1.300
CO - KitCarson	OC	1.200
CO - KitCarson	MC	1.200
CO - KitCarson	EPO	1.200
CO - KitCarson	OAMC	1.200
CO - KitCarson	OAEOPO	1.200
CO - KitCarson	Choice II	1.200
CO - Lake	No Product	1.300
CO - Lake	TC	1.300
CO - Lake	TCHL	1.300
CO - Lake	OC	1.200
CO - Lake	MC	1.200
CO - Lake	EPO	1.200
CO - Lake	OAMC	1.200
CO - Lake	OAEOPO	1.200
CO - Lake	Choice II	1.200
CO - Lakewood	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Lakewood	TC	1.150
CO - Lakewood	TCHL	1.150
CO - Lakewood	OC	0.849
CO - Lakewood	MC	0.849
CO - Lakewood	EPO	0.849
CO - Lakewood	OAMC	0.849
CO - Lakewood	OAEPO	0.849
CO - Lakewood	Choice II	0.949
CO - Lakewood (CO01)	QPOS	0.949
CO - Lakewood (CO01)	HMO	0.949
CO - Lakewood (CO01)	OAQPOS	0.949
CO - Lakewood (CO01)	OAHHMO	0.949
CO - Lakewood (CO01)	Choice II	0.949
CO - Lakewood (CO01)	QPOS	0.949
CO - Lakewood (CO01)	HMO	0.949
CO - Lakewood (CO01)	OAQPOS	0.949
CO - Lakewood (CO01)	OAHHMO	0.949
CO - Lakewood (CO01)	Choice II	0.949
CO - LaPlata	No Product	1.300
CO - LaPlata	TC	1.300
CO - LaPlata	TCHL	1.300
CO - LaPlata	OC	1.200
CO - LaPlata	MC	1.200
CO - LaPlata	EPO	1.200
CO - LaPlata	OAMC	1.200
CO - LaPlata	OAEPO	1.200
CO - LaPlata	Choice II	1.200
CO - Larimer (CO01)	QPOS	0.949
CO - Larimer (CO01)	HMO	0.949
CO - Larimer (CO01)	OAQPOS	0.949
CO - Larimer (CO01)	OAHHMO	0.949
CO - Larimer (CO01)	Choice II	0.949
CO - LasAnimas	No Product	1.300
CO - LasAnimas	TC	1.300
CO - LasAnimas	TCHL	1.300
CO - LasAnimas	OC	1.200
CO - LasAnimas	MC	1.200
CO - LasAnimas	EPO	1.200
CO - LasAnimas	OAMC	1.200
CO - LasAnimas	OAEPO	1.200
CO - LasAnimas	Choice II	1.200
CO - Lincoln	No Product	1.300
CO - Lincoln	TC	1.300
CO - Lincoln	TCHL	1.300
CO - Lincoln	OC	1.200
CO - Lincoln	MC	1.200
CO - Lincoln	EPO	1.200
CO - Lincoln	OAMC	1.200



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Lincoln	OAEPO	1.200
CO - Lincoln	Choice II	1.200
CO - Littleton	No Product	1.150
CO - Littleton	TC	1.150
CO - Littleton	TCHL	1.150
CO - Littleton	OC	0.849
CO - Littleton	MC	0.849
CO - Littleton	EPO	0.849
CO - Littleton	OAMC	0.849
CO - Littleton	OAEPO	0.849
CO - Littleton	Choice II	0.949
CO - Littleton (CO01)	QPOS	0.949
CO - Littleton (CO01)	HMO	0.949
CO - Littleton (CO01)	OAQPOS	0.949
CO - Littleton (CO01)	OAHMO	0.949
CO - Littleton (CO01)	Choice II	0.949
CO - Littleton (CO01)	QPOS	0.949
CO - Littleton (CO01)	HMO	0.949
CO - Littleton (CO01)	OAQPOS	0.949
CO - Littleton (CO01)	OAHMO	0.949
CO - Littleton (CO01)	Choice II	0.949
CO - LoDo	No Product	1.150
CO - LoDo	TC	1.150
CO - LoDo	TCHL	1.150
CO - LoDo	OC	0.849
CO - LoDo	MC	0.849
CO - LoDo	EPO	0.849
CO - LoDo	OAMC	0.849
CO - LoDo	OAEPO	0.849
CO - LoDo	Choice II	0.949
CO - LoDo (CO01)	QPOS	0.949
CO - LoDo (CO01)	HMO	0.949
CO - LoDo (CO01)	OAQPOS	0.949
CO - LoDo (CO01)	OAHMO	0.949
CO - LoDo (CO01)	Choice II	0.949
CO - LoDo (CO01)	QPOS	0.949
CO - LoDo (CO01)	HMO	0.949
CO - LoDo (CO01)	OAQPOS	0.949
CO - LoDo (CO01)	OAHMO	0.949
CO - LoDo (CO01)	Choice II	0.949
CO - Logan	No Product	1.300
CO - Logan	TC	1.300
CO - Logan	TCHL	1.300
CO - Logan	OC	1.200
CO - Logan	MC	1.200
CO - Logan	EPO	1.200
CO - Logan	OAMC	1.200
CO - Logan	OAEPO	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Logan	Choice II	1.200
CO - LoneTree	No Product	1.150
CO - LoneTree	TC	1.150
CO - LoneTree	TCHL	1.150
CO - LoneTree	OC	0.849
CO - LoneTree	MC	0.849
CO - LoneTree	EPO	0.849
CO - LoneTree	OAMC	0.849
CO - LoneTree	OAEPO	0.849
CO - LoneTree	Choice II	0.949
CO - LoneTree (CO01)	QPOS	0.949
CO - LoneTree (CO01)	HMO	0.949
CO - LoneTree (CO01)	OAQPOS	0.949
CO - LoneTree (CO01)	OAHMO	0.949
CO - LoneTree (CO01)	Choice II	0.949
CO - LoneTree (CO01)	QPOS	0.949
CO - LoneTree (CO01)	HMO	0.949
CO - LoneTree (CO01)	OAQPOS	0.949
CO - LoneTree (CO01)	OAHMO	0.949
CO - LoneTree (CO01)	Choice II	0.949
CO - Longmont	No Product	1.150
CO - Longmont	TC	1.150
CO - Longmont	TCHL	1.150
CO - Longmont	OC	0.849
CO - Longmont	MC	0.849
CO - Longmont	EPO	0.849
CO - Longmont	OAMC	0.849
CO - Longmont	OAEPO	0.849
CO - Longmont	Choice II	0.949
CO - Longmont (CO01)	QPOS	0.949
CO - Longmont (CO01)	HMO	0.949
CO - Longmont (CO01)	OAQPOS	0.949
CO - Longmont (CO01)	OAHMO	0.949
CO - Longmont (CO01)	Choice II	0.949
CO - Longmont (CO01)	QPOS	0.949
CO - Longmont (CO01)	HMO	0.949
CO - Longmont (CO01)	OAQPOS	0.949
CO - Longmont (CO01)	OAHMO	0.949
CO - Longmont (CO01)	Choice II	0.949
CO - LongmontE	No Product	1.150
CO - LongmontE	TC	1.150
CO - LongmontE	TCHL	1.150
CO - LongmontE	OC	0.849
CO - LongmontE	MC	0.849
CO - LongmontE	EPO	0.849
CO - LongmontE	OAMC	0.849
CO - LongmontE	OAEPO	0.849
CO - LongmontE	Choice II	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - LongmontE (CO01)	QPOS	0.949
CO - LongmontE (CO01)	HMO	0.949
CO - LongmontE (CO01)	OAQPOS	0.949
CO - LongmontE (CO01)	OAHMO	0.949
CO - LongmontE (CO01)	Choice II	0.949
CO - LongmontE (CO01)	QPOS	0.949
CO - LongmontE (CO01)	HMO	0.949
CO - LongmontE (CO01)	OAQPOS	0.949
CO - LongmontE (CO01)	OAHMO	0.949
CO - LongmontE (CO01)	Choice II	0.949
CO - Louisville	No Product	1.150
CO - Louisville	TC	1.150
CO - Louisville	TCHL	1.150
CO - Louisville	OC	0.849
CO - Louisville	MC	0.849
CO - Louisville	EPO	0.849
CO - Louisville	OAMC	0.849
CO - Louisville	OAEPO	0.849
CO - Louisville	Choice II	0.949
CO - Louisville (CO01)	QPOS	0.949
CO - Louisville (CO01)	HMO	0.949
CO - Louisville (CO01)	OAQPOS	0.949
CO - Louisville (CO01)	OAHMO	0.949
CO - Louisville (CO01)	Choice II	0.949
CO - Louisville (CO01)	QPOS	0.949
CO - Louisville (CO01)	HMO	0.949
CO - Louisville (CO01)	OAQPOS	0.949
CO - Louisville (CO01)	OAHMO	0.949
CO - Louisville (CO01)	Choice II	0.949
CO - Loveland	No Product	1.150
CO - Loveland	TC	1.150
CO - Loveland	TCHL	1.150
CO - Loveland	OC	0.849
CO - Loveland	MC	0.849
CO - Loveland	EPO	0.849
CO - Loveland	OAMC	0.849
CO - Loveland	OAEPO	0.849
CO - Loveland	Choice II	0.949
CO - Loveland (CO01)	QPOS	0.949
CO - Loveland (CO01)	HMO	0.949
CO - Loveland (CO01)	OAQPOS	0.949
CO - Loveland (CO01)	OAHMO	0.949
CO - Loveland (CO01)	Choice II	0.949
CO - Loveland (CO01)	QPOS	0.949
CO - Loveland (CO01)	HMO	0.949
CO - Loveland (CO01)	OAQPOS	0.949
CO - Loveland (CO01)	OAHMO	0.949
CO - Loveland (CO01)	Choice II	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Mineral	No Product	1.300
CO - Mineral	TC	1.300
CO - Mineral	TCHL	1.300
CO - Mineral	OC	1.200
CO - Mineral	MC	1.200
CO - Mineral	EPO	1.200
CO - Mineral	OAMC	1.200
CO - Mineral	OAEP0	1.200
CO - Mineral	Choice II	1.200
CO - Moffat	No Product	1.300
CO - Moffat	TC	1.300
CO - Moffat	TCHL	1.300
CO - Moffat	OC	1.200
CO - Moffat	MC	1.200
CO - Moffat	EPO	1.200
CO - Moffat	OAMC	1.200
CO - Moffat	OAEP0	1.200
CO - Moffat	Choice II	1.200
CO - Montezuma	No Product	1.300
CO - Montezuma	TC	1.300
CO - Montezuma	TCHL	1.300
CO - Montezuma	OC	1.200
CO - Montezuma	MC	1.200
CO - Montezuma	EPO	1.200
CO - Montezuma	OAMC	1.200
CO - Montezuma	OAEP0	1.200
CO - Montezuma	Choice II	1.200
CO - Montrose	No Product	1.300
CO - Montrose	TC	1.300
CO - Montrose	TCHL	1.300
CO - Montrose	OC	1.200
CO - Montrose	MC	1.200
CO - Montrose	EPO	1.200
CO - Montrose	OAMC	1.200
CO - Montrose	OAEP0	1.200
CO - Montrose	Choice II	1.200
CO - Morgan	No Product	1.300
CO - Morgan	TC	1.300
CO - Morgan	TCHL	1.300
CO - Morgan	OC	1.200
CO - Morgan	MC	1.200
CO - Morgan	EPO	1.200
CO - Morgan	OAMC	1.200
CO - Morgan	OAEP0	1.200
CO - Morgan	Choice II	1.200
CO - MountainView	No Product	1.150
CO - MountainView	TC	1.150
CO - MountainView	TCHL	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - MountainView	OC	0.849
CO - MountainView	MC	0.849
CO - MountainView	EPO	0.849
CO - MountainView	OAMC	0.849
CO - MountainView	OAEP0	0.849
CO - MountainView	Choice II	0.949
CO - MountainView (CO01)	QPOS	0.949
CO - MountainView (CO01)	HMO	0.949
CO - MountainView (CO01)	OAQPOS	0.949
CO - MountainView (CO01)	OA HMO	0.949
CO - MountainView (CO01)	Choice II	0.949
CO - MountainView (CO01)	QPOS	0.949
CO - MountainView (CO01)	HMO	0.949
CO - MountainView (CO01)	OAQPOS	0.949
CO - MountainView (CO01)	OA HMO	0.949
CO - MountainView (CO01)	Choice II	0.949
CO - Otero	No Product	1.300
CO - Otero	TC	1.300
CO - Otero	TCHL	1.300
CO - Otero	OC	1.200
CO - Otero	MC	1.200
CO - Otero	EPO	1.200
CO - Otero	OAMC	1.200
CO - Otero	OAEP0	1.200
CO - Otero	Choice II	1.200
CO - Other CO (CO01)	QPOS	0.949
CO - Other CO (CO01)	HMO	0.949
CO - Other CO (CO01)	OAQPOS	0.949
CO - Other CO (CO01)	OA HMO	0.949
CO - Other CO (CO01)	Choice II	0.949
CO - Ouray	No Product	1.300
CO - Ouray	TC	1.300
CO - Ouray	TCHL	1.300
CO - Ouray	OC	1.200
CO - Ouray	MC	1.200
CO - Ouray	EPO	1.200
CO - Ouray	OAMC	1.200
CO - Ouray	OAEP0	1.200
CO - Ouray	Choice II	1.200
CO - Park	No Product	1.300
CO - Park	TC	1.300
CO - Park	TCHL	1.300
CO - Park	OC	1.200
CO - Park	MC	1.200
CO - Park	EPO	1.200
CO - Park	OAMC	1.200
CO - Park	OAEP0	1.200
CO - Park	Choice II	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Parker	No Product	1.150
CO - Parker	TC	1.150
CO - Parker	TCHL	1.150
CO - Parker	OC	0.849
CO - Parker	MC	0.849
CO - Parker	EPO	0.849
CO - Parker	OAMC	0.849
CO - Parker	OAEP0	0.849
CO - Parker	Choice II	0.949
CO - Parker (CO01)	QPOS	0.949
CO - Parker (CO01)	HMO	0.949
CO - Parker (CO01)	OAQPOS	0.949
CO - Parker (CO01)	OA HMO	0.949
CO - Parker (CO01)	Choice II	0.949
CO - Parker (CO01)	QPOS	0.949
CO - Parker (CO01)	HMO	0.949
CO - Parker (CO01)	OAQPOS	0.949
CO - Parker (CO01)	OA HMO	0.949
CO - Parker (CO01)	Choice II	0.949
CO - Phillips	No Product	1.300
CO - Phillips	TC	1.300
CO - Phillips	TCHL	1.300
CO - Phillips	OC	1.200
CO - Phillips	MC	1.200
CO - Phillips	EPO	1.200
CO - Phillips	OAMC	1.200
CO - Phillips	OAEP0	1.200
CO - Phillips	Choice II	1.200
CO - Prowers	No Product	1.300
CO - Prowers	TC	1.300
CO - Prowers	TCHL	1.300
CO - Prowers	OC	1.200
CO - Prowers	MC	1.200
CO - Prowers	EPO	1.200
CO - Prowers	OAMC	1.200
CO - Prowers	OAEP0	1.200
CO - Prowers	Choice II	1.200
CO - Pueblo (CO01)	QPOS	0.949
CO - Pueblo (CO01)	HMO	0.949
CO - Pueblo (CO01)	OAQPOS	0.949
CO - Pueblo (CO01)	OA HMO	0.949
CO - Pueblo (CO01)	Choice II	0.949
CO - Pueblo MSA	No Product	1.150
CO - Pueblo MSA	TC	1.150
CO - Pueblo MSA	TCHL	1.150
CO - Pueblo MSA	OC	0.849
CO - Pueblo MSA	MC	0.849
CO - Pueblo MSA	EPO	0.849

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Pueblo MSA	OAMC	0.849
CO - Pueblo MSA	OAEP0	0.849
CO - Pueblo MSA	Choice II	0.949
CO - Rifle	No Product	1.300
CO - Rifle	TC	1.300
CO - Rifle	TCHL	1.300
CO - Rifle	OC	1.200
CO - Rifle	MC	1.200
CO - Rifle	EPO	1.200
CO - Rifle	OAMC	1.200
CO - Rifle	OAEP0	1.200
CO - Rifle	Choice II	1.200
CO - RioBlanco	No Product	1.300
CO - RioBlanco	TC	1.300
CO - RioBlanco	TCHL	1.300
CO - RioBlanco	OC	1.200
CO - RioBlanco	MC	1.200
CO - RioBlanco	EPO	1.200
CO - RioBlanco	OAMC	1.200
CO - RioBlanco	OAEP0	1.200
CO - RioBlanco	Choice II	1.200
CO - RioGrande	No Product	1.300
CO - RioGrande	TC	1.300
CO - RioGrande	TCHL	1.300
CO - RioGrande	OC	1.200
CO - RioGrande	MC	1.200
CO - RioGrande	EPO	1.200
CO - RioGrande	OAMC	1.200
CO - RioGrande	OAEP0	1.200
CO - RioGrande	Choice II	1.200
CO - Routt	No Product	1.300
CO - Routt	TC	1.300
CO - Routt	TCHL	1.300
CO - Routt	OC	1.200
CO - Routt	MC	1.200
CO - Routt	EPO	1.200
CO - Routt	OAMC	1.200
CO - Routt	OAEP0	1.200
CO - Routt	Choice II	1.200
CO - Rural CO	No Product	1.300
CO - Rural CO	TC	1.300
CO - Rural CO	TCHL	1.300
CO - Rural CO	OC	1.200
CO - Rural CO	MC	1.200
CO - Rural CO	EPO	1.200
CO - Rural CO	OAMC	1.200
CO - Rural CO	OAEP0	1.200
CO - Rural CO	Choice II	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Saguache	No Product	1.300
CO - Saguache	TC	1.300
CO - Saguache	TCHL	1.300
CO - Saguache	OC	1.200
CO - Saguache	MC	1.200
CO - Saguache	EPO	1.200
CO - Saguache	OAMC	1.200
CO - Saguache	OAEP0	1.200
CO - Saguache	Choice II	1.200
CO - SanJuan	No Product	1.300
CO - SanJuan	TC	1.300
CO - SanJuan	TCHL	1.300
CO - SanJuan	OC	1.200
CO - SanJuan	MC	1.200
CO - SanJuan	EPO	1.200
CO - SanJuan	OAMC	1.200
CO - SanJuan	OAEP0	1.200
CO - SanJuan	Choice II	1.200
CO - SanMiguel	No Product	1.300
CO - SanMiguel	TC	1.300
CO - SanMiguel	TCHL	1.300
CO - SanMiguel	OC	1.200
CO - SanMiguel	MC	1.200
CO - SanMiguel	EPO	1.200
CO - SanMiguel	OAMC	1.200
CO - SanMiguel	OAEP0	1.200
CO - SanMiguel	Choice II	1.200
CO - Sedgwick	No Product	1.300
CO - Sedgwick	TC	1.300
CO - Sedgwick	TCHL	1.300
CO - Sedgwick	OC	1.200
CO - Sedgwick	MC	1.200
CO - Sedgwick	EPO	1.200
CO - Sedgwick	OAMC	1.200
CO - Sedgwick	OAEP0	1.200
CO - Sedgwick	Choice II	1.200
CO - SouthFederal	No Product	1.150
CO - SouthFederal	TC	1.150
CO - SouthFederal	TCHL	1.150
CO - SouthFederal	OC	0.849
CO - SouthFederal	MC	0.849
CO - SouthFederal	EPO	0.849
CO - SouthFederal	OAMC	0.849
CO - SouthFederal	OAEP0	0.849
CO - SouthFederal	Choice II	0.949
CO - SouthFederal (CO01)	QPOS	0.949
CO - SouthFederal (CO01)	HMO	0.949
CO - SouthFederal (CO01)	OAQPOS	0.949



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - SouthFederal (CO01)	OAHMO	0.949
CO - SouthFederal (CO01)	Choice II	0.949
CO - SouthFederal (CO01)	QPOS	0.949
CO - SouthFederal (CO01)	HMO	0.949
CO - SouthFederal (CO01)	OAQPOS	0.949
CO - SouthFederal (CO01)	OAHMO	0.949
CO - SouthFederal (CO01)	Choice II	0.949
CO - Teller	No Product	1.150
CO - Teller	TC	1.150
CO - Teller	TCHL	1.150
CO - Teller	OC	0.849
CO - Teller	MC	0.849
CO - Teller	EPO	0.849
CO - Teller	OAMC	0.849
CO - Teller	OAEOPO	0.849
CO - Teller	Choice II	0.949
CO - Teller (CO01)	QPOS	0.949
CO - Teller (CO01)	HMO	0.949
CO - Teller (CO01)	OAQPOS	0.949
CO - Teller (CO01)	OAHMO	0.949
CO - Teller (CO01)	Choice II	0.949
CO - Teller (CO01)	QPOS	0.949
CO - Teller (CO01)	HMO	0.949
CO - Teller (CO01)	OAQPOS	0.949
CO - Teller (CO01)	OAHMO	0.949
CO - Teller (CO01)	Choice II	0.949
CO - Thornton	No Product	1.150
CO - Thornton	TC	1.150
CO - Thornton	TCHL	1.150
CO - Thornton	OC	0.849
CO - Thornton	MC	0.849
CO - Thornton	EPO	0.849
CO - Thornton	OAMC	0.849
CO - Thornton	OAEOPO	0.849
CO - Thornton	Choice II	0.949
CO - Thornton (CO01)	QPOS	0.949
CO - Thornton (CO01)	HMO	0.949
CO - Thornton (CO01)	OAQPOS	0.949
CO - Thornton (CO01)	OAHMO	0.949
CO - Thornton (CO01)	Choice II	0.949
CO - Thornton (CO01)	QPOS	0.949
CO - Thornton (CO01)	HMO	0.949
CO - Thornton (CO01)	OAQPOS	0.949
CO - Thornton (CO01)	OAHMO	0.949
CO - Thornton (CO01)	Choice II	0.949
CO - UofD	No Product	1.150
CO - UofD	TC	1.150
CO - UofD	TCHL	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - UofD	OC	0.849
CO - UofD	MC	0.849
CO - UofD	EPO	0.849
CO - UofD	OAMC	0.849
CO - UofD	OAEP0	0.849
CO - UofD	Choice II	0.949
CO - UofD (CO01)	QPOS	0.949
CO - UofD (CO01)	HMO	0.949
CO - UofD (CO01)	OAQPOS	0.949
CO - UofD (CO01)	OA HMO	0.949
CO - UofD (CO01)	Choice II	0.949
CO - UofD (CO01)	QPOS	0.949
CO - UofD (CO01)	HMO	0.949
CO - UofD (CO01)	OAQPOS	0.949
CO - UofD (CO01)	OA HMO	0.949
CO - UofD (CO01)	Choice II	0.949
CO - Uptown	No Product	1.150
CO - Uptown	TC	1.150
CO - Uptown	TCHL	1.150
CO - Uptown	OC	0.849
CO - Uptown	MC	0.849
CO - Uptown	EPO	0.849
CO - Uptown	OAMC	0.849
CO - Uptown	OAEP0	0.849
CO - Uptown	Choice II	0.949
CO - Uptown (CO01)	QPOS	0.949
CO - Uptown (CO01)	HMO	0.949
CO - Uptown (CO01)	OAQPOS	0.949
CO - Uptown (CO01)	OA HMO	0.949
CO - Uptown (CO01)	Choice II	0.949
CO - Uptown (CO01)	QPOS	0.949
CO - Uptown (CO01)	HMO	0.949
CO - Uptown (CO01)	OAQPOS	0.949
CO - Uptown (CO01)	OA HMO	0.949
CO - Uptown (CO01)	Choice II	0.949
CO - Vail	No Product	1.300
CO - Vail	TC	1.300
CO - Vail	TCHL	1.300
CO - Vail	OC	1.200
CO - Vail	MC	1.200
CO - Vail	EPO	1.200
CO - Vail	OAMC	1.200
CO - Vail	OAEP0	1.200
CO - Vail	Choice II	1.200
CO - Washington	No Product	1.300
CO - Washington	TC	1.300
CO - Washington	TCHL	1.300
CO - Washington	OC	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - Washington	MC	1.200
CO - Washington	EPO	1.200
CO - Washington	OAMC	1.200
CO - Washington	OAEP0	1.200
CO - Washington	Choice II	1.200
CO - WashingtonPark	No Product	1.150
CO - WashingtonPark	TC	1.150
CO - WashingtonPark	TCHL	1.150
CO - WashingtonPark	OC	0.849
CO - WashingtonPark	MC	0.849
CO - WashingtonPark	EPO	0.849
CO - WashingtonPark	OAMC	0.849
CO - WashingtonPark	OAEP0	0.849
CO - WashingtonPark	Choice II	0.949
CO - WashingtonPark (CO01)	QPOS	0.949
CO - WashingtonPark (CO01)	HMO	0.949
CO - WashingtonPark (CO01)	OAQPOS	0.949
CO - WashingtonPark (CO01)	OAHHO	0.949
CO - WashingtonPark (CO01)	Choice II	0.949
CO - WashingtonPark (CO01)	QPOS	0.949
CO - WashingtonPark (CO01)	HMO	0.949
CO - WashingtonPark (CO01)	OAQPOS	0.949
CO - WashingtonPark (CO01)	OAHHO	0.949
CO - WashingtonPark (CO01)	Choice II	0.949
CO - Weld (CO01)	QPOS	0.949
CO - Weld (CO01)	HMO	0.949
CO - Weld (CO01)	OAQPOS	0.949
CO - Weld (CO01)	OAHHO	0.949
CO - Weld (CO01)	Choice II	0.949
CO - Westminster	No Product	1.150
CO - Westminster	TC	1.150
CO - Westminster	TCHL	1.150
CO - Westminster	OC	0.849
CO - Westminster	MC	0.849
CO - Westminster	EPO	0.849
CO - Westminster	OAMC	0.849
CO - Westminster	OAEP0	0.849
CO - Westminster	Choice II	0.949
CO - Westminster (CO01)	QPOS	0.949
CO - Westminster (CO01)	HMO	0.949
CO - Westminster (CO01)	OAQPOS	0.949
CO - Westminster (CO01)	OAHHO	0.949
CO - Westminster (CO01)	Choice II	0.949
CO - Westminster (CO01)	QPOS	0.949
CO - Westminster (CO01)	HMO	0.949
CO - Westminster (CO01)	OAQPOS	0.949
CO - Westminster (CO01)	OAHHO	0.949
CO - Westminster (CO01)	Choice II	0.949

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CO - WheatRidge	No Product	1.150
CO - WheatRidge	TC	1.150
CO - WheatRidge	TCHL	1.150
CO - WheatRidge	OC	0.849
CO - WheatRidge	MC	0.849
CO - WheatRidge	EPO	0.849
CO - WheatRidge	OAMC	0.849
CO - WheatRidge	OAEP0	0.849
CO - WheatRidge	Choice II	0.949
CO - WheatRidge (CO01)	QPOS	0.949
CO - WheatRidge (CO01)	HMO	0.949
CO - WheatRidge (CO01)	OAQPOS	0.949
CO - WheatRidge (CO01)	OA HMO	0.949
CO - WheatRidge (CO01)	Choice II	0.949
CO - WheatRidge (CO01)	QPOS	0.949
CO - WheatRidge (CO01)	HMO	0.949
CO - WheatRidge (CO01)	OAQPOS	0.949
CO - WheatRidge (CO01)	OA HMO	0.949
CO - WheatRidge (CO01)	Choice II	0.949
CO - Yuma	No Product	1.300
CO - Yuma	TC	1.300
CO - Yuma	TCHL	1.300
CO - Yuma	OC	1.200
CO - Yuma	MC	1.200
CO - Yuma	EPO	1.200
CO - Yuma	OAMC	1.200
CO - Yuma	OAEP0	1.200
CO - Yuma	Choice II	1.200
CT - BRIDGEPORT	No Product	1.050
CT - BRIDGEPORT	TC	1.050
CT - BRIDGEPORT	TCHL	1.050
CT - BRIDGEPORT	OC	1.050
CT - BRIDGEPORT	MC	0.900
CT - BRIDGEPORT	EPO	0.900
CT - BRIDGEPORT	OAMC	0.900
CT - BRIDGEPORT	OAEP0	0.900
CT - BRIDGEPORT	Choice II	0.850
CT - City of Waterbury (GN03)	QPOS	1.000
CT - City of Waterbury (GN03)	HMO	1.000
CT - City of Waterbury (GN03)	OAQPOS	1.000
CT - City of Waterbury (GN03)	OA HMO	1.000
CT - City of Waterbury (GN03)	Choice II	0.850
CT - Connecticut (GN03)	QPOS	1.000
CT - Connecticut (GN03)	HMO	1.000
CT - Connecticut (GN03)	OAQPOS	1.000
CT - Connecticut (GN03)	OA HMO	1.000
CT - Connecticut (GN03)	Choice II	0.850
CT - Connecticut (GN03)	QPOS	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - Connecticut (GN03)	HMO	1.000
CT - Connecticut (GN03)	OAQPOS	1.000
CT - Connecticut (GN03)	OAHMO	1.000
CT - Connecticut (GN03)	Choice II	0.850
CT - CT Golden Choice (GN03)	QPOS	1.000
CT - CT Golden Choice (GN03)	HMO	1.000
CT - CT Golden Choice (GN03)	OAQPOS	1.000
CT - CT Golden Choice (GN03)	OAHMO	1.000
CT - CT Golden Choice (GN03)	Choice II	0.850
CT - CT Golden Choice (GN03)	QPOS	1.000
CT - CT Golden Choice (GN03)	HMO	1.000
CT - CT Golden Choice (GN03)	OAQPOS	1.000
CT - CT Golden Choice (GN03)	OAHMO	1.000
CT - CT Golden Choice (GN03)	Choice II	0.850
CT - Fairfield County (GN03)	QPOS	1.000
CT - Fairfield County (GN03)	HMO	1.000
CT - Fairfield County (GN03)	OAQPOS	1.000
CT - Fairfield County (GN03)	OAHMO	1.000
CT - Fairfield County (GN03)	Choice II	0.850
CT - HARTFORD	No Product	1.050
CT - HARTFORD	TC	1.050
CT - HARTFORD	TCHL	1.050
CT - HARTFORD	OC	1.050
CT - HARTFORD	MC	0.900
CT - HARTFORD	EPO	0.900
CT - HARTFORD	OAMC	0.900
CT - HARTFORD	OAEP0	0.900
CT - HARTFORD	Choice II	0.850
CT - Hartford County (GN03)	QPOS	1.000
CT - Hartford County (GN03)	HMO	1.000
CT - Hartford County (GN03)	OAQPOS	1.000
CT - Hartford County (GN03)	OAHMO	1.000
CT - Hartford County (GN03)	Choice II	0.850
CT - LITCHFIELD	No Product	1.050
CT - LITCHFIELD	TC	1.050
CT - LITCHFIELD	TCHL	1.050
CT - LITCHFIELD	OC	1.050
CT - LITCHFIELD	MC	0.900
CT - LITCHFIELD	EPO	0.900
CT - LITCHFIELD	OAMC	0.900
CT - LITCHFIELD	OAEP0	0.900
CT - LITCHFIELD	Choice II	0.850
CT - Litchfield County (GN03)	QPOS	1.000
CT - Litchfield County (GN03)	HMO	1.000
CT - Litchfield County (GN03)	OAQPOS	1.000
CT - Litchfield County (GN03)	OAHMO	1.000
CT - Litchfield County (GN03)	Choice II	0.850
CT - MIDDLESEX	No Product	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - MIDDLESEX	TC	1.050
CT - MIDDLESEX	TCHL	1.050
CT - MIDDLESEX	OC	1.050
CT - MIDDLESEX	MC	0.900
CT - MIDDLESEX	EPO	0.900
CT - MIDDLESEX	OAMC	0.900
CT - MIDDLESEX	OAEPO	0.900
CT - MIDDLESEX	Choice II	0.850
CT - Middlesex County (GN03)	QPOS	1.000
CT - Middlesex County (GN03)	HMO	1.000
CT - Middlesex County (GN03)	OAQPOS	1.000
CT - Middlesex County (GN03)	OAHMO	1.000
CT - Middlesex County (GN03)	Choice II	0.850
CT - N Haven (excl Wtrbry) (GN03)	QPOS	1.000
CT - N Haven (excl Wtrbry) (GN03)	HMO	1.000
CT - N Haven (excl Wtrbry) (GN03)	OAQPOS	1.000
CT - N Haven (excl Wtrbry) (GN03)	OAHMO	1.000
CT - N Haven (excl Wtrbry) (GN03)	Choice II	0.850
CT - New Haven	No Product	1.050
CT - New Haven	TC	1.050
CT - New Haven	TCHL	1.050
CT - New Haven	OC	1.050
CT - New Haven	MC	0.900
CT - New Haven	EPO	0.900
CT - New Haven	OAMC	0.900
CT - New Haven	OAEPO	0.900
CT - New Haven	Choice II	0.850
CT - NEW LONDON	No Product	1.050
CT - NEW LONDON	TC	1.050
CT - NEW LONDON	TCHL	1.050
CT - NEW LONDON	OC	1.050
CT - NEW LONDON	MC	0.900
CT - NEW LONDON	EPO	0.900
CT - NEW LONDON	OAMC	0.900
CT - NEW LONDON	OAEPO	0.900
CT - NEW LONDON	Choice II	0.850
CT - New London County (GN03)	QPOS	1.000
CT - New London County (GN03)	HMO	1.000
CT - New London County (GN03)	OAQPOS	1.000
CT - New London County (GN03)	OAHMO	1.000
CT - New London County (GN03)	Choice II	0.850
CT - TOLLAND	No Product	1.050
CT - TOLLAND	TC	1.050
CT - TOLLAND	TCHL	1.050
CT - TOLLAND	OC	1.050
CT - TOLLAND	MC	0.900
CT - TOLLAND	EPO	0.900
CT - TOLLAND	OAMC	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
CT - TOLLAND	OAEPO	0.900
CT - TOLLAND	Choice II	0.850
CT - Tolland County (GN03)	QPOS	1.000
CT - Tolland County (GN03)	HMO	1.000
CT - Tolland County (GN03)	OAQPOS	1.000
CT - Tolland County (GN03)	OAHMO	1.000
CT - Tolland County (GN03)	Choice II	0.850
CT - Waterbury	No Product	1.050
CT - Waterbury	TC	1.050
CT - Waterbury	TCHL	1.050
CT - Waterbury	OC	1.050
CT - Waterbury	MC	0.900
CT - Waterbury	EPO	0.900
CT - Waterbury	OAMC	0.900
CT - Waterbury	OAEPO	0.900
CT - Waterbury	Choice II	0.850
CT - WINDHAM	No Product	1.050
CT - WINDHAM	TC	1.050
CT - WINDHAM	TCHL	1.050
CT - WINDHAM	OC	1.050
CT - WINDHAM	MC	0.900
CT - WINDHAM	EPO	0.900
CT - WINDHAM	OAMC	0.900
CT - WINDHAM	OAEPO	0.900
CT - WINDHAM	Choice II	0.850
CT - Windham County (GN03)	QPOS	1.000
CT - Windham County (GN03)	HMO	1.000
CT - Windham County (GN03)	OAQPOS	1.000
CT - Windham County (GN03)	OAHMO	1.000
CT - Windham County (GN03)	Choice II	0.850
DC - All Others DC	No Product	0.900
DC - All Others DC	TC	0.900
DC - All Others DC	TCHL	0.900
DC - All Others DC	OC	0.750
DC - All Others DC	MC	0.750
DC - All Others DC	EPO	0.750
DC - All Others DC	OAMC	0.750
DC - All Others DC	OAEPO	0.750
DC - All Others DC	Choice II	0.650
DC - District of Columbia (DC01)	QPOS	0.900
DC - District of Columbia (DC01)	HMO	0.900
DC - District of Columbia (DC01)	OAQPOS	0.900
DC - District of Columbia (DC01)	OAHMO	0.900
DC - District of Columbia (DC01)	Choice II	0.650
DC - District of Columbia (DC01)	QPOS	0.900
DC - District of Columbia (DC01)	HMO	0.900
DC - District of Columbia (DC01)	OAQPOS	0.900
DC - District of Columbia (DC01)	OAHMO	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
DC - District of Columbia (DC01)	Choice II	0.650
DC - Washington DC (DC01)	QPOS	0.900
DC - Washington DC (DC01)	HMO	0.900
DC - Washington DC (DC01)	OAQPOS	0.900
DC - Washington DC (DC01)	OAHMO	0.900
DC - Washington DC (DC01)	Choice II	0.650
DE - Delaware (DE01)	QPOS	1.000
DE - Delaware (DE01)	HMO	1.000
DE - Delaware (DE01)	OAQPOS	1.000
DE - Delaware (DE01)	OAHMO	1.000
DE - Delaware (DE01)	Choice II	0.900
DE - Delaware (DE01)	QPOS	1.000
DE - Delaware (DE01)	HMO	1.000
DE - Delaware (DE01)	OAQPOS	1.000
DE - Delaware (DE01)	OAHMO	1.000
DE - Delaware (DE01)	Choice II	0.900
DE - Delaware Medicare PPO (DE01)	QPOS	1.000
DE - Delaware Medicare PPO (DE01)	HMO	1.000
DE - Delaware Medicare PPO (DE01)	OAQPOS	1.000
DE - Delaware Medicare PPO (DE01)	OAHMO	1.000
DE - Delaware Medicare PPO (DE01)	Choice II	0.900
DE - Delaware Medicare PPO (DE01)	QPOS	1.000
DE - Delaware Medicare PPO (DE01)	HMO	1.000
DE - Delaware Medicare PPO (DE01)	OAQPOS	1.000
DE - Delaware Medicare PPO (DE01)	OAHMO	1.000
DE - Delaware Medicare PPO (DE01)	Choice II	0.900
DE - WILMINGTON	No Product	1.050
DE - WILMINGTON	TC	1.050
DE - WILMINGTON	TCHL	1.050
DE - WILMINGTON	OC	0.900
DE - WILMINGTON	MC	0.900
DE - WILMINGTON	EPO	0.900
DE - WILMINGTON	OAMC	0.900
DE - WILMINGTON	OAEP0	0.900
DE - WILMINGTON	Choice II	0.900
FL - Alachua/Marion (FL01)	QPOS	0.750
FL - Alachua/Marion (FL01)	HMO	0.750
FL - Alachua/Marion (FL01)	OAQPOS	0.750
FL - Alachua/Marion (FL01)	OAHMO	0.750
FL - Alachua/Marion (FL01)	Choice II	0.750
FL - Arcadia	No Product	1.150
FL - Arcadia	TC	1.150
FL - Arcadia	TCHL	1.150
FL - Arcadia	OC	0.785
FL - Arcadia	MC	0.785
FL - Arcadia	EPO	0.785
FL - Arcadia	OAMC	0.785
FL - Arcadia	OAEP0	0.785



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Arcadia	Choice II	0.785
FL - Brevard	No Product	1.150
FL - Brevard	TC	1.150
FL - Brevard	TCHL	1.150
FL - Brevard	OC	1.150
FL - Brevard	MC	1.150
FL - Brevard	EPO	1.150
FL - Brevard	OAMC	1.150
FL - Brevard	OAEP0	1.150
FL - Brevard	Choice II	0.950
FL - Brevard (FL02)	QPOS	0.950
FL - Brevard (FL02)	HMO	0.950
FL - Brevard (FL02)	OAQPOS	0.950
FL - Brevard (FL02)	OAHHO	0.950
FL - Brevard (FL02)	Choice II	0.950
FL - Brevard/Volusia (FL02)	QPOS	0.950
FL - Brevard/Volusia (FL02)	HMO	0.950
FL - Brevard/Volusia (FL02)	OAQPOS	0.950
FL - Brevard/Volusia (FL02)	OAHHO	0.950
FL - Brevard/Volusia (FL02)	Choice II	0.950
FL - Broward	No Product	1.450
FL - Broward	TC	1.450
FL - Broward	TCHL	1.450
FL - Broward	OC	1.595
FL - Broward	MC	1.196
FL - Broward	EPO	1.196
FL - Broward	OAMC	1.196
FL - Broward	OAEP0	1.196
FL - Broward	Choice II	0.947
FL - Broward (FL04)	QPOS	1.097
FL - Broward (FL04)	HMO	0.798
FL - Broward (FL04)	OAQPOS	1.097
FL - Broward (FL04)	OAHHO	0.798
FL - Broward (FL04)	Choice II	1.196
FL - Calhoun	No Product	1.450
FL - Calhoun	TC	1.450
FL - Calhoun	TCHL	1.450
FL - Calhoun	OC	1.595
FL - Calhoun	MC	1.196
FL - Calhoun	EPO	1.196
FL - Calhoun	OAMC	1.196
FL - Calhoun	OAEP0	1.196
FL - Calhoun	Choice II	0.947
FL - Citrus (FL03)	QPOS	0.785
FL - Citrus (FL03)	HMO	0.785
FL - Citrus (FL03)	OAQPOS	0.785
FL - Citrus (FL03)	OAHHO	0.785
FL - Citrus (FL03)	Choice II	0.785

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Collier (FL03)	QPOS	0.785
FL - Collier (FL03)	HMO	0.785
FL - Collier (FL03)	OAQPOS	0.785
FL - Collier (FL03)	OAHMO	0.785
FL - Collier (FL03)	Choice II	0.785
FL - Dixie	No Product	1.150
FL - Dixie	TC	1.150
FL - Dixie	TCHL	1.150
FL - Dixie	OC	1.100
FL - Dixie	MC	1.100
FL - Dixie	EPO	1.100
FL - Dixie	OAMC	1.100
FL - Dixie	OAEP0	1.100
FL - Dixie	Choice II	0.750
FL - FORT MYERS	No Product	1.150
FL - FORT MYERS	TC	1.150
FL - FORT MYERS	TCHL	1.150
FL - FORT MYERS	OC	0.785
FL - FORT MYERS	MC	0.785
FL - FORT MYERS	EPO	0.785
FL - FORT MYERS	OAMC	0.785
FL - FORT MYERS	OAEP0	0.785
FL - FORT MYERS	Choice II	0.785
FL - Fort Myers (FL03)	QPOS	0.785
FL - Fort Myers (FL03)	HMO	0.785
FL - Fort Myers (FL03)	OAQPOS	0.785
FL - Fort Myers (FL03)	OAHMO	0.785
FL - Fort Myers (FL03)	Choice II	0.785
FL - GAINESVILLE	No Product	1.150
FL - GAINESVILLE	TC	1.150
FL - GAINESVILLE	TCHL	1.150
FL - GAINESVILLE	OC	1.100
FL - GAINESVILLE	MC	1.100
FL - GAINESVILLE	EPO	1.100
FL - GAINESVILLE	OAMC	1.100
FL - GAINESVILLE	OAEP0	1.100
FL - GAINESVILLE	Choice II	0.750
FL - Hamilton	No Product	1.450
FL - Hamilton	TC	1.450
FL - Hamilton	TCHL	1.450
FL - Hamilton	OC	1.595
FL - Hamilton	MC	1.196
FL - Hamilton	EPO	1.196
FL - Hamilton	OAMC	1.196
FL - Hamilton	OAEP0	1.196
FL - Hamilton	Choice II	0.947
FL - Highlands (FL03)	QPOS	0.785
FL - Highlands (FL03)	HMO	0.785

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Highlands (FL03)	OAQPOS	0.785
FL - Highlands (FL03)	OAHMO	0.785
FL - Highlands (FL03)	Choice II	0.785
FL - Hollywood	No Product	1.450
FL - Hollywood	TC	1.450
FL - Hollywood	TCHL	1.450
FL - Hollywood	OC	1.595
FL - Hollywood	MC	1.196
FL - Hollywood	EPO	1.196
FL - Hollywood	OAMC	1.196
FL - Hollywood	OAEP0	1.196
FL - Hollywood	Choice II	0.947
FL - Indian River	No Product	1.150
FL - Indian River	TC	1.150
FL - Indian River	TCHL	1.150
FL - Indian River	OC	1.150
FL - Indian River	MC	1.150
FL - Indian River	EPO	1.150
FL - Indian River	OAMC	1.150
FL - Indian River	OAEP0	1.150
FL - Indian River	Choice II	0.950
FL - Jacksonville	No Product	1.150
FL - Jacksonville	TC	1.150
FL - Jacksonville	TCHL	1.150
FL - Jacksonville	OC	1.100
FL - Jacksonville	MC	1.100
FL - Jacksonville	EPO	1.100
FL - Jacksonville	OAMC	1.100
FL - Jacksonville	OAEP0	1.100
FL - Jacksonville	Choice II	0.750
FL - Jacksonville (FL01)	QPOS	0.750
FL - Jacksonville (FL01)	HMO	0.750
FL - Jacksonville (FL01)	OAQPOS	0.750
FL - Jacksonville (FL01)	OAHMO	0.750
FL - Jacksonville (FL01)	Choice II	0.750
FL - KEY WEST	No Product	1.450
FL - KEY WEST	TC	1.450
FL - KEY WEST	TCHL	1.450
FL - KEY WEST	OC	1.595
FL - KEY WEST	MC	1.196
FL - KEY WEST	EPO	1.196
FL - KEY WEST	OAMC	1.196
FL - KEY WEST	OAEP0	1.196
FL - KEY WEST	Choice II	0.947
FL - Leon (FL08)	QPOS	0.750
FL - Leon (FL08)	HMO	0.750
FL - Leon (FL08)	OAQPOS	0.750
FL - Leon (FL08)	OAHMO	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Leon (FL08)	Choice II	0.750
FL - MELBOURNE	No Product	1.150
FL - MELBOURNE	TC	1.150
FL - MELBOURNE	TCHL	1.150
FL - MELBOURNE	OC	1.150
FL - MELBOURNE	MC	1.150
FL - MELBOURNE	EPO	1.150
FL - MELBOURNE	OAMC	1.150
FL - MELBOURNE	OAEP0	1.150
FL - MELBOURNE	Choice II	0.950
FL - MIAMI	No Product	1.650
FL - MIAMI	TC	1.650
FL - MIAMI	TCHL	1.650
FL - MIAMI	OC	1.595
FL - MIAMI	MC	1.196
FL - MIAMI	EPO	1.196
FL - MIAMI	OAMC	1.196
FL - MIAMI	OAEP0	1.196
FL - MIAMI	Choice II	1.196
FL - Miami	No Product	1.650
FL - Miami	TC	1.650
FL - Miami	TCHL	1.650
FL - Miami	OC	1.595
FL - Miami	MC	1.196
FL - Miami	EPO	1.196
FL - Miami	OAMC	1.196
FL - Miami	OAEP0	1.196
FL - Miami	Choice II	1.196
FL - Miami/Dade (FL04)	QPOS	1.097
FL - Miami/Dade (FL04)	HMO	0.798
FL - Miami/Dade (FL04)	OAQPOS	1.097
FL - Miami/Dade (FL04)	OA HMO	0.798
FL - Miami/Dade (FL04)	Choice II	1.196
FL - NAPLES	No Product	1.150
FL - NAPLES	TC	1.150
FL - NAPLES	TCHL	1.150
FL - NAPLES	OC	0.785
FL - NAPLES	MC	0.785
FL - NAPLES	EPO	0.785
FL - NAPLES	OAMC	0.785
FL - NAPLES	OAEP0	0.785
FL - NAPLES	Choice II	0.785
FL - Northern Florida (FL01)	QPOS	0.750
FL - Northern Florida (FL01)	HMO	0.750
FL - Northern Florida (FL01)	OAQPOS	0.750
FL - Northern Florida (FL01)	OA HMO	0.750
FL - Northern Florida (FL01)	Choice II	0.750
FL - Northern Florida (FL01)	QPOS	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Northern Florida (FL01)	HMO	0.750
FL - Northern Florida (FL01)	OAQPOS	0.750
FL - Northern Florida (FL01)	OAHMO	0.750
FL - Northern Florida (FL01)	Choice II	0.750
FL - Ocala	No Product	1.150
FL - Ocala	TC	1.150
FL - Ocala	TCHL	1.150
FL - Ocala	OC	1.100
FL - Ocala	MC	1.100
FL - Ocala	EPO	1.100
FL - Ocala	OAMC	1.100
FL - Ocala	OAEP0	1.100
FL - Ocala	Choice II	0.750
FL - ORLANDO	No Product	1.150
FL - ORLANDO	TC	1.150
FL - ORLANDO	TCHL	1.150
FL - ORLANDO	OC	1.150
FL - ORLANDO	MC	1.150
FL - ORLANDO	EPO	1.150
FL - ORLANDO	OAMC	1.150
FL - ORLANDO	OAEP0	1.150
FL - ORLANDO	Choice II	0.950
FL - Orlando (FL02)	QPOS	0.950
FL - Orlando (FL02)	HMO	0.950
FL - Orlando (FL02)	OAQPOS	0.950
FL - Orlando (FL02)	OAHMO	0.950
FL - Orlando (FL02)	Choice II	0.950
FL - Orlando (FL02)	QPOS	0.950
FL - Orlando (FL02)	HMO	0.950
FL - Orlando (FL02)	OAQPOS	0.950
FL - Orlando (FL02)	OAHMO	0.950
FL - Orlando (FL02)	Choice II	0.950
FL - OrlandoM (FL02)	QPOS	0.950
FL - OrlandoM (FL02)	HMO	0.950
FL - OrlandoM (FL02)	OAQPOS	0.950
FL - OrlandoM (FL02)	OAHMO	0.950
FL - OrlandoM (FL02)	Choice II	0.950
FL - Panama City	No Product	1.150
FL - Panama City	TC	1.150
FL - Panama City	TCHL	1.150
FL - Panama City	OC	1.100
FL - Panama City	MC	1.100
FL - Panama City	EPO	1.100
FL - Panama City	OAMC	1.100
FL - Panama City	OAEP0	1.100
FL - Panama City	Choice II	0.750
FL - PENSACOLA	No Product	1.150
FL - PENSACOLA	TC	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - PENSACOLA	TCHL	1.150
FL - PENSACOLA	OC	1.100
FL - PENSACOLA	MC	1.100
FL - PENSACOLA	EPO	1.100
FL - PENSACOLA	OAMC	1.100
FL - PENSACOLA	OAEP0	1.100
FL - PENSACOLA	Choice II	0.750
FL - Putnam County	No Product	1.150
FL - Putnam County	TC	1.150
FL - Putnam County	TCHL	1.150
FL - Putnam County	OC	1.100
FL - Putnam County	MC	1.100
FL - Putnam County	EPO	1.100
FL - Putnam County	OAMC	1.100
FL - Putnam County	OAEP0	1.100
FL - Putnam County	Choice II	0.750
FL - SARASOTA	No Product	1.150
FL - SARASOTA	TC	1.150
FL - SARASOTA	TCHL	1.150
FL - SARASOTA	OC	0.785
FL - SARASOTA	MC	0.785
FL - SARASOTA	EPO	0.785
FL - SARASOTA	OAMC	0.785
FL - SARASOTA	OAEP0	0.785
FL - SARASOTA	Choice II	0.785
FL - South Florida (FL04)	QPOS	1.097
FL - South Florida (FL04)	HMO	0.798
FL - South Florida (FL04)	OAQPOS	1.097
FL - South Florida (FL04)	OA HMO	0.798
FL - South Florida (FL04)	Choice II	1.196
FL - Southern Florida (FL04)	QPOS	1.097
FL - Southern Florida (FL04)	HMO	0.798
FL - Southern Florida (FL04)	OAQPOS	1.097
FL - Southern Florida (FL04)	OA HMO	0.798
FL - Southern Florida (FL04)	Choice II	1.196
FL - Southern Florida (FL04)	QPOS	1.097
FL - Southern Florida (FL04)	HMO	0.798
FL - Southern Florida (FL04)	OAQPOS	1.097
FL - Southern Florida (FL04)	OA HMO	0.798
FL - Southern Florida (FL04)	Choice II	1.196
FL - TALLAHASSEE	No Product	1.150
FL - TALLAHASSEE	TC	1.150
FL - TALLAHASSEE	TCHL	1.150
FL - TALLAHASSEE	OC	1.100
FL - TALLAHASSEE	MC	1.100
FL - TALLAHASSEE	EPO	1.100
FL - TALLAHASSEE	OAMC	1.100
FL - TALLAHASSEE	OAEP0	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - TALLAHASSEE	Choice II	0.750
FL - TAMPA	No Product	1.150
FL - TAMPA	TC	1.150
FL - TAMPA	TCHL	1.150
FL - TAMPA	OC	0.785
FL - TAMPA	MC	0.785
FL - TAMPA	EPO	0.785
FL - TAMPA	OAMC	0.785
FL - TAMPA	OAEO	0.785
FL - TAMPA	Choice II	0.785
FL - Tampa 1 (Central) (FL03)	QPOS	0.785
FL - Tampa 1 (Central) (FL03)	HMO	0.785
FL - Tampa 1 (Central) (FL03)	OAQPOS	0.785
FL - Tampa 1 (Central) (FL03)	OAHHMO	0.785
FL - Tampa 1 (Central) (FL03)	Choice II	0.785
FL - Tampa 1 Central	No Product	1.150
FL - Tampa 1 Central	TC	1.150
FL - Tampa 1 Central	TCHL	1.150
FL - Tampa 1 Central	OC	0.785
FL - Tampa 1 Central	MC	0.785
FL - Tampa 1 Central	EPO	0.785
FL - Tampa 1 Central	OAMC	0.785
FL - Tampa 1 Central	OAEO	0.785
FL - Tampa 1 Central	Choice II	0.785
FL - Tampa 2 (South) (FL03)	QPOS	0.785
FL - Tampa 2 (South) (FL03)	HMO	0.785
FL - Tampa 2 (South) (FL03)	OAQPOS	0.785
FL - Tampa 2 (South) (FL03)	OAHHMO	0.785
FL - Tampa 2 (South) (FL03)	Choice II	0.785
FL - Tampa 2 South	No Product	1.150
FL - Tampa 2 South	TC	1.150
FL - Tampa 2 South	TCHL	1.150
FL - Tampa 2 South	OC	0.785
FL - Tampa 2 South	MC	0.785
FL - Tampa 2 South	EPO	0.785
FL - Tampa 2 South	OAMC	0.785
FL - Tampa 2 South	OAEO	0.785
FL - Tampa 2 South	Choice II	0.785
FL - Tampa 3 (Polk/Pasco) (FL03)	QPOS	0.785
FL - Tampa 3 (Polk/Pasco) (FL03)	HMO	0.785
FL - Tampa 3 (Polk/Pasco) (FL03)	OAQPOS	0.785
FL - Tampa 3 (Polk/Pasco) (FL03)	OAHHMO	0.785
FL - Tampa 3 (Polk/Pasco) (FL03)	Choice II	0.785
FL - Tampa 3 Polk/Pasco	No Product	1.150
FL - Tampa 3 Polk/Pasco	TC	1.150
FL - Tampa 3 Polk/Pasco	TCHL	1.150
FL - Tampa 3 Polk/Pasco	OC	0.785
FL - Tampa 3 Polk/Pasco	MC	0.785

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - Tampa 3 Polk/Pasco	EPO	0.785
FL - Tampa 3 Polk/Pasco	OAMC	0.785
FL - Tampa 3 Polk/Pasco	OAEO	0.785
FL - Tampa 3 Polk/Pasco	Choice II	0.785
FL - Tampa/St. Petersburg (FL03)	QPOS	0.785
FL - Tampa/St. Petersburg (FL03)	HMO	0.785
FL - Tampa/St. Petersburg (FL03)	OAQPOS	0.785
FL - Tampa/St. Petersburg (FL03)	OAAMO	0.785
FL - Tampa/St. Petersburg (FL03)	Choice II	0.785
FL - Tampa/St. Petersburg (FL03)	QPOS	0.785
FL - Tampa/St. Petersburg (FL03)	HMO	0.785
FL - Tampa/St. Petersburg (FL03)	OAQPOS	0.785
FL - Tampa/St. Petersburg (FL03)	OAAMO	0.785
FL - Tampa/St. Petersburg (FL03)	Choice II	0.785
FL - Treasure Coast	No Product	1.450
FL - Treasure Coast	TC	1.450
FL - Treasure Coast	TCHL	1.450
FL - Treasure Coast	OC	1.595
FL - Treasure Coast	MC	1.196
FL - Treasure Coast	EPO	1.196
FL - Treasure Coast	OAMC	1.196
FL - Treasure Coast	OAEO	1.196
FL - Treasure Coast	Choice II	0.947
FL - Treasure Coast (FL04)	QPOS	1.097
FL - Treasure Coast (FL04)	HMO	0.798
FL - Treasure Coast (FL04)	OAQPOS	1.097
FL - Treasure Coast (FL04)	OAAMO	0.798
FL - Treasure Coast (FL04)	Choice II	1.196
FL - Volusia	No Product	1.150
FL - Volusia	TC	1.150
FL - Volusia	TCHL	1.150
FL - Volusia	OC	1.150
FL - Volusia	MC	1.150
FL - Volusia	EPO	1.150
FL - Volusia	OAMC	1.150
FL - Volusia	OAEO	1.150
FL - Volusia	Choice II	0.950
FL - Volusia (FL02)	QPOS	0.950
FL - Volusia (FL02)	HMO	0.950
FL - Volusia (FL02)	OAQPOS	0.950
FL - Volusia (FL02)	OAAMO	0.950
FL - Volusia (FL02)	Choice II	0.950
FL - WINTER HAVEN	No Product	1.150
FL - WINTER HAVEN	TC	1.150
FL - WINTER HAVEN	TCHL	1.150
FL - WINTER HAVEN	OC	0.785
FL - WINTER HAVEN	MC	0.785
FL - WINTER HAVEN	EPO	0.785



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
FL - WINTER HAVEN	OAMC	0.785
FL - WINTER HAVEN	OAEP0	0.785
FL - WINTER HAVEN	Choice II	0.785
FM - Federated States of Micro	No Product	1.000
FM - Federated States of Micro	TC	1.000
FM - Federated States of Micro	TCHL	1.000
FM - Federated States of Micro	OC	1.000
FM - Federated States of Micro	MC	1.000
FM - Federated States of Micro	EPO	1.000
FM - Federated States of Micro	OAMC	1.000
FM - Federated States of Micro	OAEP0	1.000
FM - Federated States of Micro	Choice II	1.000
GA - APPLING	No Product	1.150
GA - APPLING	TC	1.150
GA - APPLING	TCHL	1.150
GA - APPLING	OC	1.098
GA - APPLING	MC	0.907
GA - APPLING	EPO	0.907
GA - APPLING	OAMC	0.907
GA - APPLING	OAEP0	0.907
GA - APPLING	Choice II	0.859
GA - ATKINSON	No Product	1.150
GA - ATKINSON	TC	1.150
GA - ATKINSON	TCHL	1.150
GA - ATKINSON	OC	1.098
GA - ATKINSON	MC	0.907
GA - ATKINSON	EPO	0.907
GA - ATKINSON	OAMC	0.907
GA - ATKINSON	OAEP0	0.907
GA - ATKINSON	Choice II	0.859
GA - Atlanta - Dekalb (GA01)	QPOS	0.743
GA - Atlanta - Dekalb (GA01)	HMO	0.842
GA - Atlanta - Dekalb (GA01)	OAQPOS	0.743
GA - Atlanta - Dekalb (GA01)	OA HMO	0.842
GA - Atlanta - Dekalb (GA01)	Choice II	0.743
GA - Atlanta - Gwinnett (GA01)	QPOS	0.743
GA - Atlanta - Gwinnett (GA01)	HMO	0.842
GA - Atlanta - Gwinnett (GA01)	OAQPOS	0.743
GA - Atlanta - Gwinnett (GA01)	OA HMO	0.842
GA - Atlanta - Gwinnett (GA01)	Choice II	0.743
GA - Atlanta - North Georgia (GA01)	QPOS	0.743
GA - Atlanta - North Georgia (GA01)	HMO	0.842
GA - Atlanta - North Georgia (GA01)	OAQPOS	0.743
GA - Atlanta - North Georgia (GA01)	OA HMO	0.842
GA - Atlanta - North Georgia (GA01)	Choice II	0.743
GA - Atlanta Georgia (GA01)	QPOS	0.743
GA - Atlanta Georgia (GA01)	HMO	0.842
GA - Atlanta Georgia (GA01)	OAQPOS	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Atlanta Georgia (GA01)	OAHMO	0.842
GA - Atlanta Georgia (GA01)	Choice II	0.743
GA - Atlanta Georgia (GA01)	QPOS	0.743
GA - Atlanta Georgia (GA01)	HMO	0.842
GA - Atlanta Georgia (GA01)	OAQPOS	0.743
GA - Atlanta Georgia (GA01)	OAHMO	0.842
GA - Atlanta Georgia (GA01)	Choice II	0.743
GA - ATLANTA INTERIOR	No Product	1.150
GA - ATLANTA INTERIOR	TC	1.150
GA - ATLANTA INTERIOR	TCHL	1.150
GA - ATLANTA INTERIOR	OC	1.098
GA - ATLANTA INTERIOR	MC	0.907
GA - ATLANTA INTERIOR	EPO	0.907
GA - ATLANTA INTERIOR	OAMC	0.907
GA - ATLANTA INTERIOR	OAEO	0.907
GA - ATLANTA INTERIOR	Choice II	0.859
GA - ATLANTA SUBURBS	No Product	1.150
GA - ATLANTA SUBURBS	TC	1.150
GA - ATLANTA SUBURBS	TCHL	1.150
GA - ATLANTA SUBURBS	OC	1.098
GA - ATLANTA SUBURBS	MC	0.907
GA - ATLANTA SUBURBS	EPO	0.907
GA - ATLANTA SUBURBS	OAMC	0.907
GA - ATLANTA SUBURBS	OAEO	0.907
GA - ATLANTA SUBURBS	Choice II	0.859
GA - AUGUSTA	No Product	1.150
GA - AUGUSTA	TC	1.150
GA - AUGUSTA	TCHL	1.150
GA - AUGUSTA	OC	1.098
GA - AUGUSTA	MC	0.907
GA - AUGUSTA	EPO	0.907
GA - AUGUSTA	OAMC	0.907
GA - AUGUSTA	OAEO	0.907
GA - AUGUSTA	Choice II	0.859
GA - BACON	No Product	1.150
GA - BACON	TC	1.150
GA - BACON	TCHL	1.150
GA - BACON	OC	1.098
GA - BACON	MC	0.907
GA - BACON	EPO	0.907
GA - BACON	OAMC	0.907
GA - BACON	OAEO	0.907
GA - BACON	Choice II	0.859
GA - BAKER	No Product	1.150
GA - BAKER	TC	1.150
GA - BAKER	TCHL	1.150
GA - BAKER	OC	1.098
GA - BAKER	MC	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - BAKER	EPO	0.907
GA - BAKER	OAMC	0.907
GA - BAKER	OAEPO	0.907
GA - BAKER	Choice II	0.859
GA - BALDWIN	No Product	1.150
GA - BALDWIN	TC	1.150
GA - BALDWIN	TCHL	1.150
GA - BALDWIN	OC	1.098
GA - BALDWIN	MC	0.907
GA - BALDWIN	EPO	0.907
GA - BALDWIN	OAMC	0.907
GA - BALDWIN	OAEPO	0.907
GA - BALDWIN	Choice II	0.859
GA - Baldwin (GA02)	QPOS	0.743
GA - Baldwin (GA02)	HMO	0.842
GA - Baldwin (GA02)	OAQPOS	0.743
GA - Baldwin (GA02)	OAHMO	0.842
GA - Baldwin (GA02)	Choice II	0.743
GA - BANKS	No Product	0.900
GA - BANKS	TC	0.900
GA - BANKS	TCHL	0.900
GA - BANKS	OC	0.793
GA - BANKS	MC	0.743
GA - BANKS	EPO	0.743
GA - BANKS	OAMC	0.743
GA - BANKS	OAEPO	0.743
GA - BANKS	Choice II	0.743
GA - Barrow	No Product	0.900
GA - Barrow	TC	0.900
GA - Barrow	TCHL	0.900
GA - Barrow	OC	0.793
GA - Barrow	MC	0.743
GA - Barrow	EPO	0.743
GA - Barrow	OAMC	0.743
GA - Barrow	OAEPO	0.743
GA - Barrow	Choice II	0.743
GA - Barrow (GA01)	QPOS	0.743
GA - Barrow (GA01)	HMO	0.842
GA - Barrow (GA01)	OAQPOS	0.743
GA - Barrow (GA01)	OAHMO	0.842
GA - Barrow (GA01)	Choice II	0.743
GA - Bartow	No Product	0.900
GA - Bartow	TC	0.900
GA - Bartow	TCHL	0.900
GA - Bartow	OC	0.793
GA - Bartow	MC	0.743
GA - Bartow	EPO	0.743
GA - Bartow	OAMC	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Bartow	OAEPO	0.743
GA - Bartow	Choice II	0.743
GA - Bartow (GA01)	QPOS	0.743
GA - Bartow (GA01)	HMO	0.842
GA - Bartow (GA01)	OAQPOS	0.743
GA - Bartow (GA01)	OAHMO	0.842
GA - Bartow (GA01)	Choice II	0.743
GA - BEN HILL	No Product	1.150
GA - BEN HILL	TC	1.150
GA - BEN HILL	TCHL	1.150
GA - BEN HILL	OC	1.098
GA - BEN HILL	MC	0.907
GA - BEN HILL	EPO	0.907
GA - BEN HILL	OAMC	0.907
GA - BEN HILL	OAEPO	0.907
GA - BEN HILL	Choice II	0.859
GA - BERRIEN	No Product	1.150
GA - BERRIEN	TC	1.150
GA - BERRIEN	TCHL	1.150
GA - BERRIEN	OC	1.098
GA - BERRIEN	MC	0.907
GA - BERRIEN	EPO	0.907
GA - BERRIEN	OAMC	0.907
GA - BERRIEN	OAEPO	0.907
GA - BERRIEN	Choice II	0.859
GA - Bibb	No Product	1.150
GA - Bibb	TC	1.150
GA - Bibb	TCHL	1.150
GA - Bibb	OC	1.098
GA - Bibb	MC	0.907
GA - Bibb	EPO	0.907
GA - Bibb	OAMC	0.907
GA - Bibb	OAEPO	0.907
GA - Bibb	Choice II	0.859
GA - Bibb (GA02)	QPOS	0.743
GA - Bibb (GA02)	HMO	0.842
GA - Bibb (GA02)	OAQPOS	0.743
GA - Bibb (GA02)	OAHMO	0.842
GA - Bibb (GA02)	Choice II	0.743
GA - BLECKLEY	No Product	1.150
GA - BLECKLEY	TC	1.150
GA - BLECKLEY	TCHL	1.150
GA - BLECKLEY	OC	1.098
GA - BLECKLEY	MC	0.907
GA - BLECKLEY	EPO	0.907
GA - BLECKLEY	OAMC	0.907
GA - BLECKLEY	OAEPO	0.907
GA - BLECKLEY	Choice II	0.859

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - BRANTLEY	No Product	1.150
GA - BRANTLEY	TC	1.150
GA - BRANTLEY	TCHL	1.150
GA - BRANTLEY	OC	1.098
GA - BRANTLEY	MC	0.907
GA - BRANTLEY	EPO	0.907
GA - BRANTLEY	OAMC	0.907
GA - BRANTLEY	OAEP0	0.907
GA - BRANTLEY	Choice II	0.859
GA - BROOKS	No Product	1.150
GA - BROOKS	TC	1.150
GA - BROOKS	TCHL	1.150
GA - BROOKS	OC	1.098
GA - BROOKS	MC	0.907
GA - BROOKS	EPO	0.907
GA - BROOKS	OAMC	0.907
GA - BROOKS	OAEP0	0.907
GA - BROOKS	Choice II	0.859
GA - Bryan	No Product	1.150
GA - Bryan	TC	1.150
GA - Bryan	TCHL	1.150
GA - Bryan	OC	1.098
GA - Bryan	MC	0.907
GA - Bryan	EPO	0.907
GA - Bryan	OAMC	0.907
GA - Bryan	OAEP0	0.907
GA - Bryan	Choice II	0.859
GA - Bryan (GA04)	QPOS	0.716
GA - Bryan (GA04)	HMO	0.811
GA - Bryan (GA04)	OAQPOS	0.716
GA - Bryan (GA04)	OAHMO	0.811
GA - Bryan (GA04)	Choice II	0.859
GA - Bulloch	No Product	1.150
GA - Bulloch	TC	1.150
GA - Bulloch	TCHL	1.150
GA - Bulloch	OC	1.098
GA - Bulloch	MC	0.907
GA - Bulloch	EPO	0.907
GA - Bulloch	OAMC	0.907
GA - Bulloch	OAEP0	0.907
GA - Bulloch	Choice II	0.859
GA - Bulloch (GA04)	QPOS	0.716
GA - Bulloch (GA04)	HMO	0.811
GA - Bulloch (GA04)	OAQPOS	0.716
GA - Bulloch (GA04)	OAHMO	0.811
GA - Bulloch (GA04)	Choice II	0.859
GA - BURKE	No Product	1.150
GA - BURKE	TC	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - BURKE	TCHL	1.150
GA - BURKE	OC	1.098
GA - BURKE	MC	0.907
GA - BURKE	EPO	0.907
GA - BURKE	OAMC	0.907
GA - BURKE	OAEP0	0.907
GA - BURKE	Choice II	0.859
GA - Burke (GA03)	QPOS	0.716
GA - Burke (GA03)	HMO	0.811
GA - Burke (GA03)	OAQPOS	0.716
GA - Burke (GA03)	OA HMO	0.811
GA - Burke (GA03)	Choice II	0.859
GA - Butts	No Product	0.900
GA - Butts	TC	0.900
GA - Butts	TCHL	0.900
GA - Butts	OC	0.793
GA - Butts	MC	0.743
GA - Butts	EPO	0.743
GA - Butts	OAMC	0.743
GA - Butts	OAEP0	0.743
GA - Butts	Choice II	0.743
GA - Butts (GA01)	QPOS	0.743
GA - Butts (GA01)	HMO	0.842
GA - Butts (GA01)	OAQPOS	0.743
GA - Butts (GA01)	OA HMO	0.842
GA - Butts (GA01)	Choice II	0.743
GA - CALHOUN	No Product	1.150
GA - CALHOUN	TC	1.150
GA - CALHOUN	TCHL	1.150
GA - CALHOUN	OC	1.098
GA - CALHOUN	MC	0.907
GA - CALHOUN	EPO	0.907
GA - CALHOUN	OAMC	0.907
GA - CALHOUN	OAEP0	0.907
GA - CALHOUN	Choice II	0.859
GA - CAMDEN	No Product	1.150
GA - CAMDEN	TC	1.150
GA - CAMDEN	TCHL	1.150
GA - CAMDEN	OC	1.098
GA - CAMDEN	MC	0.907
GA - CAMDEN	EPO	0.907
GA - CAMDEN	OAMC	0.907
GA - CAMDEN	OAEP0	0.907
GA - CAMDEN	Choice II	0.859
GA - Camden (GA04)	QPOS	0.716
GA - Camden (GA04)	HMO	0.811
GA - Camden (GA04)	OAQPOS	0.716
GA - Camden (GA04)	OA HMO	0.811

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Camden (GA04)	Choice II	0.859
GA - CANDLER	No Product	1.150
GA - CANDLER	TC	1.150
GA - CANDLER	TCHL	1.150
GA - CANDLER	OC	1.098
GA - CANDLER	MC	0.907
GA - CANDLER	EPO	0.907
GA - CANDLER	OAMC	0.907
GA - CANDLER	OAEP0	0.907
GA - CANDLER	Choice II	0.859
GA - CARROLL	No Product	0.900
GA - CARROLL	TC	0.900
GA - CARROLL	TCHL	0.900
GA - CARROLL	OC	0.793
GA - CARROLL	MC	0.743
GA - CARROLL	EPO	0.743
GA - CARROLL	OAMC	0.743
GA - CARROLL	OAEP0	0.743
GA - CARROLL	Choice II	0.743
GA - Carroll (GA01)	QPOS	0.743
GA - Carroll (GA01)	HMO	0.842
GA - Carroll (GA01)	OAQPOS	0.743
GA - Carroll (GA01)	OA HMO	0.842
GA - Carroll (GA01)	Choice II	0.743
GA - CATOOSA	No Product	0.900
GA - CATOOSA	TC	0.900
GA - CATOOSA	TCHL	0.900
GA - CATOOSA	OC	0.793
GA - CATOOSA	MC	0.743
GA - CATOOSA	EPO	0.743
GA - CATOOSA	OAMC	0.743
GA - CATOOSA	OAEP0	0.743
GA - CATOOSA	Choice II	0.743
GA - CHARLTON	No Product	1.150
GA - CHARLTON	TC	1.150
GA - CHARLTON	TCHL	1.150
GA - CHARLTON	OC	1.098
GA - CHARLTON	MC	0.907
GA - CHARLTON	EPO	0.907
GA - CHARLTON	OAMC	0.907
GA - CHARLTON	OAEP0	0.907
GA - CHARLTON	Choice II	0.859
GA - Chatham	No Product	1.150
GA - Chatham	TC	1.150
GA - Chatham	TCHL	1.150
GA - Chatham	OC	1.098
GA - Chatham	MC	0.907
GA - Chatham	EPO	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Chatham	OAMC	0.907
GA - Chatham	OAEP0	0.907
GA - Chatham	Choice II	0.859
GA - Chatham (GA04)	QPOS	0.716
GA - Chatham (GA04)	HMO	0.811
GA - Chatham (GA04)	OAQPOS	0.716
GA - Chatham (GA04)	OA HMO	0.811
GA - Chatham (GA04)	Choice II	0.859
GA - CHATTAHOOCHEE	No Product	1.150
GA - CHATTAHOOCHEE	TC	1.150
GA - CHATTAHOOCHEE	TCHL	1.150
GA - CHATTAHOOCHEE	OC	1.098
GA - CHATTAHOOCHEE	MC	0.907
GA - CHATTAHOOCHEE	EPO	0.907
GA - CHATTAHOOCHEE	OAMC	0.907
GA - CHATTAHOOCHEE	OAEP0	0.907
GA - CHATTAHOOCHEE	Choice II	0.859
GA - Chattahoochee (GA02)	QPOS	0.743
GA - Chattahoochee (GA02)	HMO	0.842
GA - Chattahoochee (GA02)	OAQPOS	0.743
GA - Chattahoochee (GA02)	OA HMO	0.842
GA - Chattahoochee (GA02)	Choice II	0.743
GA - CHATTOOGA	No Product	0.900
GA - CHATTOOGA	TC	0.900
GA - CHATTOOGA	TCHL	0.900
GA - CHATTOOGA	OC	0.793
GA - CHATTOOGA	MC	0.743
GA - CHATTOOGA	EPO	0.743
GA - CHATTOOGA	OAMC	0.743
GA - CHATTOOGA	OAEP0	0.743
GA - CHATTOOGA	Choice II	0.743
GA - Cherokee	No Product	0.900
GA - Cherokee	TC	0.900
GA - Cherokee	TCHL	0.900
GA - Cherokee	OC	0.793
GA - Cherokee	MC	0.743
GA - Cherokee	EPO	0.743
GA - Cherokee	OAMC	0.743
GA - Cherokee	OAEP0	0.743
GA - Cherokee	Choice II	0.743
GA - Cherokee (GA01)	QPOS	0.743
GA - Cherokee (GA01)	HMO	0.842
GA - Cherokee (GA01)	OAQPOS	0.743
GA - Cherokee (GA01)	OA HMO	0.842
GA - Cherokee (GA01)	Choice II	0.743
GA - Clarke	No Product	0.900
GA - Clarke	TC	0.900
GA - Clarke	TCHL	0.900



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Clarke	OC	0.793
GA - Clarke	MC	0.743
GA - Clarke	EPO	0.743
GA - Clarke	OAMC	0.743
GA - Clarke	OAEP0	0.743
GA - Clarke	Choice II	0.743
GA - Clarke (GA01)	QPOS	0.743
GA - Clarke (GA01)	HMO	0.842
GA - Clarke (GA01)	OAQPOS	0.743
GA - Clarke (GA01)	OA HMO	0.842
GA - Clarke (GA01)	Choice II	0.743
GA - CLAY	No Product	1.150
GA - CLAY	TC	1.150
GA - CLAY	TCHL	1.150
GA - CLAY	OC	1.098
GA - CLAY	MC	0.907
GA - CLAY	EPO	0.907
GA - CLAY	OAMC	0.907
GA - CLAY	OAEP0	0.907
GA - CLAY	Choice II	0.859
GA - Clayton	No Product	0.900
GA - Clayton	TC	0.900
GA - Clayton	TCHL	0.900
GA - Clayton	OC	0.793
GA - Clayton	MC	0.743
GA - Clayton	EPO	0.743
GA - Clayton	OAMC	0.743
GA - Clayton	OAEP0	0.743
GA - Clayton	Choice II	0.743
GA - Clayton (GA01)	QPOS	0.743
GA - Clayton (GA01)	HMO	0.842
GA - Clayton (GA01)	OAQPOS	0.743
GA - Clayton (GA01)	OA HMO	0.842
GA - Clayton (GA01)	Choice II	0.743
GA - CLINCH	No Product	1.150
GA - CLINCH	TC	1.150
GA - CLINCH	TCHL	1.150
GA - CLINCH	OC	1.098
GA - CLINCH	MC	0.907
GA - CLINCH	EPO	0.907
GA - CLINCH	OAMC	0.907
GA - CLINCH	OAEP0	0.907
GA - CLINCH	Choice II	0.859
GA - Cobb	No Product	0.900
GA - Cobb	TC	0.900
GA - Cobb	TCHL	0.900
GA - Cobb	OC	0.793
GA - Cobb	MC	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Cobb	EPO	0.743
GA - Cobb	OAMC	0.743
GA - Cobb	OAEPPO	0.743
GA - Cobb	Choice II	0.743
GA - Cobb (GA01)	QPOS	0.743
GA - Cobb (GA01)	HMO	0.842
GA - Cobb (GA01)	OAQPOS	0.743
GA - Cobb (GA01)	OAHMO	0.842
GA - Cobb (GA01)	Choice II	0.743
GA - Coffee	No Product	1.150
GA - Coffee	TC	1.150
GA - Coffee	TCHL	1.150
GA - Coffee	OC	1.098
GA - Coffee	MC	0.907
GA - Coffee	EPO	0.907
GA - Coffee	OAMC	0.907
GA - Coffee	OAEPPO	0.907
GA - Coffee	Choice II	0.859
GA - COLQUITT	No Product	1.150
GA - COLQUITT	TC	1.150
GA - COLQUITT	TCHL	1.150
GA - COLQUITT	OC	1.098
GA - COLQUITT	MC	0.907
GA - COLQUITT	EPO	0.907
GA - COLQUITT	OAMC	0.907
GA - COLQUITT	OAEPPO	0.907
GA - COLQUITT	Choice II	0.859
GA - COLUMBIA	No Product	1.150
GA - COLUMBIA	TC	1.150
GA - COLUMBIA	TCHL	1.150
GA - COLUMBIA	OC	1.098
GA - COLUMBIA	MC	0.907
GA - COLUMBIA	EPO	0.907
GA - COLUMBIA	OAMC	0.907
GA - COLUMBIA	OAEPPO	0.907
GA - COLUMBIA	Choice II	0.859
GA - Columbia (GA03)	QPOS	0.716
GA - Columbia (GA03)	HMO	0.811
GA - Columbia (GA03)	OAQPOS	0.716
GA - Columbia (GA03)	OAHMO	0.811
GA - Columbia (GA03)	Choice II	0.859
GA - COOK	No Product	1.150
GA - COOK	TC	1.150
GA - COOK	TCHL	1.150
GA - COOK	OC	1.098
GA - COOK	MC	0.907
GA - COOK	EPO	0.907
GA - COOK	OAMC	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - COOK	OAEPO	0.907
GA - COOK	Choice II	0.859
GA - Coweta	No Product	0.900
GA - Coweta	TC	0.900
GA - Coweta	TCHL	0.900
GA - Coweta	OC	0.793
GA - Coweta	MC	0.743
GA - Coweta	EPO	0.743
GA - Coweta	OAMC	0.743
GA - Coweta	OAEPO	0.743
GA - Coweta	Choice II	0.743
GA - Coweta (GA01)	QPOS	0.743
GA - Coweta (GA01)	HMO	0.842
GA - Coweta (GA01)	OAQPOS	0.743
GA - Coweta (GA01)	OAHMO	0.842
GA - Coweta (GA01)	Choice II	0.743
GA - CRAWFORD	No Product	1.150
GA - CRAWFORD	TC	1.150
GA - CRAWFORD	TCHL	1.150
GA - CRAWFORD	OC	1.098
GA - CRAWFORD	MC	0.907
GA - CRAWFORD	EPO	0.907
GA - CRAWFORD	OAMC	0.907
GA - CRAWFORD	OAEPO	0.907
GA - CRAWFORD	Choice II	0.859
GA - Crawford (GA02)	QPOS	0.743
GA - Crawford (GA02)	HMO	0.842
GA - Crawford (GA02)	OAQPOS	0.743
GA - Crawford (GA02)	OAHMO	0.842
GA - Crawford (GA02)	Choice II	0.743
GA - CRISP	No Product	1.150
GA - CRISP	TC	1.150
GA - CRISP	TCHL	1.150
GA - CRISP	OC	1.098
GA - CRISP	MC	0.907
GA - CRISP	EPO	0.907
GA - CRISP	OAMC	0.907
GA - CRISP	OAEPO	0.907
GA - CRISP	Choice II	0.859
GA - DADE	No Product	0.900
GA - DADE	TC	0.900
GA - DADE	TCHL	0.900
GA - DADE	OC	0.793
GA - DADE	MC	0.743
GA - DADE	EPO	0.743
GA - DADE	OAMC	0.743
GA - DADE	OAEPO	0.743
GA - DADE	Choice II	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - DAWSON	No Product	0.900
GA - DAWSON	TC	0.900
GA - DAWSON	TCHL	0.900
GA - DAWSON	OC	0.793
GA - DAWSON	MC	0.743
GA - DAWSON	EPO	0.743
GA - DAWSON	OAMC	0.743
GA - DAWSON	OAEP0	0.743
GA - DAWSON	Choice II	0.743
GA - DECATUR	No Product	1.150
GA - DECATUR	TC	1.150
GA - DECATUR	TCHL	1.150
GA - DECATUR	OC	1.098
GA - DECATUR	MC	0.907
GA - DECATUR	EPO	0.907
GA - DECATUR	OAMC	0.907
GA - DECATUR	OAEP0	0.907
GA - DECATUR	Choice II	0.859
GA - Dekalb	No Product	0.900
GA - Dekalb	TC	0.900
GA - Dekalb	TCHL	0.900
GA - Dekalb	OC	0.793
GA - Dekalb	MC	0.743
GA - Dekalb	EPO	0.743
GA - Dekalb	OAMC	0.743
GA - Dekalb	OAEP0	0.743
GA - Dekalb	Choice II	0.743
GA - Dekalb (GA01)	QPOS	0.743
GA - Dekalb (GA01)	HMO	0.842
GA - Dekalb (GA01)	OAQPOS	0.743
GA - Dekalb (GA01)	OA HMO	0.842
GA - Dekalb (GA01)	Choice II	0.743
GA - Dekalbe_Newton_Rockdale	No Product	0.900
GA - Dekalbe_Newton_Rockdale	TC	0.900
GA - Dekalbe_Newton_Rockdale	TCHL	0.900
GA - Dekalbe_Newton_Rockdale	OC	0.793
GA - Dekalbe_Newton_Rockdale	MC	0.743
GA - Dekalbe_Newton_Rockdale	EPO	0.743
GA - Dekalbe_Newton_Rockdale	OAMC	0.743
GA - Dekalbe_Newton_Rockdale	OAEP0	0.743
GA - Dekalbe_Newton_Rockdale	Choice II	0.743
GA - DODGE	No Product	1.150
GA - DODGE	TC	1.150
GA - DODGE	TCHL	1.150
GA - DODGE	OC	1.098
GA - DODGE	MC	0.907
GA - DODGE	EPO	0.907
GA - DODGE	OAMC	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - DODGE	OAEPO	0.907
GA - DODGE	Choice II	0.859
GA - DOOLY	No Product	1.150
GA - DOOLY	TC	1.150
GA - DOOLY	TCHL	1.150
GA - DOOLY	OC	1.098
GA - DOOLY	MC	0.907
GA - DOOLY	EPO	0.907
GA - DOOLY	OAMC	0.907
GA - DOOLY	OAEPO	0.907
GA - DOOLY	Choice II	0.859
GA - DOUGHERTY	No Product	1.150
GA - DOUGHERTY	TC	1.150
GA - DOUGHERTY	TCHL	1.150
GA - DOUGHERTY	OC	1.098
GA - DOUGHERTY	MC	0.907
GA - DOUGHERTY	EPO	0.907
GA - DOUGHERTY	OAMC	0.907
GA - DOUGHERTY	OAEPO	0.907
GA - DOUGHERTY	Choice II	0.859
GA - Douglas	No Product	0.900
GA - Douglas	TC	0.900
GA - Douglas	TCHL	0.900
GA - Douglas	OC	0.793
GA - Douglas	MC	0.743
GA - Douglas	EPO	0.743
GA - Douglas	OAMC	0.743
GA - Douglas	OAEPO	0.743
GA - Douglas	Choice II	0.743
GA - Douglas (GA01)	QPOS	0.743
GA - Douglas (GA01)	HMO	0.842
GA - Douglas (GA01)	OAQPOS	0.743
GA - Douglas (GA01)	OA HMO	0.842
GA - Douglas (GA01)	Choice II	0.743
GA - EARLY	No Product	1.150
GA - EARLY	TC	1.150
GA - EARLY	TCHL	1.150
GA - EARLY	OC	1.098
GA - EARLY	MC	0.907
GA - EARLY	EPO	0.907
GA - EARLY	OAMC	0.907
GA - EARLY	OAEPO	0.907
GA - EARLY	Choice II	0.859
GA - ECHOLS	No Product	1.150
GA - ECHOLS	TC	1.150
GA - ECHOLS	TCHL	1.150
GA - ECHOLS	OC	1.098
GA - ECHOLS	MC	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - ECHOLS	EPO	0.907
GA - ECHOLS	OAMC	0.907
GA - ECHOLS	OAEPO	0.907
GA - ECHOLS	Choice II	0.859
GA - Effingham	No Product	1.150
GA - Effingham	TC	1.150
GA - Effingham	TCHL	1.150
GA - Effingham	OC	1.098
GA - Effingham	MC	0.907
GA - Effingham	EPO	0.907
GA - Effingham	OAMC	0.907
GA - Effingham	OAEPO	0.907
GA - Effingham	Choice II	0.859
GA - Effingham (GA04)	OPOS	0.716
GA - Effingham (GA04)	HMO	0.811
GA - Effingham (GA04)	OAQPOS	0.716
GA - Effingham (GA04)	OAHHMO	0.811
GA - Effingham (GA04)	Choice II	0.859
GA - ELBERT	No Product	0.900
GA - ELBERT	TC	0.900
GA - ELBERT	TCHL	0.900
GA - ELBERT	OC	0.793
GA - ELBERT	MC	0.743
GA - ELBERT	EPO	0.743
GA - ELBERT	OAMC	0.743
GA - ELBERT	OAEPO	0.743
GA - ELBERT	Choice II	0.743
GA - EMANUEL	No Product	1.150
GA - EMANUEL	TC	1.150
GA - EMANUEL	TCHL	1.150
GA - EMANUEL	OC	1.098
GA - EMANUEL	MC	0.907
GA - EMANUEL	EPO	0.907
GA - EMANUEL	OAMC	0.907
GA - EMANUEL	OAEPO	0.907
GA - EMANUEL	Choice II	0.859
GA - EVANS	No Product	1.150
GA - EVANS	TC	1.150
GA - EVANS	TCHL	1.150
GA - EVANS	OC	1.098
GA - EVANS	MC	0.907
GA - EVANS	EPO	0.907
GA - EVANS	OAMC	0.907
GA - EVANS	OAEPO	0.907
GA - EVANS	Choice II	0.859
GA - FANNIN	No Product	0.900
GA - FANNIN	TC	0.900
GA - FANNIN	TCHL	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - FANNIN	OC	0.793
GA - FANNIN	MC	0.743
GA - FANNIN	EPO	0.743
GA - FANNIN	OAMC	0.743
GA - FANNIN	OAEO	0.743
GA - FANNIN	Choice II	0.743
GA - Fayette	No Product	0.900
GA - Fayette	TC	0.900
GA - Fayette	TCHL	0.900
GA - Fayette	OC	0.793
GA - Fayette	MC	0.743
GA - Fayette	EPO	0.743
GA - Fayette	OAMC	0.743
GA - Fayette	OAEO	0.743
GA - Fayette	Choice II	0.743
GA - Fayette (GA01)	QPOS	0.743
GA - Fayette (GA01)	HMO	0.842
GA - Fayette (GA01)	OAQPOS	0.743
GA - Fayette (GA01)	OAAMO	0.842
GA - Fayette (GA01)	Choice II	0.743
GA - FLOYD	No Product	0.900
GA - FLOYD	TC	0.900
GA - FLOYD	TCHL	0.900
GA - FLOYD	OC	0.793
GA - FLOYD	MC	0.743
GA - FLOYD	EPO	0.743
GA - FLOYD	OAMC	0.743
GA - FLOYD	OAEO	0.743
GA - FLOYD	Choice II	0.743
GA - Floyd (GA01)	QPOS	0.743
GA - Floyd (GA01)	HMO	0.842
GA - Floyd (GA01)	OAQPOS	0.743
GA - Floyd (GA01)	OAAMO	0.842
GA - Floyd (GA01)	Choice II	0.743
GA - Forsyth	No Product	0.900
GA - Forsyth	TC	0.900
GA - Forsyth	TCHL	0.900
GA - Forsyth	OC	0.793
GA - Forsyth	MC	0.743
GA - Forsyth	EPO	0.743
GA - Forsyth	OAMC	0.743
GA - Forsyth	OAEO	0.743
GA - Forsyth	Choice II	0.743
GA - Forsyth (GA01)	QPOS	0.743
GA - Forsyth (GA01)	HMO	0.842
GA - Forsyth (GA01)	OAQPOS	0.743
GA - Forsyth (GA01)	OAAMO	0.842
GA - Forsyth (GA01)	Choice II	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - FRANKLIN	No Product	0.900
GA - FRANKLIN	TC	0.900
GA - FRANKLIN	TCHL	0.900
GA - FRANKLIN	OC	0.793
GA - FRANKLIN	MC	0.743
GA - FRANKLIN	EPO	0.743
GA - FRANKLIN	OAMC	0.743
GA - FRANKLIN	OAEP0	0.743
GA - FRANKLIN	Choice II	0.743
GA - Fulton	No Product	0.900
GA - Fulton	TC	0.900
GA - Fulton	TCHL	0.900
GA - Fulton	OC	0.793
GA - Fulton	MC	0.743
GA - Fulton	EPO	0.743
GA - Fulton	OAMC	0.743
GA - Fulton	OAEP0	0.743
GA - Fulton	Choice II	0.743
GA - Fulton (GA01)	QPOS	0.743
GA - Fulton (GA01)	HMO	0.842
GA - Fulton (GA01)	OAQPOS	0.743
GA - Fulton (GA01)	OA HMO	0.842
GA - Fulton (GA01)	Choice II	0.743
GA - Fulton/Cobb (GA01)	QPOS	0.743
GA - Fulton/Cobb (GA01)	HMO	0.842
GA - Fulton/Cobb (GA01)	OAQPOS	0.743
GA - Fulton/Cobb (GA01)	OA HMO	0.842
GA - Fulton/Cobb (GA01)	Choice II	0.743
GA - GA	No Product	1.150
GA - GA	TC	1.150
GA - GA	TCHL	1.150
GA - GA	OC	1.098
GA - GA	MC	0.907
GA - GA	EPO	0.907
GA - GA	OAMC	0.907
GA - GA	OAEP0	0.907
GA - GA	Choice II	0.859
GA - GA commercial (GA01)	QPOS	0.743
GA - GA commercial (GA01)	HMO	0.842
GA - GA commercial (GA01)	OAQPOS	0.743
GA - GA commercial (GA01)	OA HMO	0.842
GA - GA commercial (GA01)	Choice II	0.743
GA - GILMER	No Product	0.900
GA - GILMER	TC	0.900
GA - GILMER	TCHL	0.900
GA - GILMER	OC	0.793
GA - GILMER	MC	0.743
GA - GILMER	EPO	0.743



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - GILMER	OAMC	0.743
GA - GILMER	OAEP0	0.743
GA - GILMER	Choice II	0.743
GA - GLASCOCK	No Product	1.150
GA - GLASCOCK	TC	1.150
GA - GLASCOCK	TCHL	1.150
GA - GLASCOCK	OC	1.098
GA - GLASCOCK	MC	0.907
GA - GLASCOCK	EPO	0.907
GA - GLASCOCK	OAMC	0.907
GA - GLASCOCK	OAEP0	0.907
GA - GLASCOCK	Choice II	0.859
GA - Glascock (GA03)	QPOS	0.716
GA - Glascock (GA03)	HMO	0.811
GA - Glascock (GA03)	OAQPOS	0.716
GA - Glascock (GA03)	OA HMO	0.811
GA - Glascock (GA03)	Choice II	0.859
GA - GLYNN	No Product	1.150
GA - GLYNN	TC	1.150
GA - GLYNN	TCHL	1.150
GA - GLYNN	OC	1.098
GA - GLYNN	MC	0.907
GA - GLYNN	EPO	0.907
GA - GLYNN	OAMC	0.907
GA - GLYNN	OAEP0	0.907
GA - GLYNN	Choice II	0.859
GA - Glynn (GA04)	QPOS	0.716
GA - Glynn (GA04)	HMO	0.811
GA - Glynn (GA04)	OAQPOS	0.716
GA - Glynn (GA04)	OA HMO	0.811
GA - Glynn (GA04)	Choice II	0.859
GA - GORDON	No Product	0.900
GA - GORDON	TC	0.900
GA - GORDON	TCHL	0.900
GA - GORDON	OC	0.793
GA - GORDON	MC	0.743
GA - GORDON	EPO	0.743
GA - GORDON	OAMC	0.743
GA - GORDON	OAEP0	0.743
GA - GORDON	Choice II	0.743
GA - Gordon (GA01)	QPOS	0.743
GA - Gordon (GA01)	HMO	0.842
GA - Gordon (GA01)	OAQPOS	0.743
GA - Gordon (GA01)	OA HMO	0.842
GA - Gordon (GA01)	Choice II	0.743
GA - GRADY	No Product	1.150
GA - GRADY	TC	1.150
GA - GRADY	TCHL	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - GRADY	OC	1.098
GA - GRADY	MC	0.907
GA - GRADY	EPO	0.907
GA - GRADY	OAMC	0.907
GA - GRADY	OAEO	0.907
GA - GRADY	Choice II	0.859
GA - GREENE	No Product	0.900
GA - GREENE	TC	0.900
GA - GREENE	TCHL	0.900
GA - GREENE	OC	0.793
GA - GREENE	MC	0.743
GA - GREENE	EPO	0.743
GA - GREENE	OAMC	0.743
GA - GREENE	OAEO	0.743
GA - GREENE	Choice II	0.743
GA - Greene (GA01)	QPOS	0.743
GA - Greene (GA01)	HMO	0.842
GA - Greene (GA01)	OAQPOS	0.743
GA - Greene (GA01)	OAAMO	0.842
GA - Greene (GA01)	Choice II	0.743
GA - Gwinnett	No Product	0.900
GA - Gwinnett	TC	0.900
GA - Gwinnett	TCHL	0.900
GA - Gwinnett	OC	0.793
GA - Gwinnett	MC	0.743
GA - Gwinnett	EPO	0.743
GA - Gwinnett	OAMC	0.743
GA - Gwinnett	OAEO	0.743
GA - Gwinnett	Choice II	0.743
GA - Gwinnett (GA01)	QPOS	0.743
GA - Gwinnett (GA01)	HMO	0.842
GA - Gwinnett (GA01)	OAQPOS	0.743
GA - Gwinnett (GA01)	OAAMO	0.842
GA - Gwinnett (GA01)	Choice II	0.743
GA - Gwinnett_Clark	No Product	0.900
GA - Gwinnett_Clark	TC	0.900
GA - Gwinnett_Clark	TCHL	0.900
GA - Gwinnett_Clark	OC	0.793
GA - Gwinnett_Clark	MC	0.743
GA - Gwinnett_Clark	EPO	0.743
GA - Gwinnett_Clark	OAMC	0.743
GA - Gwinnett_Clark	OAEO	0.743
GA - Gwinnett_Clark	Choice II	0.743
GA - HABERSHAM	No Product	0.900
GA - HABERSHAM	TC	0.900
GA - HABERSHAM	TCHL	0.900
GA - HABERSHAM	OC	0.793
GA - HABERSHAM	MC	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - HABERSHAM	EPO	0.743
GA - HABERSHAM	OAMC	0.743
GA - HABERSHAM	OAEPO	0.743
GA - HABERSHAM	Choice II	0.743
GA - Hall	No Product	0.900
GA - Hall	TC	0.900
GA - Hall	TCHL	0.900
GA - Hall	OC	0.793
GA - Hall	MC	0.743
GA - Hall	EPO	0.743
GA - Hall	OAMC	0.743
GA - Hall	OAEPO	0.743
GA - Hall	Choice II	0.743
GA - Hall (GA01)	QPOS	0.743
GA - Hall (GA01)	HMO	0.842
GA - Hall (GA01)	OAQPOS	0.743
GA - Hall (GA01)	OAHMO	0.842
GA - Hall (GA01)	Choice II	0.743
GA - HANCOCK	No Product	1.150
GA - HANCOCK	TC	1.150
GA - HANCOCK	TCHL	1.150
GA - HANCOCK	OC	1.098
GA - HANCOCK	MC	0.907
GA - HANCOCK	EPO	0.907
GA - HANCOCK	OAMC	0.907
GA - HANCOCK	OAEPO	0.907
GA - HANCOCK	Choice II	0.859
GA - Hancock (GA03)	QPOS	0.716
GA - Hancock (GA03)	HMO	0.811
GA - Hancock (GA03)	OAQPOS	0.716
GA - Hancock (GA03)	OAHMO	0.811
GA - Hancock (GA03)	Choice II	0.859
GA - HARALSON	No Product	0.900
GA - HARALSON	TC	0.900
GA - HARALSON	TCHL	0.900
GA - HARALSON	OC	0.793
GA - HARALSON	MC	0.743
GA - HARALSON	EPO	0.743
GA - HARALSON	OAMC	0.743
GA - HARALSON	OAEPO	0.743
GA - HARALSON	Choice II	0.743
GA - HARRIS	No Product	1.150
GA - HARRIS	TC	1.150
GA - HARRIS	TCHL	1.150
GA - HARRIS	OC	1.098
GA - HARRIS	MC	0.907
GA - HARRIS	EPO	0.907
GA - HARRIS	OAMC	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - HARRIS	OAEPO	0.907
GA - HARRIS	Choice II	0.859
GA - Harris (GA02)	QPOS	0.743
GA - Harris (GA02)	HMO	0.842
GA - Harris (GA02)	OAQPOS	0.743
GA - Harris (GA02)	OAHMO	0.842
GA - Harris (GA02)	Choice II	0.743
GA - HART	No Product	1.150
GA - HART	TC	1.150
GA - HART	TCHL	1.150
GA - HART	OC	1.098
GA - HART	MC	0.907
GA - HART	EPO	0.907
GA - HART	OAMC	0.907
GA - HART	OAEPO	0.907
GA - HART	Choice II	0.859
GA - HEARD	No Product	0.900
GA - HEARD	TC	0.900
GA - HEARD	TCHL	0.900
GA - HEARD	OC	0.793
GA - HEARD	MC	0.743
GA - HEARD	EPO	0.743
GA - HEARD	OAMC	0.743
GA - HEARD	OAEPO	0.743
GA - HEARD	Choice II	0.743
GA - Heard (GA01)	QPOS	0.743
GA - Heard (GA01)	HMO	0.842
GA - Heard (GA01)	OAQPOS	0.743
GA - Heard (GA01)	OAHMO	0.842
GA - Heard (GA01)	Choice II	0.743
GA - Henry	No Product	0.900
GA - Henry	TC	0.900
GA - Henry	TCHL	0.900
GA - Henry	OC	0.793
GA - Henry	MC	0.743
GA - Henry	EPO	0.743
GA - Henry	OAMC	0.743
GA - Henry	OAEPO	0.743
GA - Henry	Choice II	0.743
GA - Henry (GA01)	QPOS	0.743
GA - Henry (GA01)	HMO	0.842
GA - Henry (GA01)	OAQPOS	0.743
GA - Henry (GA01)	OAHMO	0.842
GA - Henry (GA01)	Choice II	0.743
GA - HOUSTON	No Product	1.150
GA - HOUSTON	TC	1.150
GA - HOUSTON	TCHL	1.150
GA - HOUSTON	OC	1.098

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - HOUSTON	MC	0.907
GA - HOUSTON	EPO	0.907
GA - HOUSTON	OAMC	0.907
GA - HOUSTON	OAEPO	0.907
GA - HOUSTON	Choice II	0.859
GA - Houston (GA02)	QPOS	0.743
GA - Houston (GA02)	HMO	0.842
GA - Houston (GA02)	OAQPOS	0.743
GA - Houston (GA02)	OAHMO	0.842
GA - Houston (GA02)	Choice II	0.743
GA - Jackson	No Product	0.900
GA - Jackson	TC	0.900
GA - Jackson	TCHL	0.900
GA - Jackson	OC	0.793
GA - Jackson	MC	0.743
GA - Jackson	EPO	0.743
GA - Jackson	OAMC	0.743
GA - Jackson	OAEPO	0.743
GA - Jackson	Choice II	0.743
GA - Jackson (GA01)	QPOS	0.743
GA - Jackson (GA01)	HMO	0.842
GA - Jackson (GA01)	OAQPOS	0.743
GA - Jackson (GA01)	OAHMO	0.842
GA - Jackson (GA01)	Choice II	0.743
GA - JASPER	No Product	0.900
GA - JASPER	TC	0.900
GA - JASPER	TCHL	0.900
GA - JASPER	OC	0.793
GA - JASPER	MC	0.743
GA - JASPER	EPO	0.743
GA - JASPER	OAMC	0.743
GA - JASPER	OAEPO	0.743
GA - JASPER	Choice II	0.743
GA - Jasper (GA01)	QPOS	0.743
GA - Jasper (GA01)	HMO	0.842
GA - Jasper (GA01)	OAQPOS	0.743
GA - Jasper (GA01)	OAHMO	0.842
GA - Jasper (GA01)	Choice II	0.743
GA - JEFF DAVIS	No Product	1.150
GA - JEFF DAVIS	TC	1.150
GA - JEFF DAVIS	TCHL	1.150
GA - JEFF DAVIS	OC	1.098
GA - JEFF DAVIS	MC	0.907
GA - JEFF DAVIS	EPO	0.907
GA - JEFF DAVIS	OAMC	0.907
GA - JEFF DAVIS	OAEPO	0.907
GA - JEFF DAVIS	Choice II	0.859
GA - JEFFERSON	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - JEFFERSON	TC	1.150
GA - JEFFERSON	TCHL	1.150
GA - JEFFERSON	OC	1.098
GA - JEFFERSON	MC	0.907
GA - JEFFERSON	EPO	0.907
GA - JEFFERSON	OAMC	0.907
GA - JEFFERSON	OAEP0	0.907
GA - JEFFERSON	Choice II	0.859
GA - Jefferson (GA03)	QPOS	0.716
GA - Jefferson (GA03)	HMO	0.811
GA - Jefferson (GA03)	OAQPOS	0.716
GA - Jefferson (GA03)	OA HMO	0.811
GA - Jefferson (GA03)	Choice II	0.859
GA - JENKINS	No Product	1.150
GA - JENKINS	TC	1.150
GA - JENKINS	TCHL	1.150
GA - JENKINS	OC	1.098
GA - JENKINS	MC	0.907
GA - JENKINS	EPO	0.907
GA - JENKINS	OAMC	0.907
GA - JENKINS	OAEP0	0.907
GA - JENKINS	Choice II	0.859
GA - JOHNSON	No Product	1.150
GA - JOHNSON	TC	1.150
GA - JOHNSON	TCHL	1.150
GA - JOHNSON	OC	1.098
GA - JOHNSON	MC	0.907
GA - JOHNSON	EPO	0.907
GA - JOHNSON	OAMC	0.907
GA - JOHNSON	OAEP0	0.907
GA - JOHNSON	Choice II	0.859
GA - JONES	No Product	1.150
GA - JONES	TC	1.150
GA - JONES	TCHL	1.150
GA - JONES	OC	1.098
GA - JONES	MC	0.907
GA - JONES	EPO	0.907
GA - JONES	OAMC	0.907
GA - JONES	OAEP0	0.907
GA - JONES	Choice II	0.859
GA - Jones (GA02)	QPOS	0.743
GA - Jones (GA02)	HMO	0.842
GA - Jones (GA02)	OAQPOS	0.743
GA - Jones (GA02)	OA HMO	0.842
GA - Jones (GA02)	Choice II	0.743
GA - LAMAR	No Product	0.900
GA - LAMAR	TC	0.900
GA - LAMAR	TCHL	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - LAMAR	OC	0.793
GA - LAMAR	MC	0.743
GA - LAMAR	EPO	0.743
GA - LAMAR	OAMC	0.743
GA - LAMAR	OAEP0	0.743
GA - LAMAR	Choice II	0.743
GA - LANIER	No Product	1.150
GA - LANIER	TC	1.150
GA - LANIER	TCHL	1.150
GA - LANIER	OC	1.098
GA - LANIER	MC	0.907
GA - LANIER	EPO	0.907
GA - LANIER	OAMC	0.907
GA - LANIER	OAEP0	0.907
GA - LANIER	Choice II	0.859
GA - LAURENS	No Product	1.150
GA - LAURENS	TC	1.150
GA - LAURENS	TCHL	1.150
GA - LAURENS	OC	1.098
GA - LAURENS	MC	0.907
GA - LAURENS	EPO	0.907
GA - LAURENS	OAMC	0.907
GA - LAURENS	OAEP0	0.907
GA - LAURENS	Choice II	0.859
GA - LEE	No Product	1.150
GA - LEE	TC	1.150
GA - LEE	TCHL	1.150
GA - LEE	OC	1.098
GA - LEE	MC	0.907
GA - LEE	EPO	0.907
GA - LEE	OAMC	0.907
GA - LEE	OAEP0	0.907
GA - LEE	Choice II	0.859
GA - Liberty	No Product	1.150
GA - Liberty	TC	1.150
GA - Liberty	TCHL	1.150
GA - Liberty	OC	1.098
GA - Liberty	MC	0.907
GA - Liberty	EPO	0.907
GA - Liberty	OAMC	0.907
GA - Liberty	OAEP0	0.907
GA - Liberty	Choice II	0.859
GA - Liberty (GA04)	QPOS	0.716
GA - Liberty (GA04)	HMO	0.811
GA - Liberty (GA04)	OAQPOS	0.716
GA - Liberty (GA04)	OA HMO	0.811
GA - Liberty (GA04)	Choice II	0.859
GA - LINCOLN	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - LINCOLN	TC	1.150
GA - LINCOLN	TCHL	1.150
GA - LINCOLN	OC	1.098
GA - LINCOLN	MC	0.907
GA - LINCOLN	EPO	0.907
GA - LINCOLN	OAMC	0.907
GA - LINCOLN	OAEP0	0.907
GA - LINCOLN	Choice II	0.859
GA - Lincoln (GA03)	QPOS	0.716
GA - Lincoln (GA03)	HMO	0.811
GA - Lincoln (GA03)	OAQPOS	0.716
GA - Lincoln (GA03)	OAHHMO	0.811
GA - Lincoln (GA03)	Choice II	0.859
GA - Long	No Product	1.150
GA - Long	TC	1.150
GA - Long	TCHL	1.150
GA - Long	OC	1.098
GA - Long	MC	0.907
GA - Long	EPO	0.907
GA - Long	OAMC	0.907
GA - Long	OAEP0	0.907
GA - Long	Choice II	0.859
GA - Long (GA04)	QPOS	0.716
GA - Long (GA04)	HMO	0.811
GA - Long (GA04)	OAQPOS	0.716
GA - Long (GA04)	OAHHMO	0.811
GA - Long (GA04)	Choice II	0.859
GA - LOWNDES	No Product	1.150
GA - LOWNDES	TC	1.150
GA - LOWNDES	TCHL	1.150
GA - LOWNDES	OC	1.098
GA - LOWNDES	MC	0.907
GA - LOWNDES	EPO	0.907
GA - LOWNDES	OAMC	0.907
GA - LOWNDES	OAEP0	0.907
GA - LOWNDES	Choice II	0.859
GA - LUMPKIN	No Product	0.900
GA - LUMPKIN	TC	0.900
GA - LUMPKIN	TCHL	0.900
GA - LUMPKIN	OC	0.793
GA - LUMPKIN	MC	0.743
GA - LUMPKIN	EPO	0.743
GA - LUMPKIN	OAMC	0.743
GA - LUMPKIN	OAEP0	0.743
GA - LUMPKIN	Choice II	0.743
GA - MACON	No Product	1.150
GA - MACON	TC	1.150
GA - MACON	TCHL	1.150



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MACON	OC	1.098
GA - MACON	MC	0.907
GA - MACON	EPO	0.907
GA - MACON	OAMC	0.907
GA - MACON	OAEP0	0.907
GA - MACON	Choice II	0.859
GA - MADISON	No Product	0.900
GA - MADISON	TC	0.900
GA - MADISON	TCHL	0.900
GA - MADISON	OC	0.793
GA - MADISON	MC	0.743
GA - MADISON	EPO	0.743
GA - MADISON	OAMC	0.743
GA - MADISON	OAEP0	0.743
GA - MADISON	Choice II	0.743
GA - MARION	No Product	1.150
GA - MARION	TC	1.150
GA - MARION	TCHL	1.150
GA - MARION	OC	1.098
GA - MARION	MC	0.907
GA - MARION	EPO	0.907
GA - MARION	OAMC	0.907
GA - MARION	OAEP0	0.907
GA - MARION	Choice II	0.859
GA - MCDUFFIE	No Product	1.150
GA - MCDUFFIE	TC	1.150
GA - MCDUFFIE	TCHL	1.150
GA - MCDUFFIE	OC	1.098
GA - MCDUFFIE	MC	0.907
GA - MCDUFFIE	EPO	0.907
GA - MCDUFFIE	OAMC	0.907
GA - MCDUFFIE	OAEP0	0.907
GA - MCDUFFIE	Choice II	0.859
GA - MCINTOSH	No Product	1.150
GA - MCINTOSH	TC	1.150
GA - MCINTOSH	TCHL	1.150
GA - MCINTOSH	OC	1.098
GA - MCINTOSH	MC	0.907
GA - MCINTOSH	EPO	0.907
GA - MCINTOSH	OAMC	0.907
GA - MCINTOSH	OAEP0	0.907
GA - MCINTOSH	Choice II	0.859
GA - Mcintosh (GA04)	QPOS	0.716
GA - Mcintosh (GA04)	HMO	0.811
GA - Mcintosh (GA04)	OAQPOS	0.716
GA - Mcintosh (GA04)	OA HMO	0.811
GA - Mcintosh (GA04)	Choice II	0.859
GA - MERIWETHER	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MERIWETHER	TC	1.150
GA - MERIWETHER	TCHL	1.150
GA - MERIWETHER	OC	1.098
GA - MERIWETHER	MC	0.907
GA - MERIWETHER	EPO	0.907
GA - MERIWETHER	OAMC	0.907
GA - MERIWETHER	OAEPO	0.907
GA - MERIWETHER	Choice II	0.859
GA - MILLER	No Product	1.150
GA - MILLER	TC	1.150
GA - MILLER	TCHL	1.150
GA - MILLER	OC	1.098
GA - MILLER	MC	0.907
GA - MILLER	EPO	0.907
GA - MILLER	OAMC	0.907
GA - MILLER	OAEPO	0.907
GA - MILLER	Choice II	0.859
GA - MITCHELL	No Product	1.150
GA - MITCHELL	TC	1.150
GA - MITCHELL	TCHL	1.150
GA - MITCHELL	OC	1.098
GA - MITCHELL	MC	0.907
GA - MITCHELL	EPO	0.907
GA - MITCHELL	OAMC	0.907
GA - MITCHELL	OAEPO	0.907
GA - MITCHELL	Choice II	0.859
GA - MONROE	No Product	1.150
GA - MONROE	TC	1.150
GA - MONROE	TCHL	1.150
GA - MONROE	OC	1.098
GA - MONROE	MC	0.907
GA - MONROE	EPO	0.907
GA - MONROE	OAMC	0.907
GA - MONROE	OAEPO	0.907
GA - MONROE	Choice II	0.859
GA - Monroe (GA02)	QPOS	0.743
GA - Monroe (GA02)	HMO	0.842
GA - Monroe (GA02)	OAQPOS	0.743
GA - Monroe (GA02)	OAHMO	0.842
GA - Monroe (GA02)	Choice II	0.743
GA - MONTGOMERY	No Product	1.150
GA - MONTGOMERY	TC	1.150
GA - MONTGOMERY	TCHL	1.150
GA - MONTGOMERY	OC	1.098
GA - MONTGOMERY	MC	0.907
GA - MONTGOMERY	EPO	0.907
GA - MONTGOMERY	OAMC	0.907
GA - MONTGOMERY	OAEPO	0.907

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - MONTGOMERY	Choice II	0.859
GA - MORGAN	No Product	0.900
GA - MORGAN	TC	0.900
GA - MORGAN	TCHL	0.900
GA - MORGAN	OC	0.793
GA - MORGAN	MC	0.743
GA - MORGAN	EPO	0.743
GA - MORGAN	OAMC	0.743
GA - MORGAN	OAEP0	0.743
GA - MORGAN	Choice II	0.743
GA - Morgan (GA01)	QPOS	0.743
GA - Morgan (GA01)	HMO	0.842
GA - Morgan (GA01)	OAQPOS	0.743
GA - Morgan (GA01)	OA HMO	0.842
GA - Morgan (GA01)	Choice II	0.743
GA - MURRAY	No Product	0.900
GA - MURRAY	TC	0.900
GA - MURRAY	TCHL	0.900
GA - MURRAY	OC	0.793
GA - MURRAY	MC	0.743
GA - MURRAY	EPO	0.743
GA - MURRAY	OAMC	0.743
GA - MURRAY	OAEP0	0.743
GA - MURRAY	Choice II	0.743
GA - MUSCOGEE	No Product	1.150
GA - MUSCOGEE	TC	1.150
GA - MUSCOGEE	TCHL	1.150
GA - MUSCOGEE	OC	1.098
GA - MUSCOGEE	MC	0.907
GA - MUSCOGEE	EPO	0.907
GA - MUSCOGEE	OAMC	0.907
GA - MUSCOGEE	OAEP0	0.907
GA - MUSCOGEE	Choice II	0.859
GA - Muscogee (GA02)	QPOS	0.743
GA - Muscogee (GA02)	HMO	0.842
GA - Muscogee (GA02)	OAQPOS	0.743
GA - Muscogee (GA02)	OA HMO	0.842
GA - Muscogee (GA02)	Choice II	0.743
GA - Newton	No Product	0.900
GA - Newton	TC	0.900
GA - Newton	TCHL	0.900
GA - Newton	OC	0.793
GA - Newton	MC	0.743
GA - Newton	EPO	0.743
GA - Newton	OAMC	0.743
GA - Newton	OAEP0	0.743
GA - Newton	Choice II	0.743
GA - Newton (GA01)	QPOS	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Newton (GA01)	HMO	0.842
GA - Newton (GA01)	OAQPOS	0.743
GA - Newton (GA01)	OAHMO	0.842
GA - Newton (GA01)	Choice II	0.743
GA - NORTH GEORGIA	No Product	0.900
GA - NORTH GEORGIA	TC	0.900
GA - NORTH GEORGIA	TCHL	0.900
GA - NORTH GEORGIA	OC	0.793
GA - NORTH GEORGIA	MC	0.743
GA - NORTH GEORGIA	EPO	0.743
GA - NORTH GEORGIA	OAMC	0.743
GA - NORTH GEORGIA	OAEO	0.743
GA - NORTH GEORGIA	Choice II	0.743
GA - Oconee	No Product	0.900
GA - Oconee	TC	0.900
GA - Oconee	TCHL	0.900
GA - Oconee	OC	0.793
GA - Oconee	MC	0.743
GA - Oconee	EPO	0.743
GA - Oconee	OAMC	0.743
GA - Oconee	OAEO	0.743
GA - Oconee	Choice II	0.743
GA - Oconee (GA01)	QPOS	0.743
GA - Oconee (GA01)	HMO	0.842
GA - Oconee (GA01)	OAQPOS	0.743
GA - Oconee (GA01)	OAHMO	0.842
GA - Oconee (GA01)	Choice II	0.743
GA - Oglethorpe	No Product	0.900
GA - Oglethorpe	TC	0.900
GA - Oglethorpe	TCHL	0.900
GA - Oglethorpe	OC	0.793
GA - Oglethorpe	MC	0.743
GA - Oglethorpe	EPO	0.743
GA - Oglethorpe	OAMC	0.743
GA - Oglethorpe	OAEO	0.743
GA - Oglethorpe	Choice II	0.743
GA - Oglethorpe (GA01)	QPOS	0.743
GA - Oglethorpe (GA01)	HMO	0.842
GA - Oglethorpe (GA01)	OAQPOS	0.743
GA - Oglethorpe (GA01)	OAHMO	0.842
GA - Oglethorpe (GA01)	Choice II	0.743
GA - Paulding	No Product	0.900
GA - Paulding	TC	0.900
GA - Paulding	TCHL	0.900
GA - Paulding	OC	0.793
GA - Paulding	MC	0.743
GA - Paulding	EPO	0.743
GA - Paulding	OAMC	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Paulding	OAEPO	0.743
GA - Paulding	Choice II	0.743
GA - Paulding (GA01)	QPOS	0.743
GA - Paulding (GA01)	HMO	0.842
GA - Paulding (GA01)	OAQPOS	0.743
GA - Paulding (GA01)	OAHMO	0.842
GA - Paulding (GA01)	Choice II	0.743
GA - PEACH	No Product	1.150
GA - PEACH	TC	1.150
GA - PEACH	TCHL	1.150
GA - PEACH	OC	1.098
GA - PEACH	MC	0.907
GA - PEACH	EPO	0.907
GA - PEACH	OAMC	0.907
GA - PEACH	OAEPO	0.907
GA - PEACH	Choice II	0.859
GA - Peach (GA02)	QPOS	0.743
GA - Peach (GA02)	HMO	0.842
GA - Peach (GA02)	OAQPOS	0.743
GA - Peach (GA02)	OAHMO	0.842
GA - Peach (GA02)	Choice II	0.743
GA - Pickens	No Product	0.900
GA - Pickens	TC	0.900
GA - Pickens	TCHL	0.900
GA - Pickens	OC	0.793
GA - Pickens	MC	0.743
GA - Pickens	EPO	0.743
GA - Pickens	OAMC	0.743
GA - Pickens	OAEPO	0.743
GA - Pickens	Choice II	0.743
GA - Pickens (GA01)	QPOS	0.743
GA - Pickens (GA01)	HMO	0.842
GA - Pickens (GA01)	OAQPOS	0.743
GA - Pickens (GA01)	OAHMO	0.842
GA - Pickens (GA01)	Choice II	0.743
GA - PIERCE	No Product	1.150
GA - PIERCE	TC	1.150
GA - PIERCE	TCHL	1.150
GA - PIERCE	OC	1.098
GA - PIERCE	MC	0.907
GA - PIERCE	EPO	0.907
GA - PIERCE	OAMC	0.907
GA - PIERCE	OAEPO	0.907
GA - PIERCE	Choice II	0.859
GA - PIKE	No Product	0.900
GA - PIKE	TC	0.900
GA - PIKE	TCHL	0.900
GA - PIKE	OC	0.793

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - PIKE	MC	0.743
GA - PIKE	EPO	0.743
GA - PIKE	OAMC	0.743
GA - PIKE	OAEP0	0.743
GA - PIKE	Choice II	0.743
GA - POLK	No Product	0.900
GA - POLK	TC	0.900
GA - POLK	TCHL	0.900
GA - POLK	OC	0.793
GA - POLK	MC	0.743
GA - POLK	EPO	0.743
GA - POLK	OAMC	0.743
GA - POLK	OAEP0	0.743
GA - POLK	Choice II	0.743
GA - Polk (GA01)	QPOS	0.743
GA - Polk (GA01)	HMO	0.842
GA - Polk (GA01)	OAQPOS	0.743
GA - Polk (GA01)	OA HMO	0.842
GA - Polk (GA01)	Choice II	0.743
GA - PULASKI	No Product	1.150
GA - PULASKI	TC	1.150
GA - PULASKI	TCHL	1.150
GA - PULASKI	OC	1.098
GA - PULASKI	MC	0.907
GA - PULASKI	EPO	0.907
GA - PULASKI	OAMC	0.907
GA - PULASKI	OAEP0	0.907
GA - PULASKI	Choice II	0.859
GA - Pulaski (GA02)	QPOS	0.743
GA - Pulaski (GA02)	HMO	0.842
GA - Pulaski (GA02)	OAQPOS	0.743
GA - Pulaski (GA02)	OA HMO	0.842
GA - Pulaski (GA02)	Choice II	0.743
GA - PUTNAM	No Product	1.150
GA - PUTNAM	TC	1.150
GA - PUTNAM	TCHL	1.150
GA - PUTNAM	OC	1.098
GA - PUTNAM	MC	0.907
GA - PUTNAM	EPO	0.907
GA - PUTNAM	OAMC	0.907
GA - PUTNAM	OAEP0	0.907
GA - PUTNAM	Choice II	0.859
GA - Putnam (GA02)	QPOS	0.743
GA - Putnam (GA02)	HMO	0.842
GA - Putnam (GA02)	OAQPOS	0.743
GA - Putnam (GA02)	OA HMO	0.842
GA - Putnam (GA02)	Choice II	0.743
GA - QUITMAN	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - QUITMAN	TC	1.150
GA - QUITMAN	TCHL	1.150
GA - QUITMAN	OC	1.098
GA - QUITMAN	MC	0.907
GA - QUITMAN	EPO	0.907
GA - QUITMAN	OAMC	0.907
GA - QUITMAN	OAEP0	0.907
GA - QUITMAN	Choice II	0.859
GA - RABUN	No Product	0.900
GA - RABUN	TC	0.900
GA - RABUN	TCHL	0.900
GA - RABUN	OC	0.793
GA - RABUN	MC	0.743
GA - RABUN	EPO	0.743
GA - RABUN	OAMC	0.743
GA - RABUN	OAEP0	0.743
GA - RABUN	Choice II	0.743
GA - RANDOLPH	No Product	1.150
GA - RANDOLPH	TC	1.150
GA - RANDOLPH	TCHL	1.150
GA - RANDOLPH	OC	1.098
GA - RANDOLPH	MC	0.907
GA - RANDOLPH	EPO	0.907
GA - RANDOLPH	OAMC	0.907
GA - RANDOLPH	OAEP0	0.907
GA - RANDOLPH	Choice II	0.859
GA - RICHMOND	No Product	1.150
GA - RICHMOND	TC	1.150
GA - RICHMOND	TCHL	1.150
GA - RICHMOND	OC	1.098
GA - RICHMOND	MC	0.907
GA - RICHMOND	EPO	0.907
GA - RICHMOND	OAMC	0.907
GA - RICHMOND	OAEP0	0.907
GA - RICHMOND	Choice II	0.859
GA - Richmond (GA03)	QPOS	0.716
GA - Richmond (GA03)	HMO	0.811
GA - Richmond (GA03)	OAQPOS	0.716
GA - Richmond (GA03)	OA HMO	0.811
GA - Richmond (GA03)	Choice II	0.859
GA - Rockdale	No Product	0.900
GA - Rockdale	TC	0.900
GA - Rockdale	TCHL	0.900
GA - Rockdale	OC	0.793
GA - Rockdale	MC	0.743
GA - Rockdale	EPO	0.743
GA - Rockdale	OAMC	0.743
GA - Rockdale	OAEP0	0.743

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Rockdale	Choice II	0.743
GA - Rockdale (GA01)	QPOS	0.743
GA - Rockdale (GA01)	HMO	0.842
GA - Rockdale (GA01)	OAQPOS	0.743
GA - Rockdale (GA01)	OAHMO	0.842
GA - Rockdale (GA01)	Choice II	0.743
GA - RWIN	No Product	1.150
GA - RWIN	TC	1.150
GA - RWIN	TCHL	1.150
GA - RWIN	OC	1.098
GA - RWIN	MC	0.907
GA - RWIN	EPO	0.907
GA - RWIN	OAMC	0.907
GA - RWIN	OAEP0	0.907
GA - RWIN	Choice II	0.859
GA - SAVANNAH	No Product	1.150
GA - SAVANNAH	TC	1.150
GA - SAVANNAH	TCHL	1.150
GA - SAVANNAH	OC	1.098
GA - SAVANNAH	MC	0.907
GA - SAVANNAH	EPO	0.907
GA - SAVANNAH	OAMC	0.907
GA - SAVANNAH	OAEP0	0.907
GA - SAVANNAH	Choice II	0.859
GA - Savannah (GA04)	QPOS	0.716
GA - Savannah (GA04)	HMO	0.811
GA - Savannah (GA04)	OAQPOS	0.716
GA - Savannah (GA04)	OAHMO	0.811
GA - Savannah (GA04)	Choice II	0.859
GA - Savannah (GA04)	QPOS	0.716
GA - Savannah (GA04)	HMO	0.811
GA - Savannah (GA04)	OAQPOS	0.716
GA - Savannah (GA04)	OAHMO	0.811
GA - Savannah (GA04)	Choice II	0.859
GA - SCHLEY	No Product	1.150
GA - SCHLEY	TC	1.150
GA - SCHLEY	TCHL	1.150
GA - SCHLEY	OC	1.098
GA - SCHLEY	MC	0.907
GA - SCHLEY	EPO	0.907
GA - SCHLEY	OAMC	0.907
GA - SCHLEY	OAEP0	0.907
GA - SCHLEY	Choice II	0.859
GA - SCREVEN	No Product	1.150
GA - SCREVEN	TC	1.150
GA - SCREVEN	TCHL	1.150
GA - SCREVEN	OC	1.098
GA - SCREVEN	MC	0.907



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - SCREVEN	EPO	0.907
GA - SCREVEN	OAMC	0.907
GA - SCREVEN	OAEP0	0.907
GA - SCREVEN	Choice II	0.859
GA - SEMINOLE	No Product	1.150
GA - SEMINOLE	TC	1.150
GA - SEMINOLE	TCHL	1.150
GA - SEMINOLE	OC	1.098
GA - SEMINOLE	MC	0.907
GA - SEMINOLE	EPO	0.907
GA - SEMINOLE	OAMC	0.907
GA - SEMINOLE	OAEP0	0.907
GA - SEMINOLE	Choice II	0.859
GA - SOUTH GEORGIA	No Product	1.150
GA - SOUTH GEORGIA	TC	1.150
GA - SOUTH GEORGIA	TCHL	1.150
GA - SOUTH GEORGIA	OC	1.098
GA - SOUTH GEORGIA	MC	0.907
GA - SOUTH GEORGIA	EPO	0.907
GA - SOUTH GEORGIA	OAMC	0.907
GA - SOUTH GEORGIA	OAEP0	0.907
GA - SOUTH GEORGIA	Choice II	0.859
GA - Spalding	No Product	0.900
GA - Spalding	TC	0.900
GA - Spalding	TCHL	0.900
GA - Spalding	OC	0.793
GA - Spalding	MC	0.743
GA - Spalding	EPO	0.743
GA - Spalding	OAMC	0.743
GA - Spalding	OAEP0	0.743
GA - Spalding	Choice II	0.743
GA - Spalding (GA01)	QPOS	0.743
GA - Spalding (GA01)	HMO	0.842
GA - Spalding (GA01)	OAQPOS	0.743
GA - Spalding (GA01)	OA HMO	0.842
GA - Spalding (GA01)	Choice II	0.743
GA - STEPHENS	No Product	0.900
GA - STEPHENS	TC	0.900
GA - STEPHENS	TCHL	0.900
GA - STEPHENS	OC	0.793
GA - STEPHENS	MC	0.743
GA - STEPHENS	EPO	0.743
GA - STEPHENS	OAMC	0.743
GA - STEPHENS	OAEP0	0.743
GA - STEPHENS	Choice II	0.743
GA - STEWART	No Product	1.150
GA - STEWART	TC	1.150
GA - STEWART	TCHL	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - STEWART	OC	1.098
GA - STEWART	MC	0.907
GA - STEWART	EPO	0.907
GA - STEWART	OAMC	0.907
GA - STEWART	OAEP0	0.907
GA - STEWART	Choice II	0.859
GA - STOCKBRIDGE	No Product	1.150
GA - STOCKBRIDGE	TC	1.150
GA - STOCKBRIDGE	TCHL	1.150
GA - STOCKBRIDGE	OC	1.098
GA - STOCKBRIDGE	MC	0.907
GA - STOCKBRIDGE	EPO	0.907
GA - STOCKBRIDGE	OAMC	0.907
GA - STOCKBRIDGE	OAEP0	0.907
GA - STOCKBRIDGE	Choice II	0.859
GA - SUMTER	No Product	1.150
GA - SUMTER	TC	1.150
GA - SUMTER	TCHL	1.150
GA - SUMTER	OC	1.098
GA - SUMTER	MC	0.907
GA - SUMTER	EPO	0.907
GA - SUMTER	OAMC	0.907
GA - SUMTER	OAEP0	0.907
GA - SUMTER	Choice II	0.859
GA - TALBOT	No Product	1.150
GA - TALBOT	TC	1.150
GA - TALBOT	TCHL	1.150
GA - TALBOT	OC	1.098
GA - TALBOT	MC	0.907
GA - TALBOT	EPO	0.907
GA - TALBOT	OAMC	0.907
GA - TALBOT	OAEP0	0.907
GA - TALBOT	Choice II	0.859
GA - TALIAFERRO	No Product	1.150
GA - TALIAFERRO	TC	1.150
GA - TALIAFERRO	TCHL	1.150
GA - TALIAFERRO	OC	1.098
GA - TALIAFERRO	MC	0.907
GA - TALIAFERRO	EPO	0.907
GA - TALIAFERRO	OAMC	0.907
GA - TALIAFERRO	OAEP0	0.907
GA - TALIAFERRO	Choice II	0.859
GA - Taliaferro (GA03)	QPOS	0.716
GA - Taliaferro (GA03)	HMO	0.811
GA - Taliaferro (GA03)	OAQPOS	0.716
GA - Taliaferro (GA03)	OA HMO	0.811
GA - Taliaferro (GA03)	Choice II	0.859
GA - TATTNALL	No Product	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TATTNALL	TC	1.150
GA - TATTNALL	TCHL	1.150
GA - TATTNALL	OC	1.098
GA - TATTNALL	MC	0.907
GA - TATTNALL	EPO	0.907
GA - TATTNALL	OAMC	0.907
GA - TATTNALL	OAEP0	0.907
GA - TATTNALL	Choice II	0.859
GA - TAYLOR	No Product	1.150
GA - TAYLOR	TC	1.150
GA - TAYLOR	TCHL	1.150
GA - TAYLOR	OC	1.098
GA - TAYLOR	MC	0.907
GA - TAYLOR	EPO	0.907
GA - TAYLOR	OAMC	0.907
GA - TAYLOR	OAEP0	0.907
GA - TAYLOR	Choice II	0.859
GA - TELFAIR	No Product	1.150
GA - TELFAIR	TC	1.150
GA - TELFAIR	TCHL	1.150
GA - TELFAIR	OC	1.098
GA - TELFAIR	MC	0.907
GA - TELFAIR	EPO	0.907
GA - TELFAIR	OAMC	0.907
GA - TELFAIR	OAEP0	0.907
GA - TELFAIR	Choice II	0.859
GA - TERRELL	No Product	1.150
GA - TERRELL	TC	1.150
GA - TERRELL	TCHL	1.150
GA - TERRELL	OC	1.098
GA - TERRELL	MC	0.907
GA - TERRELL	EPO	0.907
GA - TERRELL	OAMC	0.907
GA - TERRELL	OAEP0	0.907
GA - TERRELL	Choice II	0.859
GA - THOMAS	No Product	1.150
GA - THOMAS	TC	1.150
GA - THOMAS	TCHL	1.150
GA - THOMAS	OC	1.098
GA - THOMAS	MC	0.907
GA - THOMAS	EPO	0.907
GA - THOMAS	OAMC	0.907
GA - THOMAS	OAEP0	0.907
GA - THOMAS	Choice II	0.859
GA - TIFT	No Product	1.150
GA - TIFT	TC	1.150
GA - TIFT	TCHL	1.150
GA - TIFT	OC	1.098

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TIFT	MC	0.907
GA - TIFT	EPO	0.907
GA - TIFT	OAMC	0.907
GA - TIFT	OAEP0	0.907
GA - TIFT	Choice II	0.859
GA - TOOMBS	No Product	1.150
GA - TOOMBS	TC	1.150
GA - TOOMBS	TCHL	1.150
GA - TOOMBS	OC	1.098
GA - TOOMBS	MC	0.907
GA - TOOMBS	EPO	0.907
GA - TOOMBS	OAMC	0.907
GA - TOOMBS	OAEP0	0.907
GA - TOOMBS	Choice II	0.859
GA - TOWNS	No Product	0.900
GA - TOWNS	TC	0.900
GA - TOWNS	TCHL	0.900
GA - TOWNS	OC	0.793
GA - TOWNS	MC	0.743
GA - TOWNS	EPO	0.743
GA - TOWNS	OAMC	0.743
GA - TOWNS	OAEP0	0.743
GA - TOWNS	Choice II	0.743
GA - TREUTLEN	No Product	1.150
GA - TREUTLEN	TC	1.150
GA - TREUTLEN	TCHL	1.150
GA - TREUTLEN	OC	1.098
GA - TREUTLEN	MC	0.907
GA - TREUTLEN	EPO	0.907
GA - TREUTLEN	OAMC	0.907
GA - TREUTLEN	OAEP0	0.907
GA - TREUTLEN	Choice II	0.859
GA - TROUP	No Product	1.150
GA - TROUP	TC	1.150
GA - TROUP	TCHL	1.150
GA - TROUP	OC	1.098
GA - TROUP	MC	0.907
GA - TROUP	EPO	0.907
GA - TROUP	OAMC	0.907
GA - TROUP	OAEP0	0.907
GA - TROUP	Choice II	0.859
GA - Troup (GA02)	QPOS	0.743
GA - Troup (GA02)	HMO	0.842
GA - Troup (GA02)	OAQPOS	0.743
GA - Troup (GA02)	OA HMO	0.842
GA - Troup (GA02)	Choice II	0.743
GA - TURNER	No Product	1.150
GA - TURNER	TC	1.150

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - TURNER	TCHL	1.150
GA - TURNER	OC	1.098
GA - TURNER	MC	0.907
GA - TURNER	EPO	0.907
GA - TURNER	OAMC	0.907
GA - TURNER	OAEP0	0.907
GA - TURNER	Choice II	0.859
GA - TWIGGS	No Product	1.150
GA - TWIGGS	TC	1.150
GA - TWIGGS	TCHL	1.150
GA - TWIGGS	OC	1.098
GA - TWIGGS	MC	0.907
GA - TWIGGS	EPO	0.907
GA - TWIGGS	OAMC	0.907
GA - TWIGGS	OAEP0	0.907
GA - TWIGGS	Choice II	0.859
GA - Twiggs (GA02)	QPOS	0.743
GA - Twiggs (GA02)	HMO	0.842
GA - Twiggs (GA02)	OAQPOS	0.743
GA - Twiggs (GA02)	OA HMO	0.842
GA - Twiggs (GA02)	Choice II	0.743
GA - UNION	No Product	0.900
GA - UNION	TC	0.900
GA - UNION	TCHL	0.900
GA - UNION	OC	0.793
GA - UNION	MC	0.743
GA - UNION	EPO	0.743
GA - UNION	OAMC	0.743
GA - UNION	OAEP0	0.743
GA - UNION	Choice II	0.743
GA - UPSON	No Product	1.150
GA - UPSON	TC	1.150
GA - UPSON	TCHL	1.150
GA - UPSON	OC	1.098
GA - UPSON	MC	0.907
GA - UPSON	EPO	0.907
GA - UPSON	OAMC	0.907
GA - UPSON	OAEP0	0.907
GA - UPSON	Choice II	0.859
GA - Upson (GA02)	QPOS	0.743
GA - Upson (GA02)	HMO	0.842
GA - Upson (GA02)	OAQPOS	0.743
GA - Upson (GA02)	OA HMO	0.842
GA - Upson (GA02)	Choice II	0.743
GA - WALKER	No Product	0.900
GA - WALKER	TC	0.900
GA - WALKER	TCHL	0.900
GA - WALKER	OC	0.793

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - WALKER	MC	0.743
GA - WALKER	EPO	0.743
GA - WALKER	OAMC	0.743
GA - WALKER	OAEP0	0.743
GA - WALKER	Choice II	0.743
GA - Walker_Dade	No Product	0.900
GA - Walker_Dade	TC	0.900
GA - Walker_Dade	TCHL	0.900
GA - Walker_Dade	OC	0.793
GA - Walker_Dade	MC	0.743
GA - Walker_Dade	EPO	0.743
GA - Walker_Dade	OAMC	0.743
GA - Walker_Dade	OAEP0	0.743
GA - Walker_Dade	Choice II	0.743
GA - Walton	No Product	0.900
GA - Walton	TC	0.900
GA - Walton	TCHL	0.900
GA - Walton	OC	0.793
GA - Walton	MC	0.743
GA - Walton	EPO	0.743
GA - Walton	OAMC	0.743
GA - Walton	OAEP0	0.743
GA - Walton	Choice II	0.743
GA - Walton (GA01)	QPOS	0.743
GA - Walton (GA01)	HMO	0.842
GA - Walton (GA01)	OAQPOS	0.743
GA - Walton (GA01)	OA HMO	0.842
GA - Walton (GA01)	Choice II	0.743
GA - WARE	No Product	1.150
GA - WARE	TC	1.150
GA - WARE	TCHL	1.150
GA - WARE	OC	1.098
GA - WARE	MC	0.907
GA - WARE	EPO	0.907
GA - WARE	OAMC	0.907
GA - WARE	OAEP0	0.907
GA - WARE	Choice II	0.859
GA - WARREN	No Product	1.150
GA - WARREN	TC	1.150
GA - WARREN	TCHL	1.150
GA - WARREN	OC	1.098
GA - WARREN	MC	0.907
GA - WARREN	EPO	0.907
GA - WARREN	OAMC	0.907
GA - WARREN	OAEP0	0.907
GA - WARREN	Choice II	0.859
GA - Warren (GA03)	QPOS	0.716
GA - Warren (GA03)	HMO	0.811

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Warren (GA03)	OAQPOS	0.716
GA - Warren (GA03)	OAHMO	0.811
GA - Warren (GA03)	Choice II	0.859
GA - WASHINGTON	No Product	1.150
GA - WASHINGTON	TC	1.150
GA - WASHINGTON	TCHL	1.150
GA - WASHINGTON	OC	1.098
GA - WASHINGTON	MC	0.907
GA - WASHINGTON	EPO	0.907
GA - WASHINGTON	OAMC	0.907
GA - WASHINGTON	OAEP0	0.907
GA - WASHINGTON	Choice II	0.859
GA - Washington (GA03)	QPOS	0.716
GA - Washington (GA03)	HMO	0.811
GA - Washington (GA03)	OAQPOS	0.716
GA - Washington (GA03)	OAHMO	0.811
GA - Washington (GA03)	Choice II	0.859
GA - WAYNE	No Product	1.150
GA - WAYNE	TC	1.150
GA - WAYNE	TCHL	1.150
GA - WAYNE	OC	1.098
GA - WAYNE	MC	0.907
GA - WAYNE	EPO	0.907
GA - WAYNE	OAMC	0.907
GA - WAYNE	OAEP0	0.907
GA - WAYNE	Choice II	0.859
GA - WEBSTER	No Product	1.150
GA - WEBSTER	TC	1.150
GA - WEBSTER	TCHL	1.150
GA - WEBSTER	OC	1.098
GA - WEBSTER	MC	0.907
GA - WEBSTER	EPO	0.907
GA - WEBSTER	OAMC	0.907
GA - WEBSTER	OAEP0	0.907
GA - WEBSTER	Choice II	0.859
GA - WHEELER	No Product	1.150
GA - WHEELER	TC	1.150
GA - WHEELER	TCHL	1.150
GA - WHEELER	OC	1.098
GA - WHEELER	MC	0.907
GA - WHEELER	EPO	0.907
GA - WHEELER	OAMC	0.907
GA - WHEELER	OAEP0	0.907
GA - WHEELER	Choice II	0.859
GA - WHITE	No Product	0.900
GA - WHITE	TC	0.900
GA - WHITE	TCHL	0.900
GA - WHITE	OC	0.793

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - WHITE	MC	0.743
GA - WHITE	EPO	0.743
GA - WHITE	OAMC	0.743
GA - WHITE	OAEP0	0.743
GA - WHITE	Choice II	0.743
GA - WHITFIELD	No Product	0.900
GA - WHITFIELD	TC	0.900
GA - WHITFIELD	TCHL	0.900
GA - WHITFIELD	OC	0.793
GA - WHITFIELD	MC	0.743
GA - WHITFIELD	EPO	0.743
GA - WHITFIELD	OAMC	0.743
GA - WHITFIELD	OAEP0	0.743
GA - WHITFIELD	Choice II	0.743
GA - WILCOX	No Product	1.150
GA - WILCOX	TC	1.150
GA - WILCOX	TCHL	1.150
GA - WILCOX	OC	1.098
GA - WILCOX	MC	0.907
GA - WILCOX	EPO	0.907
GA - WILCOX	OAMC	0.907
GA - WILCOX	OAEP0	0.907
GA - WILCOX	Choice II	0.859
GA - WILKES	No Product	1.150
GA - WILKES	TC	1.150
GA - WILKES	TCHL	1.150
GA - WILKES	OC	1.098
GA - WILKES	MC	0.907
GA - WILKES	EPO	0.907
GA - WILKES	OAMC	0.907
GA - WILKES	OAEP0	0.907
GA - WILKES	Choice II	0.859
GA - Wilkes (GA03)	QPOS	0.716
GA - Wilkes (GA03)	HMO	0.811
GA - Wilkes (GA03)	OAQPOS	0.716
GA - Wilkes (GA03)	OA HMO	0.811
GA - Wilkes (GA03)	Choice II	0.859
GA - WILKINSON	No Product	1.150
GA - WILKINSON	TC	1.150
GA - WILKINSON	TCHL	1.150
GA - WILKINSON	OC	1.098
GA - WILKINSON	MC	0.907
GA - WILKINSON	EPO	0.907
GA - WILKINSON	OAMC	0.907
GA - WILKINSON	OAEP0	0.907
GA - WILKINSON	Choice II	0.859
GA - Wilkinson (GA02)	QPOS	0.743
GA - Wilkinson (GA02)	HMO	0.842



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
GA - Wilkinson (GA02)	OAQPOS	0.743
GA - Wilkinson (GA02)	OAHMO	0.842
GA - Wilkinson (GA02)	Choice II	0.743
GA - WORTH	No Product	1.150
GA - WORTH	TC	1.150
GA - WORTH	TCHL	1.150
GA - WORTH	OC	1.098
GA - WORTH	MC	0.907
GA - WORTH	EPO	0.907
GA - WORTH	OAMC	0.907
GA - WORTH	OAEP0	0.907
GA - WORTH	Choice II	0.859
GU - GUAM	No Product	1.000
GU - GUAM	TC	1.000
GU - GUAM	TCHL	1.000
GU - GUAM	OC	1.000
GU - GUAM	MC	1.000
GU - GUAM	EPO	1.000
GU - GUAM	OAMC	1.000
GU - GUAM	OAEP0	1.000
GU - GUAM	Choice II	1.000
HI - All Others HI	No Product	1.000
HI - All Others HI	TC	1.000
HI - All Others HI	TCHL	1.000
HI - All Others HI	OC	1.000
HI - All Others HI	MC	1.000
HI - All Others HI	EPO	1.000
HI - All Others HI	OAMC	1.000
HI - All Others HI	OAEP0	1.000
HI - All Others HI	Choice II	1.000
HI - All Others HI	No Product	1.000
HI - All Others HI	TC	1.000
HI - All Others HI	TCHL	1.000
HI - All Others HI	OC	1.000
HI - All Others HI	MC	1.000
HI - All Others HI	EPO	1.000
HI - All Others HI	OAMC	1.000
HI - All Others HI	OAEP0	1.000
HI - All Others HI	Choice II	1.000
HI - Hawaii Medicare PPO (HI30)	QPOS	1.000
HI - Hawaii Medicare PPO (HI30)	HMO	1.000
HI - Hawaii Medicare PPO (HI30)	OAQPOS	1.000
HI - Hawaii Medicare PPO (HI30)	OAHMO	1.000
HI - Hawaii Medicare PPO (HI30)	Choice II	1.000
HI - HONOLULU	No Product	1.000
HI - HONOLULU	TC	1.000
HI - HONOLULU	TCHL	1.000
HI - HONOLULU	OC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
HI - HONOLULU	MC	1.000
HI - HONOLULU	EPO	1.000
HI - HONOLULU	OAMC	1.000
HI - HONOLULU	OAEP0	1.000
HI - HONOLULU	Choice II	1.000
IA - All Others IA	No Product	1.000
IA - All Others IA	TC	1.000
IA - All Others IA	TCHL	1.000
IA - All Others IA	OC	0.950
IA - All Others IA	MC	0.800
IA - All Others IA	EPO	0.800
IA - All Others IA	OAMC	0.800
IA - All Others IA	OAEP0	0.800
IA - All Others IA	Choice II	0.800
IA - All Others IA	No Product	1.000
IA - All Others IA	TC	1.000
IA - All Others IA	TCHL	1.000
IA - All Others IA	OC	0.950
IA - All Others IA	MC	0.800
IA - All Others IA	EPO	0.800
IA - All Others IA	OAMC	0.800
IA - All Others IA	OAEP0	0.800
IA - All Others IA	Choice II	0.800
IA - COUNCIL BLUFFS	No Product	1.000
IA - COUNCIL BLUFFS	TC	1.000
IA - COUNCIL BLUFFS	TCHL	1.000
IA - COUNCIL BLUFFS	OC	0.950
IA - COUNCIL BLUFFS	MC	0.800
IA - COUNCIL BLUFFS	EPO	0.800
IA - COUNCIL BLUFFS	OAMC	0.800
IA - COUNCIL BLUFFS	OAEP0	0.800
IA - COUNCIL BLUFFS	Choice II	0.800
IA - DAVENPORT	No Product	1.000
IA - DAVENPORT	TC	1.000
IA - DAVENPORT	TCHL	1.000
IA - DAVENPORT	OC	0.950
IA - DAVENPORT	MC	0.800
IA - DAVENPORT	EPO	0.800
IA - DAVENPORT	OAMC	0.800
IA - DAVENPORT	OAEP0	0.800
IA - DAVENPORT	Choice II	0.800
IA - DES MOINES	No Product	1.000
IA - DES MOINES	TC	1.000
IA - DES MOINES	TCHL	1.000
IA - DES MOINES	OC	0.950
IA - DES MOINES	MC	0.800
IA - DES MOINES	EPO	0.800
IA - DES MOINES	OAMC	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IA - DES MOINES	OAEPO	0.800
IA - DES MOINES	Choice II	0.800
IA - SIOUX CITY/FORT DODGE	No Product	1.000
IA - SIOUX CITY/FORT DODGE	TC	1.000
IA - SIOUX CITY/FORT DODGE	TCHL	1.000
IA - SIOUX CITY/FORT DODGE	OC	0.950
IA - SIOUX CITY/FORT DODGE	MC	0.800
IA - SIOUX CITY/FORT DODGE	EPO	0.800
IA - SIOUX CITY/FORT DODGE	OAMC	0.800
IA - SIOUX CITY/FORT DODGE	OAEPO	0.800
IA - SIOUX CITY/FORT DODGE	Choice II	0.800
IA - WATERLOO/MASON CITY	No Product	1.000
IA - WATERLOO/MASON CITY	TC	1.000
IA - WATERLOO/MASON CITY	TCHL	1.000
IA - WATERLOO/MASON CITY	OC	0.950
IA - WATERLOO/MASON CITY	MC	0.800
IA - WATERLOO/MASON CITY	EPO	0.800
IA - WATERLOO/MASON CITY	OAMC	0.800
IA - WATERLOO/MASON CITY	OAEPO	0.800
IA - WATERLOO/MASON CITY	Choice II	0.800
ID - Boise	No Product	1.250
ID - Boise	TC	1.250
ID - Boise	TCHL	1.250
ID - Boise	OC	1.250
ID - Boise	MC	1.250
ID - Boise	EPO	1.250
ID - Boise	OAMC	1.250
ID - Boise	OAEPO	1.250
ID - Boise	Choice II	1.000
ID - North Idaho	No Product	1.250
ID - North Idaho	TC	1.250
ID - North Idaho	TCHL	1.250
ID - North Idaho	OC	1.250
ID - North Idaho	MC	1.250
ID - North Idaho	EPO	1.250
ID - North Idaho	OAMC	1.250
ID - North Idaho	OAEPO	1.250
ID - North Idaho	Choice II	1.000
ID - Other ID	No Product	1.250
ID - Other ID	TC	1.250
ID - Other ID	TCHL	1.250
ID - Other ID	OC	1.250
ID - Other ID	MC	1.250
ID - Other ID	EPO	1.250
ID - Other ID	OAMC	1.250
ID - Other ID	OAEPO	1.250
ID - Other ID	Choice II	1.000
ID - South East Idaho	No Product	1.250

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ID - South East Idaho	TC	1.250
ID - South East Idaho	TCHL	1.250
ID - South East Idaho	OC	1.250
ID - South East Idaho	MC	1.250
ID - South East Idaho	EPO	1.250
ID - South East Idaho	OAMC	1.250
ID - South East Idaho	OAEP0	1.250
ID - South East Idaho	Choice II	1.000
IL - All Other IL	No Product	1.050
IL - All Other IL	TC	1.050
IL - All Other IL	TCHL	1.050
IL - All Other IL	OC	0.989
IL - All Other IL	MC	0.940
IL - All Other IL	EPO	0.940
IL - All Other IL	OAMC	0.940
IL - All Other IL	OAEP0	0.940
IL - All Other IL	Choice II	0.989
IL - All Others IL	No Product	1.050
IL - All Others IL	TC	1.050
IL - All Others IL	TCHL	1.050
IL - All Others IL	OC	0.989
IL - All Others IL	MC	0.940
IL - All Others IL	EPO	0.940
IL - All Others IL	OAMC	0.940
IL - All Others IL	OAEP0	0.940
IL - All Others IL	Choice II	0.989
IL - Central IL	No Product	1.050
IL - Central IL	TC	1.050
IL - Central IL	TCHL	1.050
IL - Central IL	OC	0.989
IL - Central IL	MC	0.940
IL - Central IL	EPO	0.940
IL - Central IL	OAMC	0.940
IL - Central IL	OAEP0	0.940
IL - Central IL	Choice II	0.989
IL - Champaign	No Product	1.050
IL - Champaign	TC	1.050
IL - Champaign	TCHL	1.050
IL - Champaign	OC	0.989
IL - Champaign	MC	0.940
IL - Champaign	EPO	0.940
IL - Champaign	OAMC	0.940
IL - Champaign	OAEP0	0.940
IL - Champaign	Choice II	0.989
IL - CHAMPAIGN/URBANA	No Product	1.100
IL - CHAMPAIGN/URBANA	TC	1.100
IL - CHAMPAIGN/URBANA	TCHL	1.100
IL - CHAMPAIGN/URBANA	OC	1.091

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - CHAMPAIGN/URBANA	MC	0.942
IL - CHAMPAIGN/URBANA	EPO	0.942
IL - CHAMPAIGN/URBANA	OAMC	0.942
IL - CHAMPAIGN/URBANA	OAEP0	0.942
IL - CHAMPAIGN/URBANA	Choice II	1.042
IL - CHICAGO	No Product	1.100
IL - CHICAGO	TC	1.100
IL - CHICAGO	TCHL	1.100
IL - CHICAGO	OC	1.091
IL - CHICAGO	MC	0.942
IL - CHICAGO	EPO	0.942
IL - CHICAGO	OAMC	0.942
IL - CHICAGO	OAEP0	0.942
IL - CHICAGO	Choice II	1.042
IL - Chicago - DupageCounty	No Product	1.100
IL - Chicago - DupageCounty	TC	1.100
IL - Chicago - DupageCounty	TCHL	1.100
IL - Chicago - DupageCounty	OC	1.091
IL - Chicago - DupageCounty	MC	0.942
IL - Chicago - DupageCounty	EPO	0.942
IL - Chicago - DupageCounty	OAMC	0.942
IL - Chicago - DupageCounty	OAEP0	0.942
IL - Chicago - DupageCounty	Choice II	1.042
IL - Chicago - Eastern	No Product	1.100
IL - Chicago - Eastern	TC	1.100
IL - Chicago - Eastern	TCHL	1.100
IL - Chicago - Eastern	OC	1.091
IL - Chicago - Eastern	MC	0.942
IL - Chicago - Eastern	EPO	0.942
IL - Chicago - Eastern	OAMC	0.942
IL - Chicago - Eastern	OAEP0	0.942
IL - Chicago - Eastern	Choice II	1.042
IL - Chicago - Kane County (IL02)	QPOS	0.992
IL - Chicago - Kane County (IL02)	HMO	0.992
IL - Chicago - Kane County (IL02)	OAQPOS	0.992
IL - Chicago - Kane County (IL02)	OA HMO	0.992
IL - Chicago - Kane County (IL02)	Choice II	1.042
IL - Chicago - Northwestern	No Product	1.100
IL - Chicago - Northwestern	TC	1.100
IL - Chicago - Northwestern	TCHL	1.100
IL - Chicago - Northwestern	OC	1.091
IL - Chicago - Northwestern	MC	0.942
IL - Chicago - Northwestern	EPO	0.942
IL - Chicago - Northwestern	OAMC	0.942
IL - Chicago - Northwestern	OAEP0	0.942
IL - Chicago - Northwestern	Choice II	1.042
IL - Chicago - Southwestern	No Product	1.100
IL - Chicago - Southwestern	TC	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Chicago - Southwestern	TCHL	1.100
IL - Chicago - Southwestern	OC	1.091
IL - Chicago - Southwestern	MC	0.942
IL - Chicago - Southwestern	EPO	0.942
IL - Chicago - Southwestern	OAMC	0.942
IL - Chicago - Southwestern	OAEP0	0.942
IL - Chicago - Southwestern	Choice II	1.042
IL - Chicago Illinois (IL02)	QPOS	0.992
IL - Chicago Illinois (IL02)	HMO	0.992
IL - Chicago Illinois (IL02)	OAQPOS	0.992
IL - Chicago Illinois (IL02)	OA HMO	0.992
IL - Chicago Illinois (IL02)	Choice II	1.042
IL - Chicago Illinois (IL02)	QPOS	0.992
IL - Chicago Illinois (IL02)	HMO	0.992
IL - Chicago Illinois (IL02)	OAQPOS	0.992
IL - Chicago Illinois (IL02)	OA HMO	0.992
IL - Chicago Illinois (IL02)	Choice II	1.042
IL - Chicago Suburban	No Product	1.100
IL - Chicago Suburban	TC	1.100
IL - Chicago Suburban	TCHL	1.100
IL - Chicago Suburban	OC	1.091
IL - Chicago Suburban	MC	0.942
IL - Chicago Suburban	EPO	0.942
IL - Chicago Suburban	OAMC	0.942
IL - Chicago Suburban	OAEP0	0.942
IL - Chicago Suburban	Choice II	1.042
IL - Chicago Suburban (IL02)	QPOS	0.992
IL - Chicago Suburban (IL02)	HMO	0.992
IL - Chicago Suburban (IL02)	OAQPOS	0.992
IL - Chicago Suburban (IL02)	OA HMO	0.992
IL - Chicago Suburban (IL02)	Choice II	1.042
IL - Clark/Edgar	No Product	1.450
IL - Clark/Edgar	TC	1.450
IL - Clark/Edgar	TCHL	1.450
IL - Clark/Edgar	OC	1.450
IL - Clark/Edgar	MC	1.450
IL - Clark/Edgar	EPO	1.450
IL - Clark/Edgar	OAMC	1.450
IL - Clark/Edgar	OAEP0	1.450
IL - Clark/Edgar	Choice II	1.450
IL - Cook County	No Product	1.100
IL - Cook County	TC	1.100
IL - Cook County	TCHL	1.100
IL - Cook County	OC	1.091
IL - Cook County	MC	0.942
IL - Cook County	EPO	0.942
IL - Cook County	OAMC	0.942
IL - Cook County	OAEP0	0.942

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Cook County	Choice II	1.042
IL - Cook/DuPage	No Product	1.100
IL - Cook/DuPage	TC	1.100
IL - Cook/DuPage	TCHL	1.100
IL - Cook/DuPage	OC	1.091
IL - Cook/DuPage	MC	0.942
IL - Cook/DuPage	EPO	0.942
IL - Cook/DuPage	OAMC	0.942
IL - Cook/DuPage	OAEP0	0.942
IL - Cook/DuPage	Choice II	1.042
IL - Cook/DuPage (IL02)	QPOS	0.992
IL - Cook/DuPage (IL02)	HMO	0.992
IL - Cook/DuPage (IL02)	OAQPOS	0.992
IL - Cook/DuPage (IL02)	OAHHO	0.992
IL - Cook/DuPage (IL02)	Choice II	1.042
IL - Du Page	No Product	1.100
IL - Du Page	TC	1.100
IL - Du Page	TCHL	1.100
IL - Du Page	OC	1.091
IL - Du Page	MC	0.942
IL - Du Page	EPO	0.942
IL - Du Page	OAMC	0.942
IL - Du Page	OAEP0	0.942
IL - Du Page	Choice II	1.042
IL - DUPAGE	No Product	1.050
IL - DUPAGE	TC	1.050
IL - DUPAGE	TCHL	1.050
IL - DUPAGE	OC	0.989
IL - DUPAGE	MC	0.940
IL - DUPAGE	EPO	0.940
IL - DUPAGE	OAMC	0.940
IL - DUPAGE	OAEP0	0.940
IL - DUPAGE	Choice II	0.989
IL - Dupage County (IL02)	QPOS	0.992
IL - Dupage County (IL02)	HMO	0.992
IL - Dupage County (IL02)	OAQPOS	0.992
IL - Dupage County (IL02)	OAHHO	0.992
IL - Dupage County (IL02)	Choice II	1.042
IL - East St. Louis	No Product	1.050
IL - East St. Louis	TC	1.050
IL - East St. Louis	TCHL	1.050
IL - East St. Louis	OC	0.989
IL - East St. Louis	MC	0.940
IL - East St. Louis	EPO	0.940
IL - East St. Louis	OAMC	0.940
IL - East St. Louis	OAEP0	0.940
IL - East St. Louis	Choice II	0.989
IL - East St. Louis	No Product	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - East St. Louis	TC	1.050
IL - East St. Louis	TCHL	1.050
IL - East St. Louis	OC	0.989
IL - East St. Louis	MC	0.940
IL - East St. Louis	EPO	0.940
IL - East St. Louis	OAMC	0.940
IL - East St. Louis	OAEPO	0.940
IL - East St. Louis	Choice II	0.989
IL - East St. Louis (IL03)	QPOS	0.989
IL - East St. Louis (IL03)	HMO	0.989
IL - East St. Louis (IL03)	OAQPOS	0.989
IL - East St. Louis (IL03)	OAHMO	0.989
IL - East St. Louis (IL03)	Choice II	0.989
IL - East St. Louis Suburban	No Product	1.050
IL - East St. Louis Suburban	TC	1.050
IL - East St. Louis Suburban	TCHL	1.050
IL - East St. Louis Suburban	OC	0.989
IL - East St. Louis Suburban	MC	0.940
IL - East St. Louis Suburban	EPO	0.940
IL - East St. Louis Suburban	OAMC	0.940
IL - East St. Louis Suburban	OAEPO	0.940
IL - East St. Louis Suburban	Choice II	0.989
IL - Eastern (IL02)	QPOS	0.992
IL - Eastern (IL02)	HMO	0.992
IL - Eastern (IL02)	OAQPOS	0.992
IL - Eastern (IL02)	OAHMO	0.992
IL - Eastern (IL02)	Choice II	1.042
IL - Eastern IL/Western IN	No Product	1.050
IL - Eastern IL/Western IN	TC	1.050
IL - Eastern IL/Western IN	TCHL	1.050
IL - Eastern IL/Western IN	OC	0.989
IL - Eastern IL/Western IN	MC	0.940
IL - Eastern IL/Western IN	EPO	0.940
IL - Eastern IL/Western IN	OAMC	0.940
IL - Eastern IL/Western IN	OAEPO	0.940
IL - Eastern IL/Western IN	Choice II	0.989
IL - Eastern Iowa	No Product	1.050
IL - Eastern Iowa	TC	1.050
IL - Eastern Iowa	TCHL	1.050
IL - Eastern Iowa	OC	0.989
IL - Eastern Iowa	MC	0.940
IL - Eastern Iowa	EPO	0.940
IL - Eastern Iowa	OAMC	0.940
IL - Eastern Iowa	OAEPO	0.940
IL - Eastern Iowa	Choice II	0.989
IL - Indianapolis	No Product	1.450
IL - Indianapolis	TC	1.450
IL - Indianapolis	TCHL	1.450



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Indianapolis	OC	1.450
IL - Indianapolis	MC	1.450
IL - Indianapolis	EPO	1.450
IL - Indianapolis	OAMC	1.450
IL - Indianapolis	OAEO	1.450
IL - Indianapolis	Choice II	1.450
IL - Kane	No Product	1.100
IL - Kane	TC	1.100
IL - Kane	TCHL	1.100
IL - Kane	OC	1.091
IL - Kane	MC	0.942
IL - Kane	EPO	0.942
IL - Kane	OAMC	0.942
IL - Kane	OAEO	0.942
IL - Kane	Choice II	1.042
IL - Kane County (IL02)	QPOS	0.992
IL - Kane County (IL02)	HMO	0.992
IL - Kane County (IL02)	OAQPOS	0.992
IL - Kane County (IL02)	OAHHO	0.992
IL - Kane County (IL02)	Choice II	1.042
IL - Kane/DuPage	No Product	1.100
IL - Kane/DuPage	TC	1.100
IL - Kane/DuPage	TCHL	1.100
IL - Kane/DuPage	OC	1.091
IL - Kane/DuPage	MC	0.942
IL - Kane/DuPage	EPO	0.942
IL - Kane/DuPage	OAMC	0.942
IL - Kane/DuPage	OAEO	0.942
IL - Kane/DuPage	Choice II	1.042
IL - Kendall	No Product	1.100
IL - Kendall	TC	1.100
IL - Kendall	TCHL	1.100
IL - Kendall	OC	1.091
IL - Kendall	MC	0.942
IL - Kendall	EPO	0.942
IL - Kendall	OAMC	0.942
IL - Kendall	OAEO	0.942
IL - Kendall	Choice II	1.042
IL - Lake	No Product	1.100
IL - Lake	TC	1.100
IL - Lake	TCHL	1.100
IL - Lake	OC	1.091
IL - Lake	MC	0.942
IL - Lake	EPO	0.942
IL - Lake	OAMC	0.942
IL - Lake	OAEO	0.942
IL - Lake	Choice II	1.042
IL - Lake County (IL02)	QPOS	0.992

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Lake County (IL02)	HMO	0.992
IL - Lake County (IL02)	OAQPOS	0.992
IL - Lake County (IL02)	OAHMO	0.992
IL - Lake County (IL02)	Choice II	1.042
IL - Lake/McHenry	No Product	1.100
IL - Lake/McHenry	TC	1.100
IL - Lake/McHenry	TCHL	1.100
IL - Lake/McHenry	OC	1.091
IL - Lake/McHenry	MC	0.942
IL - Lake/McHenry	EPO	0.942
IL - Lake/McHenry	OAMC	0.942
IL - Lake/McHenry	OAEOPO	0.942
IL - Lake/McHenry	Choice II	1.042
IL - McHenry	No Product	1.100
IL - McHenry	TC	1.100
IL - McHenry	TCHL	1.100
IL - McHenry	OC	1.091
IL - McHenry	MC	0.942
IL - McHenry	EPO	0.942
IL - McHenry	OAMC	0.942
IL - McHenry	OAEOPO	0.942
IL - McHenry	Choice II	1.042
IL - McHenry County (IL02)	QPOS	0.992
IL - McHenry County (IL02)	HMO	0.992
IL - McHenry County (IL02)	OAQPOS	0.992
IL - McHenry County (IL02)	OAHMO	0.992
IL - McHenry County (IL02)	Choice II	1.042
IL - McLean	No Product	1.050
IL - McLean	TC	1.050
IL - McLean	TCHL	1.050
IL - McLean	OC	0.989
IL - McLean	MC	0.940
IL - McLean	EPO	0.940
IL - McLean	OAMC	0.940
IL - McLean	OAEOPO	0.940
IL - McLean	Choice II	0.989
IL - NE Cook County (IL02)	QPOS	0.992
IL - NE Cook County (IL02)	HMO	0.992
IL - NE Cook County (IL02)	OAQPOS	0.992
IL - NE Cook County (IL02)	OAHMO	0.992
IL - NE Cook County (IL02)	Choice II	1.042
IL - North East Cook County	No Product	1.100
IL - North East Cook County	TC	1.100
IL - North East Cook County	TCHL	1.100
IL - North East Cook County	OC	1.091
IL - North East Cook County	MC	0.942
IL - North East Cook County	EPO	0.942
IL - North East Cook County	OAMC	0.942

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - North East Cook County	OAEPO	0.942
IL - North East Cook County	Choice II	1.042
IL - NORTHERN COOK COUNTY	No Product	1.100
IL - NORTHERN COOK COUNTY	TC	1.100
IL - NORTHERN COOK COUNTY	TCHL	1.100
IL - NORTHERN COOK COUNTY	OC	1.091
IL - NORTHERN COOK COUNTY	MC	0.942
IL - NORTHERN COOK COUNTY	EPO	0.942
IL - NORTHERN COOK COUNTY	OAMC	0.942
IL - NORTHERN COOK COUNTY	OAEPO	0.942
IL - NORTHERN COOK COUNTY	Choice II	1.042
IL - Northern IL	No Product	1.050
IL - Northern IL	TC	1.050
IL - Northern IL	TCHL	1.050
IL - Northern IL	OC	0.989
IL - Northern IL	MC	0.940
IL - Northern IL	EPO	0.940
IL - Northern IL	OAMC	0.940
IL - Northern IL	OAEPO	0.940
IL - Northern IL	Choice II	0.989
IL - Northern IL MC	No Product	1.050
IL - Northern IL MC	TC	1.050
IL - Northern IL MC	TCHL	1.050
IL - Northern IL MC	OC	0.989
IL - Northern IL MC	MC	0.940
IL - Northern IL MC	EPO	0.940
IL - Northern IL MC	OAMC	0.940
IL - Northern IL MC	OAEPO	0.940
IL - Northern IL MC	Choice II	0.989
IL - Northern IL PPO	No Product	1.050
IL - Northern IL PPO	TC	1.050
IL - Northern IL PPO	TCHL	1.050
IL - Northern IL PPO	OC	0.989
IL - Northern IL PPO	MC	0.940
IL - Northern IL PPO	EPO	0.940
IL - Northern IL PPO	OAMC	0.940
IL - Northern IL PPO	OAEPO	0.940
IL - Northern IL PPO	Choice II	0.989
IL - NORTHWEST COOK COUNTY	No Product	1.100
IL - NORTHWEST COOK COUNTY	TC	1.100
IL - NORTHWEST COOK COUNTY	TCHL	1.100
IL - NORTHWEST COOK COUNTY	OC	1.091
IL - NORTHWEST COOK COUNTY	MC	0.942
IL - NORTHWEST COOK COUNTY	EPO	0.942
IL - NORTHWEST COOK COUNTY	OAMC	0.942
IL - NORTHWEST COOK COUNTY	OAEPO	0.942
IL - NORTHWEST COOK COUNTY	Choice II	1.042
IL - Northwestern (IL02)	QPOS	0.992

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Northwestern (IL02)	HMO	0.992
IL - Northwestern (IL02)	OAQPOS	0.992
IL - Northwestern (IL02)	OAHMO	0.992
IL - Northwestern (IL02)	Choice II	1.042
IL - Northwestern Cook County	No Product	1.100
IL - Northwestern Cook County	TC	1.100
IL - Northwestern Cook County	TCHL	1.100
IL - Northwestern Cook County	OC	1.091
IL - Northwestern Cook County	MC	0.942
IL - Northwestern Cook County	EPO	0.942
IL - Northwestern Cook County	OAMC	0.942
IL - Northwestern Cook County	OAEOPO	0.942
IL - Northwestern Cook County	Choice II	1.042
IL - NW Cook County (IL02)	QPOS	0.992
IL - NW Cook County (IL02)	HMO	0.992
IL - NW Cook County (IL02)	OAQPOS	0.992
IL - NW Cook County (IL02)	OAHMO	0.992
IL - NW Cook County (IL02)	Choice II	1.042
IL - Peoria	No Product	1.050
IL - Peoria	TC	1.050
IL - Peoria	TCHL	1.050
IL - Peoria	OC	0.989
IL - Peoria	MC	0.940
IL - Peoria	EPO	0.940
IL - Peoria	OAMC	0.940
IL - Peoria	OAEOPO	0.940
IL - Peoria	Choice II	0.989
IL - Rockford	No Product	1.050
IL - Rockford	TC	1.050
IL - Rockford	TCHL	1.050
IL - Rockford	OC	0.989
IL - Rockford	MC	0.940
IL - Rockford	EPO	0.940
IL - Rockford	OAMC	0.940
IL - Rockford	OAEOPO	0.940
IL - Rockford	Choice II	0.989
IL - So Illinois (IL03)	QPOS	0.989
IL - So Illinois (IL03)	HMO	0.989
IL - So Illinois (IL03)	OAQPOS	0.989
IL - So Illinois (IL03)	OAHMO	0.989
IL - So Illinois (IL03)	Choice II	0.989
IL - South/Southwestern Cook C	No Product	1.100
IL - South/Southwestern Cook C	TC	1.100
IL - South/Southwestern Cook C	TCHL	1.100
IL - South/Southwestern Cook C	OC	1.091
IL - South/Southwestern Cook C	MC	0.942
IL - South/Southwestern Cook C	EPO	0.942
IL - South/Southwestern Cook C	OAMC	0.942

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - South/Southwestern Cook C	OAEPO	0.942
IL - South/Southwestern Cook C	Choice II	1.042
IL - South/Southwestern Cook County	No Product	1.100
IL - South/Southwestern Cook County	TC	1.100
IL - South/Southwestern Cook County	TCHL	1.100
IL - South/Southwestern Cook County	OC	1.091
IL - South/Southwestern Cook County	MC	0.942
IL - South/Southwestern Cook County	EPO	0.942
IL - South/Southwestern Cook County	OAMC	0.942
IL - South/Southwestern Cook County	OAEPO	0.942
IL - South/Southwestern Cook County	Choice II	1.042
IL - South/SW Cook County (IL02)	QPOS	0.992
IL - South/SW Cook County (IL02)	HMO	0.992
IL - South/SW Cook County (IL02)	OAQPOS	0.992
IL - South/SW Cook County (IL02)	OAHMO	0.992
IL - South/SW Cook County (IL02)	Choice II	1.042
IL - Southern Chicago	No Product	1.100
IL - Southern Chicago	TC	1.100
IL - Southern Chicago	TCHL	1.100
IL - Southern Chicago	OC	1.091
IL - Southern Chicago	MC	0.942
IL - Southern Chicago	EPO	0.942
IL - Southern Chicago	OAMC	0.942
IL - Southern Chicago	OAEPO	0.942
IL - Southern Chicago	Choice II	1.042
IL - SOUTHERN COOK COUNTY	No Product	1.100
IL - SOUTHERN COOK COUNTY	TC	1.100
IL - SOUTHERN COOK COUNTY	TCHL	1.100
IL - SOUTHERN COOK COUNTY	OC	1.091
IL - SOUTHERN COOK COUNTY	MC	0.942
IL - SOUTHERN COOK COUNTY	EPO	0.942
IL - SOUTHERN COOK COUNTY	OAMC	0.942
IL - SOUTHERN COOK COUNTY	OAEPO	0.942
IL - SOUTHERN COOK COUNTY	Choice II	1.042
IL - Southern IL	No Product	1.050
IL - Southern IL	TC	1.050
IL - Southern IL	TCHL	1.050
IL - Southern IL	OC	0.989
IL - Southern IL	MC	0.940
IL - Southern IL	EPO	0.940
IL - Southern IL	OAMC	0.940
IL - Southern IL	OAEPO	0.940
IL - Southern IL	Choice II	0.989
IL - Southern IL	No Product	1.050
IL - Southern IL	TC	1.050
IL - Southern IL	TCHL	1.050
IL - Southern IL	OC	0.989
IL - Southern IL	MC	0.940

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Southern IL	EPO	0.940
IL - Southern IL	OAMC	0.940
IL - Southern IL	OAEP0	0.940
IL - Southern IL	Choice II	0.989
IL - Southwestern (IL02)	QPOS	0.992
IL - Southwestern (IL02)	HMO	0.992
IL - Southwestern (IL02)	OAQPOS	0.992
IL - Southwestern (IL02)	OA HMO	0.992
IL - Southwestern (IL02)	Choice II	1.042
IL - Springfield	No Product	1.050
IL - Springfield	TC	1.050
IL - Springfield	TCHL	1.050
IL - Springfield	OC	0.989
IL - Springfield	MC	0.940
IL - Springfield	EPO	0.940
IL - Springfield	OAMC	0.940
IL - Springfield	OAEP0	0.940
IL - Springfield	Choice II	0.989
IL - Western Cook County	No Product	1.100
IL - Western Cook County	TC	1.100
IL - Western Cook County	TCHL	1.100
IL - Western Cook County	OC	1.091
IL - Western Cook County	MC	0.942
IL - Western Cook County	EPO	0.942
IL - Western Cook County	OAMC	0.942
IL - Western Cook County	OAEP0	0.942
IL - Western Cook County	Choice II	1.042
IL - Western Cook County (IL02)	QPOS	0.992
IL - Western Cook County (IL02)	HMO	0.992
IL - Western Cook County (IL02)	OAQPOS	0.992
IL - Western Cook County (IL02)	OA HMO	0.992
IL - Western Cook County (IL02)	Choice II	1.042
IL - Western IL/Eastern Iowa	No Product	1.050
IL - Western IL/Eastern Iowa	TC	1.050
IL - Western IL/Eastern Iowa	TCHL	1.050
IL - Western IL/Eastern Iowa	OC	0.989
IL - Western IL/Eastern Iowa	MC	0.940
IL - Western IL/Eastern Iowa	EPO	0.940
IL - Western IL/Eastern Iowa	OAMC	0.940
IL - Western IL/Eastern Iowa	OAEP0	0.940
IL - Western IL/Eastern Iowa	Choice II	0.989
IL - Will County (IL02)	QPOS	0.992
IL - Will County (IL02)	HMO	0.992
IL - Will County (IL02)	OAQPOS	0.992
IL - Will County (IL02)	OA HMO	0.992
IL - Will County (IL02)	Choice II	1.042
IL - Will/Kankakee	No Product	1.100
IL - Will/Kankakee	TC	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IL - Will/Kankakee	TCHL	1.100
IL - Will/Kankakee	OC	1.091
IL - Will/Kankakee	MC	0.942
IL - Will/Kankakee	EPO	0.942
IL - Will/Kankakee	OAMC	0.942
IL - Will/Kankakee	OAEP0	0.942
IL - Will/Kankakee	Choice II	1.042
IN - All Others 1 IN	No Product	1.350
IN - All Others 1 IN	TC	1.350
IN - All Others 1 IN	TCHL	1.350
IN - All Others 1 IN	OC	1.299
IN - All Others 1 IN	MC	1.299
IN - All Others 1 IN	EPO	1.299
IN - All Others 1 IN	OAMC	1.299
IN - All Others 1 IN	OAEP0	1.299
IN - All Others 1 IN	Choice II	1.299
IN - All Others 2 IN	No Product	1.450
IN - All Others 2 IN	TC	1.450
IN - All Others 2 IN	TCHL	1.450
IN - All Others 2 IN	OC	1.450
IN - All Others 2 IN	MC	1.450
IN - All Others 2 IN	EPO	1.450
IN - All Others 2 IN	OAMC	1.450
IN - All Others 2 IN	OAEP0	1.450
IN - All Others 2 IN	Choice II	1.450
IN - All Others 2 IN	No Product	1.450
IN - All Others 2 IN	TC	1.450
IN - All Others 2 IN	TCHL	1.450
IN - All Others 2 IN	OC	1.450
IN - All Others 2 IN	MC	1.450
IN - All Others 2 IN	EPO	1.450
IN - All Others 2 IN	OAMC	1.450
IN - All Others 2 IN	OAEP0	1.450
IN - All Others 2 IN	Choice II	1.450
IN - ANDERSON	No Product	1.450
IN - ANDERSON	TC	1.450
IN - ANDERSON	TCHL	1.450
IN - ANDERSON	OC	1.450
IN - ANDERSON	MC	1.450
IN - ANDERSON	EPO	1.450
IN - ANDERSON	OAMC	1.450
IN - ANDERSON	OAEP0	1.450
IN - ANDERSON	Choice II	1.450
IN - ELKHART/PLYMOUTH	No Product	1.350
IN - ELKHART/PLYMOUTH	TC	1.350
IN - ELKHART/PLYMOUTH	TCHL	1.350
IN - ELKHART/PLYMOUTH	OC	1.299
IN - ELKHART/PLYMOUTH	MC	1.299

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - ELKHART/PLYMOUTH	EPO	1.299
IN - ELKHART/PLYMOUTH	OAMC	1.299
IN - ELKHART/PLYMOUTH	OAEPO	1.299
IN - ELKHART/PLYMOUTH	Choice II	1.299
IN - EVANSVILLE	No Product	1.350
IN - EVANSVILLE	TC	1.350
IN - EVANSVILLE	TCHL	1.350
IN - EVANSVILLE	OC	1.100
IN - EVANSVILLE	MC	1.000
IN - EVANSVILLE	EPO	1.000
IN - EVANSVILLE	OAMC	1.000
IN - EVANSVILLE	OAEPO	1.000
IN - EVANSVILLE	Choice II	1.000
IN - GARY/E. CHICAGO	No Product	1.100
IN - GARY/E. CHICAGO	TC	1.100
IN - GARY/E. CHICAGO	TCHL	1.100
IN - GARY/E. CHICAGO	OC	1.091
IN - GARY/E. CHICAGO	MC	0.942
IN - GARY/E. CHICAGO	EPO	0.942
IN - GARY/E. CHICAGO	OAMC	0.942
IN - GARY/E. CHICAGO	OAEPO	0.942
IN - GARY/E. CHICAGO	Choice II	1.042
IN - Indiana - Allen Medicare PPO (IN05)	QPOS	0.999
IN - Indiana - Allen Medicare PPO (IN05)	HMO	0.999
IN - Indiana - Allen Medicare PPO (IN05)	OAQPOS	0.999
IN - Indiana - Allen Medicare PPO (IN05)	OAHMO	0.999
IN - Indiana - Allen Medicare PPO (IN05)	Choice II	1.299
IN - Indiana - Allen Medicare PPO (IN05)	QPOS	0.999
IN - Indiana - Allen Medicare PPO (IN05)	HMO	0.999
IN - Indiana - Allen Medicare PPO (IN05)	OAQPOS	0.999
IN - Indiana - Allen Medicare PPO (IN05)	OAHMO	0.999
IN - Indiana - Allen Medicare PPO (IN05)	Choice II	1.299
IN - Indiana - Marion Medicare PPO (IN04)	QPOS	0.999
IN - Indiana - Marion Medicare PPO (IN04)	HMO	0.999
IN - Indiana - Marion Medicare PPO (IN04)	OAQPOS	0.999
IN - Indiana - Marion Medicare PPO (IN04)	OAHMO	0.999
IN - Indiana - Marion Medicare PPO (IN04)	Choice II	1.299
IN - Indiana - Marion Medicare PPO (IN04)	QPOS	0.999
IN - Indiana - Marion Medicare PPO (IN04)	HMO	0.999
IN - Indiana - Marion Medicare PPO (IN04)	OAQPOS	0.999
IN - Indiana - Marion Medicare PPO (IN04)	OAHMO	0.999
IN - Indiana - Marion Medicare PPO (IN04)	Choice II	1.299
IN - INDIANAPOLIS	No Product	1.450
IN - INDIANAPOLIS	TC	1.450
IN - INDIANAPOLIS	TCHL	1.450
IN - INDIANAPOLIS	OC	1.450
IN - INDIANAPOLIS	MC	1.450
IN - INDIANAPOLIS	EPO	1.450



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - INDIANAPOLIS	OAMC	1.450
IN - INDIANAPOLIS	OAEO	1.450
IN - INDIANAPOLIS	Choice II	1.450
IN - Lake/Porter (IN01)	QPOS	0.999
IN - Lake/Porter (IN01)	HMO	0.999
IN - Lake/Porter (IN01)	OAQPOS	0.999
IN - Lake/Porter (IN01)	OAHMO	0.999
IN - Lake/Porter (IN01)	Choice II	1.299
IN - MUNCIE	No Product	1.450
IN - MUNCIE	TC	1.450
IN - MUNCIE	TCHL	1.450
IN - MUNCIE	OC	1.450
IN - MUNCIE	MC	1.450
IN - MUNCIE	EPO	1.450
IN - MUNCIE	OAMC	1.450
IN - MUNCIE	OAEO	1.450
IN - MUNCIE	Choice II	1.450
IN - NEW ALBANY	No Product	1.150
IN - NEW ALBANY	TC	1.150
IN - NEW ALBANY	TCHL	1.150
IN - NEW ALBANY	OC	0.950
IN - NEW ALBANY	MC	0.950
IN - NEW ALBANY	EPO	0.950
IN - NEW ALBANY	OAMC	0.950
IN - NEW ALBANY	OAEO	0.950
IN - NEW ALBANY	Choice II	0.950
IN - SE Indiana (IN02)	QPOS	1.100
IN - SE Indiana (IN02)	HMO	1.100
IN - SE Indiana (IN02)	OAQPOS	1.100
IN - SE Indiana (IN02)	OAHMO	1.100
IN - SE Indiana (IN02)	Choice II	0.950
IN - SHELBYVILLE	No Product	1.150
IN - SHELBYVILLE	TC	1.150
IN - SHELBYVILLE	TCHL	1.150
IN - SHELBYVILLE	OC	0.950
IN - SHELBYVILLE	MC	0.950
IN - SHELBYVILLE	EPO	0.950
IN - SHELBYVILLE	OAMC	0.950
IN - SHELBYVILLE	OAEO	0.950
IN - SHELBYVILLE	Choice II	0.950
IN - SOUTH BEND	No Product	1.350
IN - SOUTH BEND	TC	1.350
IN - SOUTH BEND	TCHL	1.350
IN - SOUTH BEND	OC	1.299
IN - SOUTH BEND	MC	1.299
IN - SOUTH BEND	EPO	1.299
IN - SOUTH BEND	OAMC	1.299
IN - SOUTH BEND	OAEO	1.299

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
IN - SOUTH BEND	Choice II	1.299
IN - Southern Indiana (IN03)	QPOS	1.000
IN - Southern Indiana (IN03)	HMO	1.000
IN - Southern Indiana (IN03)	OAQPOS	1.000
IN - Southern Indiana (IN03)	OAHMO	1.000
IN - Southern Indiana (IN03)	Choice II	1.000
KS - CENTRAL KANSAS	No Product	1.050
KS - CENTRAL KANSAS	TC	1.050
KS - CENTRAL KANSAS	TCHL	1.050
KS - CENTRAL KANSAS	OC	0.900
KS - CENTRAL KANSAS	MC	0.850
KS - CENTRAL KANSAS	EPO	0.850
KS - CENTRAL KANSAS	OAMC	0.850
KS - CENTRAL KANSAS	OAEP0	0.850
KS - CENTRAL KANSAS	Choice II	1.050
KS - COFFEYVILLE	No Product	1.250
KS - COFFEYVILLE	TC	1.250
KS - COFFEYVILLE	TCHL	1.250
KS - COFFEYVILLE	OC	1.250
KS - COFFEYVILLE	MC	0.850
KS - COFFEYVILLE	EPO	0.850
KS - COFFEYVILLE	OAMC	0.850
KS - COFFEYVILLE	OAEP0	0.850
KS - COFFEYVILLE	Choice II	0.950
KS - COLUMBUS	No Product	1.050
KS - COLUMBUS	TC	1.050
KS - COLUMBUS	TCHL	1.050
KS - COLUMBUS	OC	0.900
KS - COLUMBUS	MC	0.850
KS - COLUMBUS	EPO	0.850
KS - COLUMBUS	OAMC	0.850
KS - COLUMBUS	OAEP0	0.850
KS - COLUMBUS	Choice II	1.050
KS - Heartland	No Product	1.050
KS - Heartland	TC	1.050
KS - Heartland	TCHL	1.050
KS - Heartland	OC	0.900
KS - Heartland	MC	0.850
KS - Heartland	EPO	0.850
KS - Heartland	OAMC	0.850
KS - Heartland	OAEP0	0.850
KS - Heartland	Choice II	1.050
KS - Joplin, KS	No Product	1.050
KS - Joplin, KS	TC	1.050
KS - Joplin, KS	TCHL	1.050
KS - Joplin, KS	OC	0.900
KS - Joplin, KS	MC	0.850
KS - Joplin, KS	EPO	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - Joplin, KS	OAMC	0.850
KS - Joplin, KS	OAEP0	0.850
KS - Joplin, KS	Choice II	1.050
KS - KANSAS CITY	No Product	1.050
KS - KANSAS CITY	TC	1.050
KS - KANSAS CITY	TCHL	1.050
KS - KANSAS CITY	OC	0.900
KS - KANSAS CITY	MC	0.850
KS - KANSAS CITY	EPO	0.850
KS - KANSAS CITY	OAMC	0.850
KS - KANSAS CITY	OAEP0	0.850
KS - KANSAS CITY	Choice II	1.050
KS - Kansas City Kansas (KS01)	QPOS	1.050
KS - Kansas City Kansas (KS01)	HMO	1.050
KS - Kansas City Kansas (KS01)	OAQPOS	1.050
KS - Kansas City Kansas (KS01)	OA HMO	1.050
KS - Kansas City Kansas (KS01)	Choice II	1.050
KS - Kansas City Kansas (KS01)	QPOS	1.050
KS - Kansas City Kansas (KS01)	HMO	1.050
KS - Kansas City Kansas (KS01)	OAQPOS	1.050
KS - Kansas City Kansas (KS01)	OA HMO	1.050
KS - Kansas City Kansas (KS01)	Choice II	1.050
KS - KANSAS CITY METRO	No Product	1.050
KS - KANSAS CITY METRO	TC	1.050
KS - KANSAS CITY METRO	TCHL	1.050
KS - KANSAS CITY METRO	OC	0.900
KS - KANSAS CITY METRO	MC	0.850
KS - KANSAS CITY METRO	EPO	0.850
KS - KANSAS CITY METRO	OAMC	0.850
KS - KANSAS CITY METRO	OAEP0	0.850
KS - KANSAS CITY METRO	Choice II	1.050
KS - Kansas City Rural (KS01)	QPOS	1.050
KS - Kansas City Rural (KS01)	HMO	1.050
KS - Kansas City Rural (KS01)	OAQPOS	1.050
KS - Kansas City Rural (KS01)	OA HMO	1.050
KS - Kansas City Rural (KS01)	Choice II	1.050
KS - KANSAS CITY SUBURBAN	No Product	1.050
KS - KANSAS CITY SUBURBAN	TC	1.050
KS - KANSAS CITY SUBURBAN	TCHL	1.050
KS - KANSAS CITY SUBURBAN	OC	0.900
KS - KANSAS CITY SUBURBAN	MC	0.850
KS - KANSAS CITY SUBURBAN	EPO	0.850
KS - KANSAS CITY SUBURBAN	OAMC	0.850
KS - KANSAS CITY SUBURBAN	OAEP0	0.850
KS - KANSAS CITY SUBURBAN	Choice II	1.050
KS - Kansas City Urban (KS01)	QPOS	1.050
KS - Kansas City Urban (KS01)	HMO	1.050
KS - Kansas City Urban (KS01)	OAQPOS	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - Kansas City Urban (KS01)	OAHMO	1.050
KS - Kansas City Urban (KS01)	Choice II	1.050
KS - OTHER KANSAS	No Product	1.050
KS - OTHER KANSAS	TC	1.050
KS - OTHER KANSAS	TCHL	1.050
KS - OTHER KANSAS	OC	0.900
KS - OTHER KANSAS	MC	0.850
KS - OTHER KANSAS	EPO	0.850
KS - OTHER KANSAS	OAMC	0.850
KS - OTHER KANSAS	OAEO	0.850
KS - OTHER KANSAS	Choice II	1.050
KS - SOUTHEAST KS	No Product	1.250
KS - SOUTHEAST KS	TC	1.250
KS - SOUTHEAST KS	TCHL	1.250
KS - SOUTHEAST KS	OC	1.250
KS - SOUTHEAST KS	MC	0.850
KS - SOUTHEAST KS	EPO	0.850
KS - SOUTHEAST KS	OAMC	0.850
KS - SOUTHEAST KS	OAEO	0.850
KS - SOUTHEAST KS	Choice II	0.950
KS - SOUTHEASTERN KANSAS	No Product	1.050
KS - SOUTHEASTERN KANSAS	TC	1.050
KS - SOUTHEASTERN KANSAS	TCHL	1.050
KS - SOUTHEASTERN KANSAS	OC	0.900
KS - SOUTHEASTERN KANSAS	MC	0.850
KS - SOUTHEASTERN KANSAS	EPO	0.850
KS - SOUTHEASTERN KANSAS	OAMC	0.850
KS - SOUTHEASTERN KANSAS	OAEO	0.850
KS - SOUTHEASTERN KANSAS	Choice II	1.050
KS - Topeka	No Product	1.050
KS - Topeka	TC	1.050
KS - Topeka	TCHL	1.050
KS - Topeka	OC	0.900
KS - Topeka	MC	0.850
KS - Topeka	EPO	0.850
KS - Topeka	OAMC	0.850
KS - Topeka	OAEO	0.850
KS - Topeka	Choice II	1.050
KS - Topeka Metro	No Product	1.050
KS - Topeka Metro	TC	1.050
KS - Topeka Metro	TCHL	1.050
KS - Topeka Metro	OC	0.900
KS - Topeka Metro	MC	0.850
KS - Topeka Metro	EPO	0.850
KS - Topeka Metro	OAMC	0.850
KS - Topeka Metro	OAEO	0.850
KS - Topeka Metro	Choice II	1.050
KS - Topeka Suburban	No Product	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KS - Topeka Suburban	TC	1.050
KS - Topeka Suburban	TCHL	1.050
KS - Topeka Suburban	OC	0.900
KS - Topeka Suburban	MC	0.850
KS - Topeka Suburban	EPO	0.850
KS - Topeka Suburban	OAMC	0.850
KS - Topeka Suburban	OAEP0	0.850
KS - Topeka Suburban	Choice II	1.050
KS - Tulsa, KS	No Product	1.250
KS - Tulsa, KS	TC	1.250
KS - Tulsa, KS	TCHL	1.250
KS - Tulsa, KS	OC	1.250
KS - Tulsa, KS	MC	0.850
KS - Tulsa, KS	EPO	0.850
KS - Tulsa, KS	OAMC	0.850
KS - Tulsa, KS	OAEP0	0.850
KS - Tulsa, KS	Choice II	0.950
KS - Western Kansas	No Product	1.050
KS - Western Kansas	TC	1.050
KS - Western Kansas	TCHL	1.050
KS - Western Kansas	OC	0.900
KS - Western Kansas	MC	0.850
KS - Western Kansas	EPO	0.850
KS - Western Kansas	OAMC	0.850
KS - Western Kansas	OAEP0	0.850
KS - Western Kansas	Choice II	1.050
KS - WICHITA	No Product	1.050
KS - WICHITA	TC	1.050
KS - WICHITA	TCHL	1.050
KS - WICHITA	OC	0.900
KS - WICHITA	MC	0.850
KS - WICHITA	EPO	0.850
KS - WICHITA	OAMC	0.850
KS - WICHITA	OAEP0	0.850
KS - WICHITA	Choice II	1.050
KY - ASHLAND	No Product	1.050
KY - ASHLAND	TC	1.050
KY - ASHLAND	TCHL	1.050
KY - ASHLAND	OC	0.900
KY - ASHLAND	MC	0.850
KY - ASHLAND	EPO	0.850
KY - ASHLAND	OAMC	0.850
KY - ASHLAND	OAEP0	0.850
KY - ASHLAND	Choice II	0.850
KY - BOWLING GREEN	No Product	1.050
KY - BOWLING GREEN	TC	1.050
KY - BOWLING GREEN	TCHL	1.050
KY - BOWLING GREEN	OC	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KY - BOWLING GREEN	MC	0.850
KY - BOWLING GREEN	EPO	0.850
KY - BOWLING GREEN	OAMC	0.850
KY - BOWLING GREEN	OAEP0	0.850
KY - BOWLING GREEN	Choice II	0.850
KY - COVINGTON/NORTHERN	No Product	1.150
KY - COVINGTON/NORTHERN	TC	1.150
KY - COVINGTON/NORTHERN	TCHL	1.150
KY - COVINGTON/NORTHERN	OC	1.000
KY - COVINGTON/NORTHERN	MC	0.950
KY - COVINGTON/NORTHERN	EPO	0.950
KY - COVINGTON/NORTHERN	OAMC	0.950
KY - COVINGTON/NORTHERN	OAEP0	0.950
KY - COVINGTON/NORTHERN	Choice II	0.900
KY - ESTILL	No Product	1.050
KY - ESTILL	TC	1.050
KY - ESTILL	TCHL	1.050
KY - ESTILL	OC	0.900
KY - ESTILL	MC	0.850
KY - ESTILL	EPO	0.850
KY - ESTILL	OAMC	0.850
KY - ESTILL	OAEP0	0.850
KY - ESTILL	Choice II	0.850
KY - Kentucky Medicare PPO (KY02)	QPOS	0.900
KY - Kentucky Medicare PPO (KY02)	HMO	0.900
KY - Kentucky Medicare PPO (KY02)	OAQPOS	0.900
KY - Kentucky Medicare PPO (KY02)	OA HMO	0.900
KY - Kentucky Medicare PPO (KY02)	Choice II	0.850
KY - Kentucky Medicare PPO (KY02)	QPOS	0.900
KY - Kentucky Medicare PPO (KY02)	HMO	0.900
KY - Kentucky Medicare PPO (KY02)	OAQPOS	0.900
KY - Kentucky Medicare PPO (KY02)	OA HMO	0.900
KY - Kentucky Medicare PPO (KY02)	Choice II	0.850
KY - LEXINGTON	No Product	1.050
KY - LEXINGTON	TC	1.050
KY - LEXINGTON	TCHL	1.050
KY - LEXINGTON	OC	0.900
KY - LEXINGTON	MC	0.850
KY - LEXINGTON	EPO	0.850
KY - LEXINGTON	OAMC	0.850
KY - LEXINGTON	OAEP0	0.850
KY - LEXINGTON	Choice II	0.850
KY - Lexington (KY03)	QPOS	0.900
KY - Lexington (KY03)	HMO	0.900
KY - Lexington (KY03)	OAQPOS	0.900
KY - Lexington (KY03)	OA HMO	0.900
KY - Lexington (KY03)	Choice II	0.850
KY - LOUISVILLE	No Product	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KY - LOUISVILLE	TC	1.050
KY - LOUISVILLE	TCHL	1.050
KY - LOUISVILLE	OC	0.900
KY - LOUISVILLE	MC	0.850
KY - LOUISVILLE	EPO	0.850
KY - LOUISVILLE	OAMC	0.850
KY - LOUISVILLE	OAEPO	0.850
KY - LOUISVILLE	Choice II	0.850
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	Choice II	0.850
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	Choice II	0.850
KY - Louisville (KY02)	QPOS	0.900
KY - Louisville (KY02)	HMO	0.900
KY - Louisville (KY02)	OAQPOS	0.900
KY - Louisville (KY02)	OAHMO	0.900
KY - Louisville (KY02)	Choice II	0.850
KY - N Kentucky (KY01)	QPOS	1.100
KY - N Kentucky (KY01)	HMO	1.100
KY - N Kentucky (KY01)	OAQPOS	1.100
KY - N Kentucky (KY01)	OAHMO	1.100
KY - N Kentucky (KY01)	Choice II	0.900
KY - Northern Kentucky (KY01)	QPOS	1.100
KY - Northern Kentucky (KY01)	HMO	1.100
KY - Northern Kentucky (KY01)	OAQPOS	1.100
KY - Northern Kentucky (KY01)	OAHMO	1.100
KY - Northern Kentucky (KY01)	Choice II	0.900
KY - Northern Kentucky (KY01)	QPOS	1.100
KY - Northern Kentucky (KY01)	HMO	1.100
KY - Northern Kentucky (KY01)	OAQPOS	1.100
KY - Northern Kentucky (KY01)	OAHMO	1.100
KY - Northern Kentucky (KY01)	Choice II	0.900
KY - SOUTHEASTERN	No Product	1.050
KY - SOUTHEASTERN	TC	1.050
KY - SOUTHEASTERN	TCHL	1.050
KY - SOUTHEASTERN	OC	0.900
KY - SOUTHEASTERN	MC	0.850
KY - SOUTHEASTERN	EPO	0.850
KY - SOUTHEASTERN	OAMC	0.850
KY - SOUTHEASTERN	OAEPO	0.850
KY - SOUTHEASTERN	Choice II	0.850
KY - SOUTHWEST	No Product	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
KY - SOUTHWEST	TC	1.050
KY - SOUTHWEST	TCHL	1.050
KY - SOUTHWEST	OC	0.900
KY - SOUTHWEST	MC	0.850
KY - SOUTHWEST	EPO	0.850
KY - SOUTHWEST	OAMC	0.850
KY - SOUTHWEST	OAEPO	0.850
KY - SOUTHWEST	Choice II	0.850
LA - ALEXANDRIA	No Product	1.450
LA - ALEXANDRIA	TC	1.450
LA - ALEXANDRIA	TCHL	1.450
LA - ALEXANDRIA	OC	0.899
LA - ALEXANDRIA	MC	0.899
LA - ALEXANDRIA	EPO	0.899
LA - ALEXANDRIA	OAMC	0.899
LA - ALEXANDRIA	OAEPO	0.899
LA - ALEXANDRIA	Choice II	0.899
LA - All Others LA	No Product	1.450
LA - All Others LA	TC	1.450
LA - All Others LA	TCHL	1.450
LA - All Others LA	OC	0.899
LA - All Others LA	MC	0.899
LA - All Others LA	EPO	0.899
LA - All Others LA	OAMC	0.899
LA - All Others LA	OAEPO	0.899
LA - All Others LA	Choice II	0.899
LA - All Others LA	No Product	1.450
LA - All Others LA	TC	1.450
LA - All Others LA	TCHL	1.450
LA - All Others LA	OC	0.899
LA - All Others LA	MC	0.899
LA - All Others LA	EPO	0.899
LA - All Others LA	OAMC	0.899
LA - All Others LA	OAEPO	0.899
LA - All Others LA	Choice II	0.899
LA - BATON ROUGE	No Product	1.450
LA - BATON ROUGE	TC	1.450
LA - BATON ROUGE	TCHL	1.450
LA - BATON ROUGE	OC	0.900
LA - BATON ROUGE	MC	0.900
LA - BATON ROUGE	EPO	0.900
LA - BATON ROUGE	OAMC	0.900
LA - BATON ROUGE	OAEPO	0.900
LA - BATON ROUGE	Choice II	0.900
LA - BOGALUSA	No Product	1.450
LA - BOGALUSA	TC	1.450
LA - BOGALUSA	TCHL	1.450
LA - BOGALUSA	OC	0.900



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
LA - BOGALUSA	MC	0.900
LA - BOGALUSA	EPO	0.900
LA - BOGALUSA	OAMC	0.900
LA - BOGALUSA	OAEP0	0.900
LA - BOGALUSA	Choice II	0.900
LA - DONALDSONVILLE	No Product	1.450
LA - DONALDSONVILLE	TC	1.450
LA - DONALDSONVILLE	TCHL	1.450
LA - DONALDSONVILLE	OC	0.900
LA - DONALDSONVILLE	MC	0.900
LA - DONALDSONVILLE	EPO	0.900
LA - DONALDSONVILLE	OAMC	0.900
LA - DONALDSONVILLE	OAEP0	0.900
LA - DONALDSONVILLE	Choice II	0.900
LA - HOUMA	No Product	1.450
LA - HOUMA	TC	1.450
LA - HOUMA	TCHL	1.450
LA - HOUMA	OC	0.900
LA - HOUMA	MC	0.900
LA - HOUMA	EPO	0.900
LA - HOUMA	OAMC	0.900
LA - HOUMA	OAEP0	0.900
LA - HOUMA	Choice II	0.900
LA - KENNER	No Product	1.450
LA - KENNER	TC	1.450
LA - KENNER	TCHL	1.450
LA - KENNER	OC	0.900
LA - KENNER	MC	0.900
LA - KENNER	EPO	0.900
LA - KENNER	OAMC	0.900
LA - KENNER	OAEP0	0.900
LA - KENNER	Choice II	0.900
LA - LAFAYETTE	No Product	1.450
LA - LAFAYETTE	TC	1.450
LA - LAFAYETTE	TCHL	1.450
LA - LAFAYETTE	OC	0.900
LA - LAFAYETTE	MC	0.900
LA - LAFAYETTE	EPO	0.900
LA - LAFAYETTE	OAMC	0.900
LA - LAFAYETTE	OAEP0	0.900
LA - LAFAYETTE	Choice II	0.900
LA - LAKE CHARLES	No Product	1.450
LA - LAKE CHARLES	TC	1.450
LA - LAKE CHARLES	TCHL	1.450
LA - LAKE CHARLES	OC	0.899
LA - LAKE CHARLES	MC	0.899
LA - LAKE CHARLES	EPO	0.899
LA - LAKE CHARLES	OAMC	0.899

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
LA - LAKE CHARLES	OAEPO	0.899
LA - LAKE CHARLES	Choice II	0.899
LA - MONROE	No Product	1.450
LA - MONROE	TC	1.450
LA - MONROE	TCHL	1.450
LA - MONROE	OC	0.899
LA - MONROE	MC	0.899
LA - MONROE	EPO	0.899
LA - MONROE	OAMC	0.899
LA - MONROE	OAEPO	0.899
LA - MONROE	Choice II	0.899
LA - NEW ORLEANS	No Product	1.450
LA - NEW ORLEANS	TC	1.450
LA - NEW ORLEANS	TCHL	1.450
LA - NEW ORLEANS	OC	0.900
LA - NEW ORLEANS	MC	0.900
LA - NEW ORLEANS	EPO	0.900
LA - NEW ORLEANS	OAMC	0.900
LA - NEW ORLEANS	OAEPO	0.900
LA - NEW ORLEANS	Choice II	0.900
LA - SHREVEPORT	No Product	1.450
LA - SHREVEPORT	TC	1.450
LA - SHREVEPORT	TCHL	1.450
LA - SHREVEPORT	OC	0.899
LA - SHREVEPORT	MC	0.899
LA - SHREVEPORT	EPO	0.899
LA - SHREVEPORT	OAMC	0.899
LA - SHREVEPORT	OAEPO	0.899
LA - SHREVEPORT	Choice II	0.899
MA - BARNSTABLE	No Product	1.050
MA - BARNSTABLE	TC	1.050
MA - BARNSTABLE	TCHL	1.050
MA - BARNSTABLE	OC	0.998
MA - BARNSTABLE	MC	0.998
MA - BARNSTABLE	EPO	0.998
MA - BARNSTABLE	OAMC	0.998
MA - BARNSTABLE	OAEPO	0.998
MA - BARNSTABLE	Choice II	0.898
MA - Barnstable (NE01)	QPOS	1.048
MA - Barnstable (NE01)	HMO	1.048
MA - Barnstable (NE01)	OAQPOS	1.048
MA - Barnstable (NE01)	OAHMO	1.048
MA - Barnstable (NE01)	Choice II	0.898
MA - Berkshire (NE01)	QPOS	1.048
MA - Berkshire (NE01)	HMO	1.048
MA - Berkshire (NE01)	OAQPOS	1.048
MA - Berkshire (NE01)	OAHMO	1.048
MA - Berkshire (NE01)	Choice II	0.898

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - BOSTON	No Product	1.050
MA - BOSTON	TC	1.050
MA - BOSTON	TCHL	1.050
MA - BOSTON	OC	0.998
MA - BOSTON	MC	0.998
MA - BOSTON	EPO	0.998
MA - BOSTON	OAMC	0.998
MA - BOSTON	OAEP0	0.998
MA - BOSTON	Choice II	0.898
MA - Bristol (NE01)	QPOS	1.048
MA - Bristol (NE01)	HMO	1.048
MA - Bristol (NE01)	OAQPOS	1.048
MA - Bristol (NE01)	OAHHO	1.048
MA - Bristol (NE01)	Choice II	0.898
MA - BROCKTON	No Product	1.050
MA - BROCKTON	TC	1.050
MA - BROCKTON	TCHL	1.050
MA - BROCKTON	OC	0.998
MA - BROCKTON	MC	0.998
MA - BROCKTON	EPO	0.998
MA - BROCKTON	OAMC	0.998
MA - BROCKTON	OAEP0	0.998
MA - BROCKTON	Choice II	0.898
MA - DUKES	No Product	1.050
MA - DUKES	TC	1.050
MA - DUKES	TCHL	1.050
MA - DUKES	OC	0.998
MA - DUKES	MC	0.998
MA - DUKES	EPO	0.998
MA - DUKES	OAMC	0.998
MA - DUKES	OAEP0	0.998
MA - DUKES	Choice II	0.898
MA - Essex (NE01)	QPOS	1.048
MA - Essex (NE01)	HMO	1.048
MA - Essex (NE01)	OAQPOS	1.048
MA - Essex (NE01)	OAHHO	1.048
MA - Essex (NE01)	Choice II	0.898
MA - FALL RIVER/NEW BEDFORD	No Product	1.050
MA - FALL RIVER/NEW BEDFORD	TC	1.050
MA - FALL RIVER/NEW BEDFORD	TCHL	1.050
MA - FALL RIVER/NEW BEDFORD	OC	0.998
MA - FALL RIVER/NEW BEDFORD	MC	0.998
MA - FALL RIVER/NEW BEDFORD	EPO	0.998
MA - FALL RIVER/NEW BEDFORD	OAMC	0.998
MA - FALL RIVER/NEW BEDFORD	OAEP0	0.998
MA - FALL RIVER/NEW BEDFORD	Choice II	0.898
MA - FRANKLIN	No Product	1.050
MA - FRANKLIN	TC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - FRANKLIN	TCHL	1.050
MA - FRANKLIN	OC	0.998
MA - FRANKLIN	MC	0.998
MA - FRANKLIN	EPO	0.998
MA - FRANKLIN	OAMC	0.998
MA - FRANKLIN	OAEPO	0.998
MA - FRANKLIN	Choice II	0.898
MA - Franklin (NE01)	QPOS	1.048
MA - Franklin (NE01)	HMO	1.048
MA - Franklin (NE01)	OAQPOS	1.048
MA - Franklin (NE01)	OAHMO	1.048
MA - Franklin (NE01)	Choice II	0.898
MA - Hampden (NE01)	QPOS	1.048
MA - Hampden (NE01)	HMO	1.048
MA - Hampden (NE01)	OAQPOS	1.048
MA - Hampden (NE01)	OAHMO	1.048
MA - Hampden (NE01)	Choice II	0.898
MA - HAMPSHIRE	No Product	1.050
MA - HAMPSHIRE	TC	1.050
MA - HAMPSHIRE	TCHL	1.050
MA - HAMPSHIRE	OC	0.998
MA - HAMPSHIRE	MC	0.998
MA - HAMPSHIRE	EPO	0.998
MA - HAMPSHIRE	OAMC	0.998
MA - HAMPSHIRE	OAEPO	0.998
MA - HAMPSHIRE	Choice II	0.898
MA - Hampshire (NE01)	QPOS	1.048
MA - Hampshire (NE01)	HMO	1.048
MA - Hampshire (NE01)	OAQPOS	1.048
MA - Hampshire (NE01)	OAHMO	1.048
MA - Hampshire (NE01)	Choice II	0.898
MA - LAWRENCE	No Product	1.050
MA - LAWRENCE	TC	1.050
MA - LAWRENCE	TCHL	1.050
MA - LAWRENCE	OC	0.998
MA - LAWRENCE	MC	0.998
MA - LAWRENCE	EPO	0.998
MA - LAWRENCE	OAMC	0.998
MA - LAWRENCE	OAEPO	0.998
MA - LAWRENCE	Choice II	0.898
MA - LOWELL	No Product	1.050
MA - LOWELL	TC	1.050
MA - LOWELL	TCHL	1.050
MA - LOWELL	OC	0.998
MA - LOWELL	MC	0.998
MA - LOWELL	EPO	0.998
MA - LOWELL	OAMC	0.998
MA - LOWELL	OAEPO	0.998

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - LOWELL	Choice II	0.898
MA - Massachusetts (NE01)	QPOS	1.048
MA - Massachusetts (NE01)	HMO	1.048
MA - Massachusetts (NE01)	OAQPOS	1.048
MA - Massachusetts (NE01)	OAHMO	1.048
MA - Massachusetts (NE01)	Choice II	0.898
MA - Massachusetts (NE01)	QPOS	1.048
MA - Massachusetts (NE01)	HMO	1.048
MA - Massachusetts (NE01)	OAQPOS	1.048
MA - Massachusetts (NE01)	OAHMO	1.048
MA - Massachusetts (NE01)	Choice II	0.898
MA - Middlesex (NE01)	QPOS	1.048
MA - Middlesex (NE01)	HMO	1.048
MA - Middlesex (NE01)	OAQPOS	1.048
MA - Middlesex (NE01)	OAHMO	1.048
MA - Middlesex (NE01)	Choice II	0.898
MA - NANTUCKET	No Product	1.050
MA - NANTUCKET	TC	1.050
MA - NANTUCKET	TCHL	1.050
MA - NANTUCKET	OC	0.998
MA - NANTUCKET	MC	0.998
MA - NANTUCKET	EPO	0.998
MA - NANTUCKET	OAMC	0.998
MA - NANTUCKET	OAEP0	0.998
MA - NANTUCKET	Choice II	0.898
MA - Norfolk (NE01)	QPOS	1.048
MA - Norfolk (NE01)	HMO	1.048
MA - Norfolk (NE01)	OAQPOS	1.048
MA - Norfolk (NE01)	OAHMO	1.048
MA - Norfolk (NE01)	Choice II	0.898
MA - PITTSFIELD	No Product	1.050
MA - PITTSFIELD	TC	1.050
MA - PITTSFIELD	TCHL	1.050
MA - PITTSFIELD	OC	0.998
MA - PITTSFIELD	MC	0.998
MA - PITTSFIELD	EPO	0.998
MA - PITTSFIELD	OAMC	0.998
MA - PITTSFIELD	OAEP0	0.998
MA - PITTSFIELD	Choice II	0.898
MA - Plymouth (NE01)	QPOS	1.048
MA - Plymouth (NE01)	HMO	1.048
MA - Plymouth (NE01)	OAQPOS	1.048
MA - Plymouth (NE01)	OAHMO	1.048
MA - Plymouth (NE01)	Choice II	0.898
MA - SPRINGFIELD/HOLYOKE	No Product	1.050
MA - SPRINGFIELD/HOLYOKE	TC	1.050
MA - SPRINGFIELD/HOLYOKE	TCHL	1.050
MA - SPRINGFIELD/HOLYOKE	OC	0.998

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MA - SPRINGFIELD/HOLYOKE	MC	0.998
MA - SPRINGFIELD/HOLYOKE	EPO	0.998
MA - SPRINGFIELD/HOLYOKE	OAMC	0.998
MA - SPRINGFIELD/HOLYOKE	OAEP0	0.998
MA - SPRINGFIELD/HOLYOKE	Choice II	0.898
MA - Suffolk (NE01)	QPOS	1.048
MA - Suffolk (NE01)	HMO	1.048
MA - Suffolk (NE01)	OAQPOS	1.048
MA - Suffolk (NE01)	OA HMO	1.048
MA - Suffolk (NE01)	Choice II	0.898
MA - WELLESLEY	No Product	1.050
MA - WELLESLEY	TC	1.050
MA - WELLESLEY	TCHL	1.050
MA - WELLESLEY	OC	0.998
MA - WELLESLEY	MC	0.998
MA - WELLESLEY	EPO	0.998
MA - WELLESLEY	OAMC	0.998
MA - WELLESLEY	OAEP0	0.998
MA - WELLESLEY	Choice II	0.898
MA - WORCESTER	No Product	1.050
MA - WORCESTER	TC	1.050
MA - WORCESTER	TCHL	1.050
MA - WORCESTER	OC	0.998
MA - WORCESTER	MC	0.998
MA - WORCESTER	EPO	0.998
MA - WORCESTER	OAMC	0.998
MA - WORCESTER	OAEP0	0.998
MA - WORCESTER	Choice II	0.898
MA - Worcester (NE01)	QPOS	1.048
MA - Worcester (NE01)	HMO	1.048
MA - Worcester (NE01)	OAQPOS	1.048
MA - Worcester (NE01)	OA HMO	1.048
MA - Worcester (NE01)	Choice II	0.898
MD - All Others MD	No Product	0.900
MD - All Others MD	TC	0.900
MD - All Others MD	TCHL	0.900
MD - All Others MD	OC	0.750
MD - All Others MD	MC	0.750
MD - All Others MD	EPO	0.750
MD - All Others MD	OAMC	0.750
MD - All Others MD	OAEP0	0.750
MD - All Others MD	Choice II	0.650
MD - BALTIMORE	No Product	0.900
MD - BALTIMORE	TC	0.900
MD - BALTIMORE	TCHL	0.900
MD - BALTIMORE	OC	0.750
MD - BALTIMORE	MC	0.750
MD - BALTIMORE	EPO	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MD - BALTIMORE	OAMC	0.750
MD - BALTIMORE	OAEP0	0.750
MD - BALTIMORE	Choice II	0.650
MD - Baltimore Metro N (MD01)	QPOS	0.900
MD - Baltimore Metro N (MD01)	HMO	0.900
MD - Baltimore Metro N (MD01)	OAQPOS	0.900
MD - Baltimore Metro N (MD01)	OAHMO	0.900
MD - Baltimore Metro N (MD01)	Choice II	0.650
MD - Baltimore Metro S (MD02)	QPOS	0.900
MD - Baltimore Metro S (MD02)	HMO	0.900
MD - Baltimore Metro S (MD02)	OAQPOS	0.900
MD - Baltimore Metro S (MD02)	OAHMO	0.900
MD - Baltimore Metro S (MD02)	Choice II	0.650
MD - MD DC Metro (MD02)	QPOS	0.900
MD - MD DC Metro (MD02)	HMO	0.900
MD - MD DC Metro (MD02)	OAQPOS	0.900
MD - MD DC Metro (MD02)	OAHMO	0.900
MD - MD DC Metro (MD02)	Choice II	0.650
MD - MD Eastern/Southern (MD01)	QPOS	0.900
MD - MD Eastern/Southern (MD01)	HMO	0.900
MD - MD Eastern/Southern (MD01)	OAQPOS	0.900
MD - MD Eastern/Southern (MD01)	OAHMO	0.900
MD - MD Eastern/Southern (MD01)	Choice II	0.650
MD - MD Western MD - North (MD01)	QPOS	0.900
MD - MD Western MD - North (MD01)	HMO	0.900
MD - MD Western MD - North (MD01)	OAQPOS	0.900
MD - MD Western MD - North (MD01)	OAHMO	0.900
MD - MD Western MD - North (MD01)	Choice II	0.650
MD - MD Western MD - South (MD02)	QPOS	0.900
MD - MD Western MD - South (MD02)	HMO	0.900
MD - MD Western MD - South (MD02)	OAQPOS	0.900
MD - MD Western MD - South (MD02)	OAHMO	0.900
MD - MD Western MD - South (MD02)	Choice II	0.650
MD - Northern Maryland (MD01)	QPOS	0.900
MD - Northern Maryland (MD01)	HMO	0.900
MD - Northern Maryland (MD01)	OAQPOS	0.900
MD - Northern Maryland (MD01)	OAHMO	0.900
MD - Northern Maryland (MD01)	Choice II	0.650
MD - Northern Maryland (MD01)	QPOS	0.900
MD - Northern Maryland (MD01)	HMO	0.900
MD - Northern Maryland (MD01)	OAQPOS	0.900
MD - Northern Maryland (MD01)	OAHMO	0.900
MD - Northern Maryland (MD01)	Choice II	0.650
MD - Southern Maryland (MD02)	QPOS	0.900
MD - Southern Maryland (MD02)	HMO	0.900
MD - Southern Maryland (MD02)	OAQPOS	0.900
MD - Southern Maryland (MD02)	OAHMO	0.900
MD - Southern Maryland (MD02)	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MD - Southern Maryland (MD02)	QPOS	0.900
MD - Southern Maryland (MD02)	HMO	0.900
MD - Southern Maryland (MD02)	OAQPOS	0.900
MD - Southern Maryland (MD02)	OAHMO	0.900
MD - Southern Maryland (MD02)	Choice II	0.650
MD - WASHINGTON AREA	No Product	0.900
MD - WASHINGTON AREA	TC	0.900
MD - WASHINGTON AREA	TCHL	0.900
MD - WASHINGTON AREA	OC	0.750
MD - WASHINGTON AREA	MC	0.750
MD - WASHINGTON AREA	EPO	0.750
MD - WASHINGTON AREA	OAMC	0.750
MD - WASHINGTON AREA	OAEP0	0.750
MD - WASHINGTON AREA	Choice II	0.650
MD - WESTERN MARYLAND	No Product	0.900
MD - WESTERN MARYLAND	TC	0.900
MD - WESTERN MARYLAND	TCHL	0.900
MD - WESTERN MARYLAND	OC	0.750
MD - WESTERN MARYLAND	MC	0.750
MD - WESTERN MARYLAND	EPO	0.750
MD - WESTERN MARYLAND	OAMC	0.750
MD - WESTERN MARYLAND	OAEP0	0.750
MD - WESTERN MARYLAND	Choice II	0.650
ME - Androscoggin	No Product	0.950
ME - Androscoggin	TC	0.950
ME - Androscoggin	TCHL	0.950
ME - Androscoggin	OC	0.800
ME - Androscoggin	MC	0.800
ME - Androscoggin	EPO	0.800
ME - Androscoggin	OAMC	0.800
ME - Androscoggin	OAEP0	0.800
ME - Androscoggin	Choice II	0.700
ME - Androscoggin (ME01)	QPOS	0.850
ME - Androscoggin (ME01)	HMO	0.850
ME - Androscoggin (ME01)	OAQPOS	0.850
ME - Androscoggin (ME01)	OAHMO	0.850
ME - Androscoggin (ME01)	Choice II	0.700
ME - Aroostook	No Product	0.950
ME - Aroostook	TC	0.950
ME - Aroostook	TCHL	0.950
ME - Aroostook	OC	0.800
ME - Aroostook	MC	0.800
ME - Aroostook	EPO	0.800
ME - Aroostook	OAMC	0.800
ME - Aroostook	OAEP0	0.800
ME - Aroostook	Choice II	0.700
ME - Aroostook (ME01)	QPOS	0.850
ME - Aroostook (ME01)	HMO	0.850



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Aroostook (ME01)	OAQPOS	0.850
ME - Aroostook (ME01)	OAHMO	0.850
ME - Aroostook (ME01)	Choice II	0.700
ME - AUGUSTA	No Product	0.950
ME - AUGUSTA	TC	0.950
ME - AUGUSTA	TCHL	0.950
ME - AUGUSTA	OC	0.800
ME - AUGUSTA	MC	0.800
ME - AUGUSTA	EPO	0.800
ME - AUGUSTA	OAMC	0.800
ME - AUGUSTA	OAEP0	0.800
ME - AUGUSTA	Choice II	0.700
ME - BANGOR	No Product	0.950
ME - BANGOR	TC	0.950
ME - BANGOR	TCHL	0.950
ME - BANGOR	OC	0.800
ME - BANGOR	MC	0.800
ME - BANGOR	EPO	0.800
ME - BANGOR	OAMC	0.800
ME - BANGOR	OAEP0	0.800
ME - BANGOR	Choice II	0.700
ME - Cumberland	No Product	0.950
ME - Cumberland	TC	0.950
ME - Cumberland	TCHL	0.950
ME - Cumberland	OC	0.800
ME - Cumberland	MC	0.800
ME - Cumberland	EPO	0.800
ME - Cumberland	OAMC	0.800
ME - Cumberland	OAEP0	0.800
ME - Cumberland	Choice II	0.700
ME - Cumberland (ME01)	QPOS	0.850
ME - Cumberland (ME01)	HMO	0.850
ME - Cumberland (ME01)	OAQPOS	0.850
ME - Cumberland (ME01)	OAHMO	0.850
ME - Cumberland (ME01)	Choice II	0.700
ME - FRANKLIN	No Product	0.950
ME - FRANKLIN	TC	0.950
ME - FRANKLIN	TCHL	0.950
ME - FRANKLIN	OC	0.800
ME - FRANKLIN	MC	0.800
ME - FRANKLIN	EPO	0.800
ME - FRANKLIN	OAMC	0.800
ME - FRANKLIN	OAEP0	0.800
ME - FRANKLIN	Choice II	0.700
ME - Franklin (ME01)	QPOS	0.850
ME - Franklin (ME01)	HMO	0.850
ME - Franklin (ME01)	OAQPOS	0.850
ME - Franklin (ME01)	OAHMO	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - Franklin (ME01)	Choice II	0.700
ME - HANCOCK	No Product	0.950
ME - HANCOCK	TC	0.950
ME - HANCOCK	TCHL	0.950
ME - HANCOCK	OC	0.800
ME - HANCOCK	MC	0.800
ME - HANCOCK	EPO	0.800
ME - HANCOCK	OAMC	0.800
ME - HANCOCK	OAEP0	0.800
ME - HANCOCK	Choice II	0.700
ME - Hancock (ME01)	QPOS	0.850
ME - Hancock (ME01)	HMO	0.850
ME - Hancock (ME01)	OAQPOS	0.850
ME - Hancock (ME01)	OA HMO	0.850
ME - Hancock (ME01)	Choice II	0.700
ME - KENNEBEC	No Product	0.950
ME - KENNEBEC	TC	0.950
ME - KENNEBEC	TCHL	0.950
ME - KENNEBEC	OC	0.800
ME - KENNEBEC	MC	0.800
ME - KENNEBEC	EPO	0.800
ME - KENNEBEC	OAMC	0.800
ME - KENNEBEC	OAEP0	0.800
ME - KENNEBEC	Choice II	0.700
ME - Kennebec (ME01)	QPOS	0.850
ME - Kennebec (ME01)	HMO	0.850
ME - Kennebec (ME01)	OAQPOS	0.850
ME - Kennebec (ME01)	OA HMO	0.850
ME - Kennebec (ME01)	Choice II	0.700
ME - KNOX	No Product	0.950
ME - KNOX	TC	0.950
ME - KNOX	TCHL	0.950
ME - KNOX	OC	0.800
ME - KNOX	MC	0.800
ME - KNOX	EPO	0.800
ME - KNOX	OAMC	0.800
ME - KNOX	OAEP0	0.800
ME - KNOX	Choice II	0.700
ME - Knox (ME01)	QPOS	0.850
ME - Knox (ME01)	HMO	0.850
ME - Knox (ME01)	OAQPOS	0.850
ME - Knox (ME01)	OA HMO	0.850
ME - Knox (ME01)	Choice II	0.700
ME - LINCOLN	No Product	0.950
ME - LINCOLN	TC	0.950
ME - LINCOLN	TCHL	0.950
ME - LINCOLN	OC	0.800
ME - LINCOLN	MC	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - LINCOLN	EPO	0.800
ME - LINCOLN	OAMC	0.800
ME - LINCOLN	OAEPO	0.800
ME - LINCOLN	Choice II	0.700
ME - Lincoln (ME01)	QPOS	0.850
ME - Lincoln (ME01)	HMO	0.850
ME - Lincoln (ME01)	OAQPOS	0.850
ME - Lincoln (ME01)	OAHMO	0.850
ME - Lincoln (ME01)	Choice II	0.700
ME - Maine Golden Choice (ME01)	QPOS	0.850
ME - Maine Golden Choice (ME01)	HMO	0.850
ME - Maine Golden Choice (ME01)	OAQPOS	0.850
ME - Maine Golden Choice (ME01)	OAHMO	0.850
ME - Maine Golden Choice (ME01)	Choice II	0.700
ME - Maine Golden Choice (ME01)	QPOS	0.850
ME - Maine Golden Choice (ME01)	HMO	0.850
ME - Maine Golden Choice (ME01)	OAQPOS	0.850
ME - Maine Golden Choice (ME01)	OAHMO	0.850
ME - Maine Golden Choice (ME01)	Choice II	0.700
ME - Maine Golden Medicare (ME01)	QPOS	0.850
ME - Maine Golden Medicare (ME01)	HMO	0.850
ME - Maine Golden Medicare (ME01)	OAQPOS	0.850
ME - Maine Golden Medicare (ME01)	OAHMO	0.850
ME - Maine Golden Medicare (ME01)	Choice II	0.700
ME - Maine Golden Medicare (ME01)	QPOS	0.850
ME - Maine Golden Medicare (ME01)	HMO	0.850
ME - Maine Golden Medicare (ME01)	OAQPOS	0.850
ME - Maine Golden Medicare (ME01)	OAHMO	0.850
ME - Maine Golden Medicare (ME01)	Choice II	0.700
ME - OXFORD	No Product	0.950
ME - OXFORD	TC	0.950
ME - OXFORD	TCHL	0.950
ME - OXFORD	OC	0.800
ME - OXFORD	MC	0.800
ME - OXFORD	EPO	0.800
ME - OXFORD	OAMC	0.800
ME - OXFORD	OAEPO	0.800
ME - OXFORD	Choice II	0.700
ME - Oxford (ME01)	QPOS	0.850
ME - Oxford (ME01)	HMO	0.850
ME - Oxford (ME01)	OAQPOS	0.850
ME - Oxford (ME01)	OAHMO	0.850
ME - Oxford (ME01)	Choice II	0.700
ME - PENOBSCOT	No Product	0.950
ME - PENOBSCOT	TC	0.950
ME - PENOBSCOT	TCHL	0.950
ME - PENOBSCOT	OC	0.800
ME - PENOBSCOT	MC	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - PENOBSCOT	EPO	0.800
ME - PENOBSCOT	OAMC	0.800
ME - PENOBSCOT	OAEPO	0.800
ME - PENOBSCOT	Choice II	0.700
ME - Penobscot (ME01)	QPOS	0.850
ME - Penobscot (ME01)	HMO	0.850
ME - Penobscot (ME01)	OAQPOS	0.850
ME - Penobscot (ME01)	OAHMO	0.850
ME - Penobscot (ME01)	Choice II	0.700
ME - PISCATAQUIS	No Product	0.950
ME - PISCATAQUIS	TC	0.950
ME - PISCATAQUIS	TCHL	0.950
ME - PISCATAQUIS	OC	0.800
ME - PISCATAQUIS	MC	0.800
ME - PISCATAQUIS	EPO	0.800
ME - PISCATAQUIS	OAMC	0.800
ME - PISCATAQUIS	OAEPO	0.800
ME - PISCATAQUIS	Choice II	0.700
ME - Piscataquis (ME01)	QPOS	0.850
ME - Piscataquis (ME01)	HMO	0.850
ME - Piscataquis (ME01)	OAQPOS	0.850
ME - Piscataquis (ME01)	OAHMO	0.850
ME - Piscataquis (ME01)	Choice II	0.700
ME - PORTLAND	No Product	0.950
ME - PORTLAND	TC	0.950
ME - PORTLAND	TCHL	0.950
ME - PORTLAND	OC	0.800
ME - PORTLAND	MC	0.800
ME - PORTLAND	EPO	0.800
ME - PORTLAND	OAMC	0.800
ME - PORTLAND	OAEPO	0.800
ME - PORTLAND	Choice II	0.700
ME - SAGADAHOC	No Product	0.950
ME - SAGADAHOC	TC	0.950
ME - SAGADAHOC	TCHL	0.950
ME - SAGADAHOC	OC	0.800
ME - SAGADAHOC	MC	0.800
ME - SAGADAHOC	EPO	0.800
ME - SAGADAHOC	OAMC	0.800
ME - SAGADAHOC	OAEPO	0.800
ME - SAGADAHOC	Choice II	0.700
ME - Sagadahoc (ME01)	QPOS	0.850
ME - Sagadahoc (ME01)	HMO	0.850
ME - Sagadahoc (ME01)	OAQPOS	0.850
ME - Sagadahoc (ME01)	OAHMO	0.850
ME - Sagadahoc (ME01)	Choice II	0.700
ME - SOMERSET	No Product	0.950
ME - SOMERSET	TC	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - SOMERSET	TCHL	0.950
ME - SOMERSET	OC	0.800
ME - SOMERSET	MC	0.800
ME - SOMERSET	EPO	0.800
ME - SOMERSET	OAMC	0.800
ME - SOMERSET	OAEP0	0.800
ME - SOMERSET	Choice II	0.700
ME - Somerset (ME01)	QPOS	0.850
ME - Somerset (ME01)	HMO	0.850
ME - Somerset (ME01)	OAQPOS	0.850
ME - Somerset (ME01)	OAHHMO	0.850
ME - Somerset (ME01)	Choice II	0.700
ME - WALDO	No Product	0.950
ME - WALDO	TC	0.950
ME - WALDO	TCHL	0.950
ME - WALDO	OC	0.800
ME - WALDO	MC	0.800
ME - WALDO	EPO	0.800
ME - WALDO	OAMC	0.800
ME - WALDO	OAEP0	0.800
ME - WALDO	Choice II	0.700
ME - Waldo (ME01)	QPOS	0.850
ME - Waldo (ME01)	HMO	0.850
ME - Waldo (ME01)	OAQPOS	0.850
ME - Waldo (ME01)	OAHHMO	0.850
ME - Waldo (ME01)	Choice II	0.700
ME - WASHINGTON	No Product	0.950
ME - WASHINGTON	TC	0.950
ME - WASHINGTON	TCHL	0.950
ME - WASHINGTON	OC	0.800
ME - WASHINGTON	MC	0.800
ME - WASHINGTON	EPO	0.800
ME - WASHINGTON	OAMC	0.800
ME - WASHINGTON	OAEP0	0.800
ME - WASHINGTON	Choice II	0.700
ME - Washington (ME01)	QPOS	0.850
ME - Washington (ME01)	HMO	0.850
ME - Washington (ME01)	OAQPOS	0.850
ME - Washington (ME01)	OAHHMO	0.850
ME - Washington (ME01)	Choice II	0.700
ME - YORK	No Product	0.950
ME - YORK	TC	0.950
ME - YORK	TCHL	0.950
ME - YORK	OC	0.800
ME - YORK	MC	0.800
ME - YORK	EPO	0.800
ME - YORK	OAMC	0.800
ME - YORK	OAEP0	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ME - YORK	Choice II	0.700
ME - York (ME01)	QPOS	0.850
ME - York (ME01)	HMO	0.850
ME - York (ME01)	OAQPOS	0.850
ME - York (ME01)	OAHMO	0.850
ME - York (ME01)	Choice II	0.700
MH - Marshall Islands	No Product	1.000
MH - Marshall Islands	TC	1.000
MH - Marshall Islands	TCHL	1.000
MH - Marshall Islands	OC	1.000
MH - Marshall Islands	MC	1.000
MH - Marshall Islands	EPO	1.000
MH - Marshall Islands	OAMC	1.000
MH - Marshall Islands	OAEP0	1.000
MH - Marshall Islands	Choice II	1.000
MI - All Others MI	No Product	0.900
MI - All Others MI	TC	0.900
MI - All Others MI	TCHL	0.900
MI - All Others MI	OC	0.770
MI - All Others MI	MC	0.770
MI - All Others MI	EPO	0.770
MI - All Others MI	OAMC	0.770
MI - All Others MI	OAEP0	0.770
MI - All Others MI	Choice II	0.770
MI - ANN ARBOR	No Product	0.900
MI - ANN ARBOR	TC	0.900
MI - ANN ARBOR	TCHL	0.900
MI - ANN ARBOR	OC	0.770
MI - ANN ARBOR	MC	0.770
MI - ANN ARBOR	EPO	0.770
MI - ANN ARBOR	OAMC	0.770
MI - ANN ARBOR	OAEP0	0.770
MI - ANN ARBOR	Choice II	0.770
MI - BENTON HARBOR	No Product	0.900
MI - BENTON HARBOR	TC	0.900
MI - BENTON HARBOR	TCHL	0.900
MI - BENTON HARBOR	OC	0.770
MI - BENTON HARBOR	MC	0.770
MI - BENTON HARBOR	EPO	0.770
MI - BENTON HARBOR	OAMC	0.770
MI - BENTON HARBOR	OAEP0	0.770
MI - BENTON HARBOR	Choice II	0.770
MI - DETROIT	No Product	0.900
MI - DETROIT	TC	0.900
MI - DETROIT	TCHL	0.900
MI - DETROIT	OC	0.770
MI - DETROIT	MC	0.770
MI - DETROIT	EPO	0.770

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - DETROIT	OAMC	0.770
MI - DETROIT	OAEO	0.770
MI - DETROIT	Choice II	0.770
MI - Detroit Medicare PPO (MI01)	QPOS	1.000
MI - Detroit Medicare PPO (MI01)	HMO	1.100
MI - Detroit Medicare PPO (MI01)	OAQPOS	1.000
MI - Detroit Medicare PPO (MI01)	OAHHMO	1.100
MI - Detroit Medicare PPO (MI01)	Choice II	1.000
MI - Detroit Medicare PPO (MI01)	QPOS	1.000
MI - Detroit Medicare PPO (MI01)	HMO	1.100
MI - Detroit Medicare PPO (MI01)	OAQPOS	1.000
MI - Detroit Medicare PPO (MI01)	OAHHMO	1.100
MI - Detroit Medicare PPO (MI01)	Choice II	1.000
MI - FLINT	No Product	0.900
MI - FLINT	TC	0.900
MI - FLINT	TCHL	0.900
MI - FLINT	OC	0.770
MI - FLINT	MC	0.770
MI - FLINT	EPO	0.770
MI - FLINT	OAMC	0.770
MI - FLINT	OAEO	0.770
MI - FLINT	Choice II	0.770
MI - GRAND RAPIDS	No Product	0.900
MI - GRAND RAPIDS	TC	0.900
MI - GRAND RAPIDS	TCHL	0.900
MI - GRAND RAPIDS	OC	0.770
MI - GRAND RAPIDS	MC	0.770
MI - GRAND RAPIDS	EPO	0.770
MI - GRAND RAPIDS	OAMC	0.770
MI - GRAND RAPIDS	OAEO	0.770
MI - GRAND RAPIDS	Choice II	0.770
MI - Grand Rapids MDCR PPO (MI02)	QPOS	1.000
MI - Grand Rapids MDCR PPO (MI02)	HMO	1.100
MI - Grand Rapids MDCR PPO (MI02)	OAQPOS	1.000
MI - Grand Rapids MDCR PPO (MI02)	OAHHMO	1.100
MI - Grand Rapids MDCR PPO (MI02)	Choice II	1.000
MI - Grand Rapids MDCR PPO (MI02)	QPOS	1.000
MI - Grand Rapids MDCR PPO (MI02)	HMO	1.100
MI - Grand Rapids MDCR PPO (MI02)	OAQPOS	1.000
MI - Grand Rapids MDCR PPO (MI02)	OAHHMO	1.100
MI - Grand Rapids MDCR PPO (MI02)	Choice II	1.000
MI - KALAMAZOO	No Product	0.900
MI - KALAMAZOO	TC	0.900
MI - KALAMAZOO	TCHL	0.900
MI - KALAMAZOO	OC	0.770
MI - KALAMAZOO	MC	0.770
MI - KALAMAZOO	EPO	0.770
MI - KALAMAZOO	OAMC	0.770

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - KALAMAZOO	OAEPO	0.770
MI - KALAMAZOO	Choice II	0.770
MI - LANSING	No Product	0.900
MI - LANSING	TC	0.900
MI - LANSING	TCHL	0.900
MI - LANSING	OC	0.770
MI - LANSING	MC	0.770
MI - LANSING	EPO	0.770
MI - LANSING	OAMC	0.770
MI - LANSING	OAEPO	0.770
MI - LANSING	Choice II	0.770
MI - NORTHERN	No Product	0.900
MI - NORTHERN	TC	0.900
MI - NORTHERN	TCHL	0.900
MI - NORTHERN	OC	0.770
MI - NORTHERN	MC	0.770
MI - NORTHERN	EPO	0.770
MI - NORTHERN	OAMC	0.770
MI - NORTHERN	OAEPO	0.770
MI - NORTHERN	Choice II	0.770
MI - NORTHWEST	No Product	0.900
MI - NORTHWEST	TC	0.900
MI - NORTHWEST	TCHL	0.900
MI - NORTHWEST	OC	0.770
MI - NORTHWEST	MC	0.770
MI - NORTHWEST	EPO	0.770
MI - NORTHWEST	OAMC	0.770
MI - NORTHWEST	OAEPO	0.770
MI - NORTHWEST	Choice II	0.770
MI - PONTIAC	No Product	0.900
MI - PONTIAC	TC	0.900
MI - PONTIAC	TCHL	0.900
MI - PONTIAC	OC	0.770
MI - PONTIAC	MC	0.770
MI - PONTIAC	EPO	0.770
MI - PONTIAC	OAMC	0.770
MI - PONTIAC	OAEPO	0.770
MI - PONTIAC	Choice II	0.770
MI - SAGINAW	No Product	0.900
MI - SAGINAW	TC	0.900
MI - SAGINAW	TCHL	0.900
MI - SAGINAW	OC	0.770
MI - SAGINAW	MC	0.770
MI - SAGINAW	EPO	0.770
MI - SAGINAW	OAMC	0.770
MI - SAGINAW	OAEPO	0.770
MI - SAGINAW	Choice II	0.770
MI - UPPER PENINSULA	No Product	0.900



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MI - UPPER PENINSULA	TC	0.900
MI - UPPER PENINSULA	TCHL	0.900
MI - UPPER PENINSULA	OC	0.770
MI - UPPER PENINSULA	MC	0.770
MI - UPPER PENINSULA	EPO	0.770
MI - UPPER PENINSULA	OAMC	0.770
MI - UPPER PENINSULA	OAEP0	0.770
MI - UPPER PENINSULA	Choice II	0.770
MI - WARREN	No Product	0.900
MI - WARREN	TC	0.900
MI - WARREN	TCHL	0.900
MI - WARREN	OC	0.770
MI - WARREN	MC	0.770
MI - WARREN	EPO	0.770
MI - WARREN	OAMC	0.770
MI - WARREN	OAEP0	0.770
MI - WARREN	Choice II	0.770
MN - All Others MN	No Product	1.000
MN - All Others MN	TC	1.000
MN - All Others MN	TCHL	1.000
MN - All Others MN	OC	1.000
MN - All Others MN	MC	1.000
MN - All Others MN	EPO	1.000
MN - All Others MN	OAMC	1.000
MN - All Others MN	OAEP0	1.000
MN - All Others MN	Choice II	1.000
MN - All Others MN	No Product	1.000
MN - All Others MN	TC	1.000
MN - All Others MN	TCHL	1.000
MN - All Others MN	OC	1.000
MN - All Others MN	MC	1.000
MN - All Others MN	EPO	1.000
MN - All Others MN	OAMC	1.000
MN - All Others MN	OAEP0	1.000
MN - All Others MN	Choice II	1.000
MN - MINNEAPOLIS/ST. PAUL	No Product	1.000
MN - MINNEAPOLIS/ST. PAUL	TC	1.000
MN - MINNEAPOLIS/ST. PAUL	TCHL	1.000
MN - MINNEAPOLIS/ST. PAUL	OC	1.000
MN - MINNEAPOLIS/ST. PAUL	MC	1.000
MN - MINNEAPOLIS/ST. PAUL	EPO	1.000
MN - MINNEAPOLIS/ST. PAUL	OAMC	1.000
MN - MINNEAPOLIS/ST. PAUL	OAEP0	1.000
MN - MINNEAPOLIS/ST. PAUL	Choice II	1.000
MO - Buchanan	No Product	1.050
MO - Buchanan	TC	1.050
MO - Buchanan	TCHL	1.050
MO - Buchanan	OC	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Buchanan	MC	0.850
MO - Buchanan	EPO	0.850
MO - Buchanan	OAMC	0.850
MO - Buchanan	OAEP0	0.850
MO - Buchanan	Choice II	1.050
MO - Buchanan (MO02)	QPOS	1.050
MO - Buchanan (MO02)	HMO	1.050
MO - Buchanan (MO02)	OAQPOS	1.050
MO - Buchanan (MO02)	OAHMO	1.050
MO - Buchanan (MO02)	Choice II	1.050
MO - Cape Girardeau/Southeast	No Product	1.050
MO - Cape Girardeau/Southeast	TC	1.050
MO - Cape Girardeau/Southeast	TCHL	1.050
MO - Cape Girardeau/Southeast	OC	0.900
MO - Cape Girardeau/Southeast	MC	0.850
MO - Cape Girardeau/Southeast	EPO	0.850
MO - Cape Girardeau/Southeast	OAMC	0.850
MO - Cape Girardeau/Southeast	OAEP0	0.850
MO - Cape Girardeau/Southeast	Choice II	1.050
MO - Columbia	No Product	1.050
MO - Columbia	TC	1.050
MO - Columbia	TCHL	1.050
MO - Columbia	OC	0.900
MO - Columbia	MC	0.850
MO - Columbia	EPO	0.850
MO - Columbia	OAMC	0.850
MO - Columbia	OAEP0	0.850
MO - Columbia	Choice II	1.050
MO - Columbia Area	No Product	1.050
MO - Columbia Area	TC	1.050
MO - Columbia Area	TCHL	1.050
MO - Columbia Area	OC	0.900
MO - Columbia Area	MC	0.850
MO - Columbia Area	EPO	0.850
MO - Columbia Area	OAMC	0.850
MO - Columbia Area	OAEP0	0.850
MO - Columbia Area	Choice II	1.050
MO - Columbia Feeder	No Product	1.050
MO - Columbia Feeder	TC	1.050
MO - Columbia Feeder	TCHL	1.050
MO - Columbia Feeder	OC	0.900
MO - Columbia Feeder	MC	0.850
MO - Columbia Feeder	EPO	0.850
MO - Columbia Feeder	OAMC	0.850
MO - Columbia Feeder	OAEP0	0.850
MO - Columbia Feeder	Choice II	1.050
MO - Columbia Other	No Product	1.050
MO - Columbia Other	TC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Columbia Other	TCHL	1.050
MO - Columbia Other	OC	0.900
MO - Columbia Other	MC	0.850
MO - Columbia Other	EPO	0.850
MO - Columbia Other	OAMC	0.850
MO - Columbia Other	OAEP0	0.850
MO - Columbia Other	Choice II	1.050
MO - Heartland	No Product	1.050
MO - Heartland	TC	1.050
MO - Heartland	TCHL	1.050
MO - Heartland	OC	0.900
MO - Heartland	MC	0.850
MO - Heartland	EPO	0.850
MO - Heartland	OAMC	0.850
MO - Heartland	OAEP0	0.850
MO - Heartland	Choice II	1.050
MO - Joplin	No Product	1.050
MO - Joplin	TC	1.050
MO - Joplin	TCHL	1.050
MO - Joplin	OC	0.900
MO - Joplin	MC	0.850
MO - Joplin	EPO	0.850
MO - Joplin	OAMC	0.850
MO - Joplin	OAEP0	0.850
MO - Joplin	Choice II	1.050
MO - Joplin	No Product	1.050
MO - Joplin	TC	1.050
MO - Joplin	TCHL	1.050
MO - Joplin	OC	0.900
MO - Joplin	MC	0.850
MO - Joplin	EPO	0.850
MO - Joplin	OAMC	0.850
MO - Joplin	OAEP0	0.850
MO - Joplin	Choice II	1.050
MO - Joplin Area	No Product	1.050
MO - Joplin Area	TC	1.050
MO - Joplin Area	TCHL	1.050
MO - Joplin Area	OC	0.900
MO - Joplin Area	MC	0.850
MO - Joplin Area	EPO	0.850
MO - Joplin Area	OAMC	0.850
MO - Joplin Area	OAEP0	0.850
MO - Joplin Area	Choice II	1.050
MO - Kansas City	No Product	1.050
MO - Kansas City	TC	1.050
MO - Kansas City	TCHL	1.050
MO - Kansas City	OC	0.900
MO - Kansas City	MC	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Kansas City	EPO	0.850
MO - Kansas City	OAMC	0.850
MO - Kansas City	OAEP0	0.850
MO - Kansas City	Choice II	1.050
MO - Kansas City Metro	No Product	1.050
MO - Kansas City Metro	TC	1.050
MO - Kansas City Metro	TCHL	1.050
MO - Kansas City Metro	OC	0.900
MO - Kansas City Metro	MC	0.850
MO - Kansas City Metro	EPO	0.850
MO - Kansas City Metro	OAMC	0.850
MO - Kansas City Metro	OAEP0	0.850
MO - Kansas City Metro	Choice II	1.050
MO - Kansas City Rural (MO02)	QPOS	1.050
MO - Kansas City Rural (MO02)	HMO	1.050
MO - Kansas City Rural (MO02)	OAQPOS	1.050
MO - Kansas City Rural (MO02)	OAHHMO	1.050
MO - Kansas City Rural (MO02)	Choice II	1.050
MO - Kansas City Suburban	No Product	1.050
MO - Kansas City Suburban	TC	1.050
MO - Kansas City Suburban	TCHL	1.050
MO - Kansas City Suburban	OC	0.900
MO - Kansas City Suburban	MC	0.850
MO - Kansas City Suburban	EPO	0.850
MO - Kansas City Suburban	OAMC	0.850
MO - Kansas City Suburban	OAEP0	0.850
MO - Kansas City Suburban	Choice II	1.050
MO - Kansas City Urban (MO02)	QPOS	1.050
MO - Kansas City Urban (MO02)	HMO	1.050
MO - Kansas City Urban (MO02)	OAQPOS	1.050
MO - Kansas City Urban (MO02)	OAHHMO	1.050
MO - Kansas City Urban (MO02)	Choice II	1.050
MO - Missouri Medicare HMO (MO03)	QPOS	0.800
MO - Missouri Medicare HMO (MO03)	HMO	0.800
MO - Missouri Medicare HMO (MO03)	OAQPOS	0.800
MO - Missouri Medicare HMO (MO03)	OAHHMO	0.800
MO - Missouri Medicare HMO (MO03)	Choice II	0.800
MO - Missouri Medicare PPO (MO03)	QPOS	0.800
MO - Missouri Medicare PPO (MO03)	HMO	0.800
MO - Missouri Medicare PPO (MO03)	OAQPOS	0.800
MO - Missouri Medicare PPO (MO03)	OAHHMO	0.800
MO - Missouri Medicare PPO (MO03)	Choice II	0.800
MO - Northeast	No Product	1.050
MO - Northeast	TC	1.050
MO - Northeast	TCHL	1.050
MO - Northeast	OC	0.900
MO - Northeast	MC	0.850
MO - Northeast	EPO	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Northeast	OAMC	0.850
MO - Northeast	OAEP0	0.850
MO - Northeast	Choice II	1.050
MO - Northeast MO	No Product	1.050
MO - Northeast MO	TC	1.050
MO - Northeast MO	TCHL	1.050
MO - Northeast MO	OC	0.900
MO - Northeast MO	MC	0.850
MO - Northeast MO	EPO	0.850
MO - Northeast MO	OAMC	0.850
MO - Northeast MO	OAEP0	0.850
MO - Northeast MO	Choice II	1.050
MO - Northwest MO	No Product	1.050
MO - Northwest MO	TC	1.050
MO - Northwest MO	TCHL	1.050
MO - Northwest MO	OC	0.900
MO - Northwest MO	MC	0.850
MO - Northwest MO	EPO	0.850
MO - Northwest MO	OAMC	0.850
MO - Northwest MO	OAEP0	0.850
MO - Northwest MO	Choice II	1.050
MO - Other MO	No Product	1.050
MO - Other MO	TC	1.050
MO - Other MO	TCHL	1.050
MO - Other MO	OC	0.900
MO - Other MO	MC	0.850
MO - Other MO	EPO	0.850
MO - Other MO	OAMC	0.850
MO - Other MO	OAEP0	0.850
MO - Other MO	Choice II	1.050
MO - Saint Louis	No Product	1.000
MO - Saint Louis	TC	1.000
MO - Saint Louis	TCHL	1.000
MO - Saint Louis	OC	0.950
MO - Saint Louis	MC	0.800
MO - Saint Louis	EPO	0.800
MO - Saint Louis	OAMC	0.800
MO - Saint Louis	OAEP0	0.800
MO - Saint Louis	Choice II	0.800
MO - Saint Louis MO MEHMO (MO03)	QPOS	0.800
MO - Saint Louis MO MEHMO (MO03)	HMO	0.800
MO - Saint Louis MO MEHMO (MO03)	OAQPOS	0.800
MO - Saint Louis MO MEHMO (MO03)	OAHMO	0.800
MO - Saint Louis MO MEHMO (MO03)	Choice II	0.800
MO - Saint Louis MO MEPP0 (MO03)	QPOS	0.800
MO - Saint Louis MO MEPP0 (MO03)	HMO	0.800
MO - Saint Louis MO MEPP0 (MO03)	OAQPOS	0.800
MO - Saint Louis MO MEPP0 (MO03)	OAHMO	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - Saint Louis MO MEPPPO (MO03)	Choice II	0.800
MO - Southeast MO	No Product	1.050
MO - Southeast MO	TC	1.050
MO - Southeast MO	TCHL	1.050
MO - Southeast MO	OC	0.900
MO - Southeast MO	MC	0.850
MO - Southeast MO	EPO	0.850
MO - Southeast MO	OAMC	0.850
MO - Southeast MO	OAEPPO	0.850
MO - Southeast MO	Choice II	1.050
MO - Springfield	No Product	1.050
MO - Springfield	TC	1.050
MO - Springfield	TCHL	1.050
MO - Springfield	OC	0.900
MO - Springfield	MC	0.850
MO - Springfield	EPO	0.850
MO - Springfield	OAMC	0.850
MO - Springfield	OAEPPO	0.850
MO - Springfield	Choice II	1.050
MO - Springfield	No Product	1.050
MO - Springfield	TC	1.050
MO - Springfield	TCHL	1.050
MO - Springfield	OC	0.900
MO - Springfield	MC	0.850
MO - Springfield	EPO	0.850
MO - Springfield	OAMC	0.850
MO - Springfield	OAEPPO	0.850
MO - Springfield	Choice II	1.050
MO - Springfield (MO33)	QPOS	1.050
MO - Springfield (MO33)	HMO	1.050
MO - Springfield (MO33)	OAQPOS	1.050
MO - Springfield (MO33)	OAHHMO	1.050
MO - Springfield (MO33)	Choice II	1.050
MO - Springfield (MO33)	QPOS	1.050
MO - Springfield (MO33)	HMO	1.050
MO - Springfield (MO33)	OAQPOS	1.050
MO - Springfield (MO33)	OAHHMO	1.050
MO - Springfield (MO33)	Choice II	1.050
MO - St Joseph/Northwest	No Product	1.050
MO - St Joseph/Northwest	TC	1.050
MO - St Joseph/Northwest	TCHL	1.050
MO - St Joseph/Northwest	OC	0.900
MO - St Joseph/Northwest	MC	0.850
MO - St Joseph/Northwest	EPO	0.850
MO - St Joseph/Northwest	OAMC	0.850
MO - St Joseph/Northwest	OAEPPO	0.850
MO - St Joseph/Northwest	Choice II	1.050
MO - St Louis Metro	No Product	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MO - St Louis Metro	TC	1.000
MO - St Louis Metro	TCHL	1.000
MO - St Louis Metro	OC	0.950
MO - St Louis Metro	MC	0.800
MO - St Louis Metro	EPO	0.800
MO - St Louis Metro	OAMC	0.800
MO - St Louis Metro	OAEP0	0.800
MO - St Louis Metro	Choice II	0.800
MO - St Louis Suburban	No Product	1.000
MO - St Louis Suburban	TC	1.000
MO - St Louis Suburban	TCHL	1.000
MO - St Louis Suburban	OC	0.950
MO - St Louis Suburban	MC	0.800
MO - St Louis Suburban	EPO	0.800
MO - St Louis Suburban	OAMC	0.800
MO - St Louis Suburban	OAEP0	0.800
MO - St Louis Suburban	Choice II	0.800
MO - St. Louis (MO03)	QPOS	0.800
MO - St. Louis (MO03)	HMO	0.800
MO - St. Louis (MO03)	OAQPOS	0.800
MO - St. Louis (MO03)	OA HMO	0.800
MO - St. Louis (MO03)	Choice II	0.800
MP - Northern Mariana Islands	No Product	1.000
MP - Northern Mariana Islands	TC	1.000
MP - Northern Mariana Islands	TCHL	1.000
MP - Northern Mariana Islands	OC	1.000
MP - Northern Mariana Islands	MC	1.000
MP - Northern Mariana Islands	EPO	1.000
MP - Northern Mariana Islands	OAMC	1.000
MP - Northern Mariana Islands	OAEP0	1.000
MP - Northern Mariana Islands	Choice II	1.000
MS - All Others MS	No Product	1.200
MS - All Others MS	TC	1.200
MS - All Others MS	TCHL	1.200
MS - All Others MS	OC	1.100
MS - All Others MS	MC	1.100
MS - All Others MS	EPO	1.100
MS - All Others MS	OAMC	1.100
MS - All Others MS	OAEP0	1.100
MS - All Others MS	Choice II	1.100
MS - Greenville	No Product	1.200
MS - Greenville	TC	1.200
MS - Greenville	TCHL	1.200
MS - Greenville	OC	1.100
MS - Greenville	MC	1.100
MS - Greenville	EPO	1.100
MS - Greenville	OAMC	1.100
MS - Greenville	OAEP0	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MS - Greenville	Choice II	1.100
MS - Gulfport	No Product	1.200
MS - Gulfport	TC	1.200
MS - Gulfport	TCHL	1.200
MS - Gulfport	OC	1.100
MS - Gulfport	MC	1.100
MS - Gulfport	EPO	1.100
MS - Gulfport	OAMC	1.100
MS - Gulfport	OAEO	1.100
MS - Gulfport	Choice II	1.100
MS - Jackson/Vicksburg 1	No Product	1.200
MS - Jackson/Vicksburg 1	TC	1.200
MS - Jackson/Vicksburg 1	TCHL	1.200
MS - Jackson/Vicksburg 1	OC	1.100
MS - Jackson/Vicksburg 1	MC	1.100
MS - Jackson/Vicksburg 1	EPO	1.100
MS - Jackson/Vicksburg 1	OAMC	1.100
MS - Jackson/Vicksburg 1	OAEO	1.100
MS - Jackson/Vicksburg 1	Choice II	1.100
MS - Jackson/Vicksburg 2	No Product	1.200
MS - Jackson/Vicksburg 2	TC	1.200
MS - Jackson/Vicksburg 2	TCHL	1.200
MS - Jackson/Vicksburg 2	OC	1.100
MS - Jackson/Vicksburg 2	MC	1.100
MS - Jackson/Vicksburg 2	EPO	1.100
MS - Jackson/Vicksburg 2	OAMC	1.100
MS - Jackson/Vicksburg 2	OAEO	1.100
MS - Jackson/Vicksburg 2	Choice II	1.100
MS - Jackson/Vicksburg 3	No Product	1.200
MS - Jackson/Vicksburg 3	TC	1.200
MS - Jackson/Vicksburg 3	TCHL	1.200
MS - Jackson/Vicksburg 3	OC	1.100
MS - Jackson/Vicksburg 3	MC	1.100
MS - Jackson/Vicksburg 3	EPO	1.100
MS - Jackson/Vicksburg 3	OAMC	1.100
MS - Jackson/Vicksburg 3	OAEO	1.100
MS - Jackson/Vicksburg 3	Choice II	1.100
MS - Memphis4	No Product	1.200
MS - Memphis4	TC	1.200
MS - Memphis4	TCHL	1.200
MS - Memphis4	OC	1.100
MS - Memphis4	MC	1.100
MS - Memphis4	EPO	1.100
MS - Memphis4	OAMC	1.100
MS - Memphis4	OAEO	1.100
MS - Memphis4	Choice II	1.100
MS - Miss. Memphis 1	No Product	1.000
MS - Miss. Memphis 1	TC	1.000



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
MS - Miss. Memphis 1	TCHL	1.000
MS - Miss. Memphis 1	OC	0.750
MS - Miss. Memphis 1	MC	0.750
MS - Miss. Memphis 1	EPO	0.750
MS - Miss. Memphis 1	OAMC	0.750
MS - Miss. Memphis 1	OAEP0	0.750
MS - Miss. Memphis 1	Choice II	0.800
MS - Miss. Memphis 2	No Product	1.200
MS - Miss. Memphis 2	TC	1.200
MS - Miss. Memphis 2	TCHL	1.200
MS - Miss. Memphis 2	OC	1.100
MS - Miss. Memphis 2	MC	1.100
MS - Miss. Memphis 2	EPO	1.100
MS - Miss. Memphis 2	OAMC	1.100
MS - Miss. Memphis 2	OAEP0	1.100
MS - Miss. Memphis 2	Choice II	1.100
MS - Miss. Memphis 3	No Product	1.200
MS - Miss. Memphis 3	TC	1.200
MS - Miss. Memphis 3	TCHL	1.200
MS - Miss. Memphis 3	OC	1.100
MS - Miss. Memphis 3	MC	1.100
MS - Miss. Memphis 3	EPO	1.100
MS - Miss. Memphis 3	OAMC	1.100
MS - Miss. Memphis 3	OAEP0	1.100
MS - Miss. Memphis 3	Choice II	1.100
MT - All Others MT	No Product	1.000
MT - All Others MT	TC	1.000
MT - All Others MT	TCHL	1.000
MT - All Others MT	OC	1.000
MT - All Others MT	MC	1.000
MT - All Others MT	EPO	1.000
MT - All Others MT	OAMC	1.000
MT - All Others MT	OAEP0	1.000
MT - All Others MT	Choice II	1.000
MT - All Others MT	No Product	1.000
MT - All Others MT	TC	1.000
MT - All Others MT	TCHL	1.000
MT - All Others MT	OC	1.000
MT - All Others MT	MC	1.000
MT - All Others MT	EPO	1.000
MT - All Others MT	OAMC	1.000
MT - All Others MT	OAEP0	1.000
MT - All Others MT	Choice II	1.000
NC - Alexander	No Product	1.100
NC - Alexander	TC	1.100
NC - Alexander	TCHL	1.100
NC - Alexander	OC	1.097
NC - Alexander	MC	0.748

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Alexander	EPO	0.748
NC - Alexander	OAMC	0.748
NC - Alexander	OAEPO	0.748
NC - Alexander	Choice II	0.748
NC - Alexander (NC01)	QPOS	0.748
NC - Alexander (NC01)	HMO	0.748
NC - Alexander (NC01)	OAQPOS	0.748
NC - Alexander (NC01)	OAHMO	0.748
NC - Alexander (NC01)	Choice II	0.748
NC - Anson	No Product	1.100
NC - Anson	TC	1.100
NC - Anson	TCHL	1.100
NC - Anson	OC	1.097
NC - Anson	MC	0.748
NC - Anson	EPO	0.748
NC - Anson	OAMC	0.748
NC - Anson	OAEPO	0.748
NC - Anson	Choice II	0.748
NC - Anson (NC01)	QPOS	0.748
NC - Anson (NC01)	HMO	0.748
NC - Anson (NC01)	OAQPOS	0.748
NC - Anson (NC01)	OAHMO	0.748
NC - Anson (NC01)	Choice II	0.748
NC - ASHEVILLE	No Product	1.100
NC - ASHEVILLE	TC	1.100
NC - ASHEVILLE	TCHL	1.100
NC - ASHEVILLE	OC	1.097
NC - ASHEVILLE	MC	0.748
NC - ASHEVILLE	EPO	0.748
NC - ASHEVILLE	OAMC	0.748
NC - ASHEVILLE	OAEPO	0.748
NC - ASHEVILLE	Choice II	0.748
NC - BRUNSWICK	No Product	1.100
NC - BRUNSWICK	TC	1.100
NC - BRUNSWICK	TCHL	1.100
NC - BRUNSWICK	OC	1.097
NC - BRUNSWICK	MC	0.748
NC - BRUNSWICK	EPO	0.748
NC - BRUNSWICK	OAMC	0.748
NC - BRUNSWICK	OAEPO	0.748
NC - BRUNSWICK	Choice II	0.748
NC - Burke	No Product	1.100
NC - Burke	TC	1.100
NC - Burke	TCHL	1.100
NC - Burke	OC	1.097
NC - Burke	MC	0.748
NC - Burke	EPO	0.748
NC - Burke	OAMC	0.748

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Burke	OAEPO	0.748
NC - Burke	Choice II	0.748
NC - Burke (NC01)	QPOS	0.748
NC - Burke (NC01)	HMO	0.748
NC - Burke (NC01)	OAQPOS	0.748
NC - Burke (NC01)	OAHMO	0.748
NC - Burke (NC01)	Choice II	0.748
NC - CABARRUS	No Product	1.100
NC - CABARRUS	TC	1.100
NC - CABARRUS	TCHL	1.100
NC - CABARRUS	OC	1.097
NC - CABARRUS	MC	0.748
NC - CABARRUS	EPO	0.748
NC - CABARRUS	OAMC	0.748
NC - CABARRUS	OAEPO	0.748
NC - CABARRUS	Choice II	0.748
NC - Cabarrus (NC01)	QPOS	0.748
NC - Cabarrus (NC01)	HMO	0.748
NC - Cabarrus (NC01)	OAQPOS	0.748
NC - Cabarrus (NC01)	OAHMO	0.748
NC - Cabarrus (NC01)	Choice II	0.748
NC - Caldwell	No Product	1.100
NC - Caldwell	TC	1.100
NC - Caldwell	TCHL	1.100
NC - Caldwell	OC	1.097
NC - Caldwell	MC	0.748
NC - Caldwell	EPO	0.748
NC - Caldwell	OAMC	0.748
NC - Caldwell	OAEPO	0.748
NC - Caldwell	Choice II	0.748
NC - Caldwell (NC01)	QPOS	0.748
NC - Caldwell (NC01)	HMO	0.748
NC - Caldwell (NC01)	OAQPOS	0.748
NC - Caldwell (NC01)	OAHMO	0.748
NC - Caldwell (NC01)	Choice II	0.748
NC - CARTERET	No Product	1.100
NC - CARTERET	TC	1.100
NC - CARTERET	TCHL	1.100
NC - CARTERET	OC	1.097
NC - CARTERET	MC	0.748
NC - CARTERET	EPO	0.748
NC - CARTERET	OAMC	0.748
NC - CARTERET	OAEPO	0.748
NC - CARTERET	Choice II	0.748
NC - CATAWABA	No Product	1.100
NC - CATAWABA	TC	1.100
NC - CATAWABA	TCHL	1.100
NC - CATAWABA	OC	1.097

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - CATAWABA	MC	0.748
NC - CATAWABA	EPO	0.748
NC - CATAWABA	OAMC	0.748
NC - CATAWABA	OAEPO	0.748
NC - CATAWABA	Choice II	0.748
NC - Catawaba (NC01)	QPOS	0.748
NC - Catawaba (NC01)	HMO	0.748
NC - Catawaba (NC01)	OAQPOS	0.748
NC - Catawaba (NC01)	OAHMO	0.748
NC - Catawaba (NC01)	Choice II	0.748
NC - Charlotte (NC01)	QPOS	0.748
NC - Charlotte (NC01)	HMO	0.748
NC - Charlotte (NC01)	OAQPOS	0.748
NC - Charlotte (NC01)	OAHMO	0.748
NC - Charlotte (NC01)	Choice II	0.748
NC - Charlotte (NC01)	QPOS	0.748
NC - Charlotte (NC01)	HMO	0.748
NC - Charlotte (NC01)	OAQPOS	0.748
NC - Charlotte (NC01)	OAHMO	0.748
NC - Charlotte (NC01)	Choice II	0.748
NC - Charlotte 1 (NC01)	QPOS	0.748
NC - Charlotte 1 (NC01)	HMO	0.748
NC - Charlotte 1 (NC01)	OAQPOS	0.748
NC - Charlotte 1 (NC01)	OAHMO	0.748
NC - Charlotte 1 (NC01)	Choice II	0.748
NC - Charlotte 2 (NC01)	QPOS	0.748
NC - Charlotte 2 (NC01)	HMO	0.748
NC - Charlotte 2 (NC01)	OAQPOS	0.748
NC - Charlotte 2 (NC01)	OAHMO	0.748
NC - Charlotte 2 (NC01)	Choice II	0.748
NC - Cleveland	No Product	1.100
NC - Cleveland	TC	1.100
NC - Cleveland	TCHL	1.100
NC - Cleveland	OC	1.097
NC - Cleveland	MC	0.748
NC - Cleveland	EPO	0.748
NC - Cleveland	OAMC	0.748
NC - Cleveland	OAEPO	0.748
NC - Cleveland	Choice II	0.748
NC - Coastal Carolina (NC06)	QPOS	0.750
NC - Coastal Carolina (NC06)	HMO	0.750
NC - Coastal Carolina (NC06)	OAQPOS	0.750
NC - Coastal Carolina (NC06)	OAHMO	0.750
NC - Coastal Carolina (NC06)	Choice II	0.748
NC - Coastal Carolina (NC06)	QPOS	0.750
NC - Coastal Carolina (NC06)	HMO	0.750
NC - Coastal Carolina (NC06)	OAQPOS	0.750
NC - Coastal Carolina (NC06)	OAHMO	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Coastal Carolina (NC06)	Choice II	0.748
NC - Coastal NC (NC06)	QPOS	0.750
NC - Coastal NC (NC06)	HMO	0.750
NC - Coastal NC (NC06)	OAQPOS	0.750
NC - Coastal NC (NC06)	OAHMO	0.750
NC - Coastal NC (NC06)	Choice II	0.748
NC - DURHAM	No Product	1.100
NC - DURHAM	TC	1.100
NC - DURHAM	TCHL	1.100
NC - DURHAM	OC	1.097
NC - DURHAM	MC	0.748
NC - DURHAM	EPO	0.748
NC - DURHAM	OAMC	0.748
NC - DURHAM	OAEP0	0.748
NC - DURHAM	Choice II	0.748
NC - FAYETTEVILLE	No Product	1.100
NC - FAYETTEVILLE	TC	1.100
NC - FAYETTEVILLE	TCHL	1.100
NC - FAYETTEVILLE	OC	1.097
NC - FAYETTEVILLE	MC	0.748
NC - FAYETTEVILLE	EPO	0.748
NC - FAYETTEVILLE	OAMC	0.748
NC - FAYETTEVILLE	OAEP0	0.748
NC - FAYETTEVILLE	Choice II	0.748
NC - GASTON	No Product	1.100
NC - GASTON	TC	1.100
NC - GASTON	TCHL	1.100
NC - GASTON	OC	1.097
NC - GASTON	MC	0.748
NC - GASTON	EPO	0.748
NC - GASTON	OAMC	0.748
NC - GASTON	OAEP0	0.748
NC - GASTON	Choice II	0.748
NC - Gaston (NC01)	QPOS	0.748
NC - Gaston (NC01)	HMO	0.748
NC - Gaston (NC01)	OAQPOS	0.748
NC - Gaston (NC01)	OAHMO	0.748
NC - Gaston (NC01)	Choice II	0.748
NC - Gaston (NC02)	QPOS	0.750
NC - Gaston (NC02)	HMO	0.750
NC - Gaston (NC02)	OAQPOS	0.750
NC - Gaston (NC02)	OAHMO	0.750
NC - Gaston (NC02)	Choice II	0.748
NC - GREENSBORO/WINSTON-SALEM	No Product	1.100
NC - GREENSBORO/WINSTON-SALEM	TC	1.100
NC - GREENSBORO/WINSTON-SALEM	TCHL	1.100
NC - GREENSBORO/WINSTON-SALEM	OC	1.097
NC - GREENSBORO/WINSTON-SALEM	MC	0.748

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - GREENSBORO/WINSTON-SALEM	EPO	0.748
NC - GREENSBORO/WINSTON-SALEM	OAMC	0.748
NC - GREENSBORO/WINSTON-SALEM	OAEP0	0.748
NC - GREENSBORO/WINSTON-SALEM	Choice II	0.748
NC - GREENVILLE	No Product	1.100
NC - GREENVILLE	TC	1.100
NC - GREENVILLE	TCHL	1.100
NC - GREENVILLE	OC	1.097
NC - GREENVILLE	MC	0.748
NC - GREENVILLE	EPO	0.748
NC - GREENVILLE	OAMC	0.748
NC - GREENVILLE	OAEP0	0.748
NC - GREENVILLE	Choice II	0.748
NC - Hickory	No Product	1.100
NC - Hickory	TC	1.100
NC - Hickory	TCHL	1.100
NC - Hickory	OC	1.097
NC - Hickory	MC	0.748
NC - Hickory	EPO	0.748
NC - Hickory	OAMC	0.748
NC - Hickory	OAEP0	0.748
NC - Hickory	Choice II	0.748
NC - Iredell	No Product	1.100
NC - Iredell	TC	1.100
NC - Iredell	TCHL	1.100
NC - Iredell	OC	1.097
NC - Iredell	MC	0.748
NC - Iredell	EPO	0.748
NC - Iredell	OAMC	0.748
NC - Iredell	OAEP0	0.748
NC - Iredell	Choice II	0.748
NC - Iredell (NC01)	OPOS	0.748
NC - Iredell (NC01)	HMO	0.748
NC - Iredell (NC01)	OAQPOS	0.748
NC - Iredell (NC01)	OA HMO	0.748
NC - Iredell (NC01)	Choice II	0.748
NC - IREDELL/CLEVELAND	No Product	1.100
NC - IREDELL/CLEVELAND	TC	1.100
NC - IREDELL/CLEVELAND	TCHL	1.100
NC - IREDELL/CLEVELAND	OC	1.097
NC - IREDELL/CLEVELAND	MC	0.748
NC - IREDELL/CLEVELAND	EPO	0.748
NC - IREDELL/CLEVELAND	OAMC	0.748
NC - IREDELL/CLEVELAND	OAEP0	0.748
NC - IREDELL/CLEVELAND	Choice II	0.748
NC - Lincoln	No Product	1.100
NC - Lincoln	TC	1.100
NC - Lincoln	TCHL	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Lincoln	OC	1.097
NC - Lincoln	MC	0.748
NC - Lincoln	EPO	0.748
NC - Lincoln	OAMC	0.748
NC - Lincoln	OAEP0	0.748
NC - Lincoln	Choice II	0.748
NC - Lincoln (NC01)	QPOS	0.748
NC - Lincoln (NC01)	HMO	0.748
NC - Lincoln (NC01)	OAQPOS	0.748
NC - Lincoln (NC01)	OA HMO	0.748
NC - Lincoln (NC01)	Choice II	0.748
NC - MECKLENBURG	No Product	1.100
NC - MECKLENBURG	TC	1.100
NC - MECKLENBURG	TCHL	1.100
NC - MECKLENBURG	OC	1.097
NC - MECKLENBURG	MC	0.748
NC - MECKLENBURG	EPO	0.748
NC - MECKLENBURG	OAMC	0.748
NC - MECKLENBURG	OAEP0	0.748
NC - MECKLENBURG	Choice II	0.748
NC - Montgomery	No Product	1.100
NC - Montgomery	TC	1.100
NC - Montgomery	TCHL	1.100
NC - Montgomery	OC	1.097
NC - Montgomery	MC	0.748
NC - Montgomery	EPO	0.748
NC - Montgomery	OAMC	0.748
NC - Montgomery	OAEP0	0.748
NC - Montgomery	Choice II	0.748
NC - MOORE	No Product	1.100
NC - MOORE	TC	1.100
NC - MOORE	TCHL	1.100
NC - MOORE	OC	1.097
NC - MOORE	MC	0.748
NC - MOORE	EPO	0.748
NC - MOORE	OAMC	0.748
NC - MOORE	OAEP0	0.748
NC - MOORE	Choice II	0.748
NC - Mountain	No Product	1.100
NC - Mountain	TC	1.100
NC - Mountain	TCHL	1.100
NC - Mountain	OC	1.097
NC - Mountain	MC	0.748
NC - Mountain	EPO	0.748
NC - Mountain	OAMC	0.748
NC - Mountain	OAEP0	0.748
NC - Mountain	Choice II	0.748
NC - NC commercial (NC02)	QPOS	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - NC commercial (NC02)	HMO	0.750
NC - NC commercial (NC02)	OAQPOS	0.750
NC - NC commercial (NC02)	OAHMO	0.750
NC - NC commercial (NC02)	Choice II	0.748
NC - NC commercial (NC06)	QPOS	0.750
NC - NC commercial (NC06)	HMO	0.750
NC - NC commercial (NC06)	OAQPOS	0.750
NC - NC commercial (NC06)	OAHMO	0.750
NC - NC commercial (NC06)	Choice II	0.748
NC - North Carolina - York county (NC29)	QPOS	0.750
NC - North Carolina - York county (NC29)	HMO	0.750
NC - North Carolina - York county (NC29)	OAQPOS	0.750
NC - North Carolina - York county (NC29)	OAHMO	0.750
NC - North Carolina - York county (NC29)	Choice II	0.748
NC - ORANGE	No Product	1.100
NC - ORANGE	TC	1.100
NC - ORANGE	TCHL	1.100
NC - ORANGE	OC	1.097
NC - ORANGE	MC	0.748
NC - ORANGE	EPO	0.748
NC - ORANGE	OAMC	0.748
NC - ORANGE	OAEP0	0.748
NC - ORANGE	Choice II	0.748
NC - Raleigh	No Product	1.100
NC - Raleigh	TC	1.100
NC - Raleigh	TCHL	1.100
NC - Raleigh	OC	1.097
NC - Raleigh	MC	0.748
NC - Raleigh	EPO	0.748
NC - Raleigh	OAMC	0.748
NC - Raleigh	OAEP0	0.748
NC - Raleigh	Choice II	0.748
NC - Raleigh - Wake (NC02)	QPOS	0.750
NC - Raleigh - Wake (NC02)	HMO	0.750
NC - Raleigh - Wake (NC02)	OAQPOS	0.750
NC - Raleigh - Wake (NC02)	OAHMO	0.750
NC - Raleigh - Wake (NC02)	Choice II	0.748
NC - Raleigh Durham (NC02)	QPOS	0.750
NC - Raleigh Durham (NC02)	HMO	0.750
NC - Raleigh Durham (NC02)	OAQPOS	0.750
NC - Raleigh Durham (NC02)	OAHMO	0.750
NC - Raleigh Durham (NC02)	Choice II	0.748
NC - Raleigh Orange (NC02)	QPOS	0.750
NC - Raleigh Orange (NC02)	HMO	0.750
NC - Raleigh Orange (NC02)	OAQPOS	0.750
NC - Raleigh Orange (NC02)	OAHMO	0.750
NC - Raleigh Orange (NC02)	Choice II	0.748
NC - Raleigh/Durham (NC02)	QPOS	0.750



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Raleigh/Durham (NC02)	HMO	0.750
NC - Raleigh/Durham (NC02)	OAQPOS	0.750
NC - Raleigh/Durham (NC02)	OAHMO	0.750
NC - Raleigh/Durham (NC02)	Choice II	0.748
NC - Raleigh/Durham (NC02)	QPOS	0.750
NC - Raleigh/Durham (NC02)	HMO	0.750
NC - Raleigh/Durham (NC02)	OAQPOS	0.750
NC - Raleigh/Durham (NC02)	OAHMO	0.750
NC - Raleigh/Durham (NC02)	Choice II	0.748
NC - Raleigh/Durham North Carolina (NC02)	QPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	HMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAQPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAHMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	Choice II	0.748
NC - Raleigh/Durham North Carolina (NC02)	QPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	HMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAQPOS	0.750
NC - Raleigh/Durham North Carolina (NC02)	OAHMO	0.750
NC - Raleigh/Durham North Carolina (NC02)	Choice II	0.748
NC - Richmond	No Product	1.100
NC - Richmond	TC	1.100
NC - Richmond	TCHL	1.100
NC - Richmond	OC	1.097
NC - Richmond	MC	0.748
NC - Richmond	EPO	0.748
NC - Richmond	OAMC	0.748
NC - Richmond	OAEP0	0.748
NC - Richmond	Choice II	0.748
NC - Rowan	No Product	1.100
NC - Rowan	TC	1.100
NC - Rowan	TCHL	1.100
NC - Rowan	OC	1.097
NC - Rowan	MC	0.748
NC - Rowan	EPO	0.748
NC - Rowan	OAMC	0.748
NC - Rowan	OAEP0	0.748
NC - Rowan	Choice II	0.748
NC - Rowan (NC01)	QPOS	0.748
NC - Rowan (NC01)	HMO	0.748
NC - Rowan (NC01)	OAQPOS	0.748
NC - Rowan (NC01)	OAHMO	0.748
NC - Rowan (NC01)	Choice II	0.748
NC - Rutherford	No Product	1.100
NC - Rutherford	TC	1.100
NC - Rutherford	TCHL	1.100
NC - Rutherford	OC	1.097
NC - Rutherford	MC	0.748
NC - Rutherford	EPO	0.748

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Rutherford	OAMC	0.748
NC - Rutherford	OAEP0	0.748
NC - Rutherford	Choice II	0.748
NC - Scotland	No Product	1.100
NC - Scotland	TC	1.100
NC - Scotland	TCHL	1.100
NC - Scotland	OC	1.097
NC - Scotland	MC	0.748
NC - Scotland	EPO	0.748
NC - Scotland	OAMC	0.748
NC - Scotland	OAEP0	0.748
NC - Scotland	Choice II	0.748
NC - Southeast	No Product	1.100
NC - Southeast	TC	1.100
NC - Southeast	TCHL	1.100
NC - Southeast	OC	1.097
NC - Southeast	MC	0.748
NC - Southeast	EPO	0.748
NC - Southeast	OAMC	0.748
NC - Southeast	OAEP0	0.748
NC - Southeast	Choice II	0.748
NC - Stanly	No Product	1.100
NC - Stanly	TC	1.100
NC - Stanly	TCHL	1.100
NC - Stanly	OC	1.097
NC - Stanly	MC	0.748
NC - Stanly	EPO	0.748
NC - Stanly	OAMC	0.748
NC - Stanly	OAEP0	0.748
NC - Stanly	Choice II	0.748
NC - Stanly (NC01)	QPOS	0.748
NC - Stanly (NC01)	HMO	0.748
NC - Stanly (NC01)	OAQPOS	0.748
NC - Stanly (NC01)	OA HMO	0.748
NC - Stanly (NC01)	Choice II	0.748
NC - Triad	No Product	1.100
NC - Triad	TC	1.100
NC - Triad	TCHL	1.100
NC - Triad	OC	1.097
NC - Triad	MC	0.748
NC - Triad	EPO	0.748
NC - Triad	OAMC	0.748
NC - Triad	OAEP0	0.748
NC - Triad	Choice II	0.748
NC - Triad (NC04)	QPOS	0.750
NC - Triad (NC04)	HMO	0.750
NC - Triad (NC04)	OAQPOS	0.750
NC - Triad (NC04)	OA HMO	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NC - Triad (NC04)	Choice II	0.748
NC - Triad Medicare PPO (NC02)	QPOS	0.750
NC - Triad Medicare PPO (NC02)	HMO	0.750
NC - Triad Medicare PPO (NC02)	OAQPOS	0.750
NC - Triad Medicare PPO (NC02)	OAHMO	0.750
NC - Triad Medicare PPO (NC02)	Choice II	0.748
NC - Triad Medicare PPO (NC02)	QPOS	0.750
NC - Triad Medicare PPO (NC02)	HMO	0.750
NC - Triad Medicare PPO (NC02)	OAQPOS	0.750
NC - Triad Medicare PPO (NC02)	OAHMO	0.750
NC - Triad Medicare PPO (NC02)	Choice II	0.748
NC - Union	No Product	1.100
NC - Union	TC	1.100
NC - Union	TCHL	1.100
NC - Union	OC	1.097
NC - Union	MC	0.748
NC - Union	EPO	0.748
NC - Union	OAMC	0.748
NC - Union	OAEP0	0.748
NC - Union	Choice II	0.748
NC - Union (NC04)	QPOS	0.750
NC - Union (NC04)	HMO	0.750
NC - Union (NC04)	OAQPOS	0.750
NC - Union (NC04)	OAHMO	0.750
NC - Union (NC04)	Choice II	0.748
NC - WAKE	No Product	1.100
NC - WAKE	TC	1.100
NC - WAKE	TCHL	1.100
NC - WAKE	OC	1.097
NC - WAKE	MC	0.748
NC - WAKE	EPO	0.748
NC - WAKE	OAMC	0.748
NC - WAKE	OAEP0	0.748
NC - WAKE	Choice II	0.748
NC - WILMINGTON	No Product	1.100
NC - WILMINGTON	TC	1.100
NC - WILMINGTON	TCHL	1.100
NC - WILMINGTON	OC	1.097
NC - WILMINGTON	MC	0.748
NC - WILMINGTON	EPO	0.748
NC - WILMINGTON	OAMC	0.748
NC - WILMINGTON	OAEP0	0.748
NC - WILMINGTON	Choice II	0.748
ND - All Others ND	No Product	1.000
ND - All Others ND	TC	1.000
ND - All Others ND	TCHL	1.000
ND - All Others ND	OC	1.000
ND - All Others ND	MC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
ND - All Others ND	EPO	1.000
ND - All Others ND	OAMC	1.000
ND - All Others ND	OAEP0	1.000
ND - All Others ND	Choice II	1.000
ND - All Others ND	No Product	1.000
ND - All Others ND	TC	1.000
ND - All Others ND	TCHL	1.000
ND - All Others ND	OC	1.000
ND - All Others ND	MC	1.000
ND - All Others ND	EPO	1.000
ND - All Others ND	OAMC	1.000
ND - All Others ND	OAEP0	1.000
ND - All Others ND	Choice II	1.000
NE - All Others NE	No Product	1.000
NE - All Others NE	TC	1.000
NE - All Others NE	TCHL	1.000
NE - All Others NE	OC	1.000
NE - All Others NE	MC	1.000
NE - All Others NE	EPO	1.000
NE - All Others NE	OAMC	1.000
NE - All Others NE	OAEP0	1.000
NE - All Others NE	Choice II	1.000
NE - All Others NE	No Product	1.000
NE - All Others NE	TC	1.000
NE - All Others NE	TCHL	1.000
NE - All Others NE	OC	1.000
NE - All Others NE	MC	1.000
NE - All Others NE	EPO	1.000
NE - All Others NE	OAMC	1.000
NE - All Others NE	OAEP0	1.000
NE - All Others NE	Choice II	1.000
NE - GRAND ISLAND	No Product	1.000
NE - GRAND ISLAND	TC	1.000
NE - GRAND ISLAND	TCHL	1.000
NE - GRAND ISLAND	OC	1.000
NE - GRAND ISLAND	MC	1.000
NE - GRAND ISLAND	EPO	1.000
NE - GRAND ISLAND	OAMC	1.000
NE - GRAND ISLAND	OAEP0	1.000
NE - GRAND ISLAND	Choice II	1.000
NE - LINCOLN	No Product	1.000
NE - LINCOLN	TC	1.000
NE - LINCOLN	TCHL	1.000
NE - LINCOLN	OC	1.000
NE - LINCOLN	MC	1.000
NE - LINCOLN	EPO	1.000
NE - LINCOLN	OAMC	1.000
NE - LINCOLN	OAEP0	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NE - LINCOLN	Choice II	1.000
NE - OMAHA	No Product	1.000
NE - OMAHA	TC	1.000
NE - OMAHA	TCHL	1.000
NE - OMAHA	OC	1.000
NE - OMAHA	MC	1.000
NE - OMAHA	EPO	1.000
NE - OMAHA	OAMC	1.000
NE - OMAHA	OAEP0	1.000
NE - OMAHA	Choice II	1.000
NE - YORK	No Product	1.000
NE - YORK	TC	1.000
NE - YORK	TCHL	1.000
NE - YORK	OC	1.000
NE - YORK	MC	1.000
NE - YORK	EPO	1.000
NE - YORK	OAMC	1.000
NE - YORK	OAEP0	1.000
NE - YORK	Choice II	1.000
NH - All Others NH	No Product	1.200
NH - All Others NH	TC	1.200
NH - All Others NH	TCHL	1.200
NH - All Others NH	OC	1.050
NH - All Others NH	MC	1.050
NH - All Others NH	EPO	1.050
NH - All Others NH	OAMC	1.050
NH - All Others NH	OAEP0	1.050
NH - All Others NH	Choice II	1.100
NH - All Others NH	No Product	1.200
NH - All Others NH	TC	1.200
NH - All Others NH	TCHL	1.200
NH - All Others NH	OC	1.050
NH - All Others NH	MC	1.050
NH - All Others NH	EPO	1.050
NH - All Others NH	OAMC	1.050
NH - All Others NH	OAEP0	1.050
NH - All Others NH	Choice II	1.100
NH - MANCHESTER/NASHUA	No Product	1.200
NH - MANCHESTER/NASHUA	TC	1.200
NH - MANCHESTER/NASHUA	TCHL	1.200
NH - MANCHESTER/NASHUA	OC	1.050
NH - MANCHESTER/NASHUA	MC	1.050
NH - MANCHESTER/NASHUA	EPO	1.050
NH - MANCHESTER/NASHUA	OAMC	1.050
NH - MANCHESTER/NASHUA	OAEP0	1.050
NH - MANCHESTER/NASHUA	Choice II	1.100
NH - New Hampshire (NH01)	QPOS	1.050
NH - New Hampshire (NH01)	HMO	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NH - New Hampshire (NH01)	OAQPOS	1.050
NH - New Hampshire (NH01)	OAHMO	1.050
NH - New Hampshire (NH01)	Choice II	1.100
NH - Other New Hampshire (NH01)	QPOS	1.050
NH - Other New Hampshire (NH01)	HMO	1.050
NH - Other New Hampshire (NH01)	OAQPOS	1.050
NH - Other New Hampshire (NH01)	OAHMO	1.050
NH - Other New Hampshire (NH01)	Choice II	1.100
NJ - Atlantic	No Product	1.150
NJ - Atlantic	TC	1.150
NJ - Atlantic	TCHL	1.150
NJ - Atlantic	OC	1.100
NJ - Atlantic	MC	1.100
NJ - Atlantic	EPO	1.100
NJ - Atlantic	OAMC	1.100
NJ - Atlantic	OAEP0	1.100
NJ - Atlantic	Choice II	1.100
NJ - Atlantic (NJ01)	QPOS	1.300
NJ - Atlantic (NJ01)	HMO	1.450
NJ - Atlantic (NJ01)	OAQPOS	1.300
NJ - Atlantic (NJ01)	OAHMO	1.450
NJ - Atlantic (NJ01)	Choice II	1.100
NJ - Bergen	No Product	1.050
NJ - Bergen	TC	1.050
NJ - Bergen	TCHL	1.050
NJ - Bergen	OC	1.100
NJ - Bergen	MC	0.950
NJ - Bergen	EPO	0.950
NJ - Bergen	OAMC	0.950
NJ - Bergen	OAEP0	0.950
NJ - Bergen	Choice II	0.900
NJ - Bergen (GN02)	QPOS	1.200
NJ - Bergen (GN02)	HMO	1.200
NJ - Bergen (GN02)	OAQPOS	1.200
NJ - Bergen (GN02)	OAHMO	1.200
NJ - Bergen (GN02)	Choice II	0.900
NJ - Burlington	No Product	1.150
NJ - Burlington	TC	1.150
NJ - Burlington	TCHL	1.150
NJ - Burlington	OC	1.100
NJ - Burlington	MC	1.100
NJ - Burlington	EPO	1.100
NJ - Burlington	OAMC	1.100
NJ - Burlington	OAEP0	1.100
NJ - Burlington	Choice II	1.100
NJ - Burlington (NJ01)	QPOS	1.300
NJ - Burlington (NJ01)	HMO	1.450
NJ - Burlington (NJ01)	OAQPOS	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Burlington (NJ01)	OAHMO	1.450
NJ - Burlington (NJ01)	Choice II	1.100
NJ - Camden (NJ01)	QPOS	1.300
NJ - Camden (NJ01)	HMO	1.450
NJ - Camden (NJ01)	OAQPOS	1.300
NJ - Camden (NJ01)	OAHMO	1.450
NJ - Camden (NJ01)	Choice II	1.100
NJ - CAMDEN/TRENTON	No Product	1.150
NJ - CAMDEN/TRENTON	TC	1.150
NJ - CAMDEN/TRENTON	TCHL	1.150
NJ - CAMDEN/TRENTON	OC	1.100
NJ - CAMDEN/TRENTON	MC	1.100
NJ - CAMDEN/TRENTON	EPO	1.100
NJ - CAMDEN/TRENTON	OAMC	1.100
NJ - CAMDEN/TRENTON	OAEP0	1.100
NJ - CAMDEN/TRENTON	Choice II	1.100
NJ - Cape May	No Product	1.150
NJ - Cape May	TC	1.150
NJ - Cape May	TCHL	1.150
NJ - Cape May	OC	1.100
NJ - Cape May	MC	1.100
NJ - Cape May	EPO	1.100
NJ - Cape May	OAMC	1.100
NJ - Cape May	OAEP0	1.100
NJ - Cape May	Choice II	1.100
NJ - Cape May (NJ01)	QPOS	1.300
NJ - Cape May (NJ01)	HMO	1.450
NJ - Cape May (NJ01)	OAQPOS	1.300
NJ - Cape May (NJ01)	OAHMO	1.450
NJ - Cape May (NJ01)	Choice II	1.100
NJ - Cumberland	No Product	1.150
NJ - Cumberland	TC	1.150
NJ - Cumberland	TCHL	1.150
NJ - Cumberland	OC	1.100
NJ - Cumberland	MC	1.100
NJ - Cumberland	EPO	1.100
NJ - Cumberland	OAMC	1.100
NJ - Cumberland	OAEP0	1.100
NJ - Cumberland	Choice II	1.100
NJ - Cumberland (NJ01)	QPOS	1.300
NJ - Cumberland (NJ01)	HMO	1.450
NJ - Cumberland (NJ01)	OAQPOS	1.300
NJ - Cumberland (NJ01)	OAHMO	1.450
NJ - Cumberland (NJ01)	Choice II	1.100
NJ - Essex	No Product	1.050
NJ - Essex	TC	1.050
NJ - Essex	TCHL	1.050
NJ - Essex	OC	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Essex	MC	0.950
NJ - Essex	EPO	0.950
NJ - Essex	OAMC	0.950
NJ - Essex	OAEPO	0.950
NJ - Essex	Choice II	0.900
NJ - Essex (GN02)	QPOS	1.200
NJ - Essex (GN02)	HMO	1.200
NJ - Essex (GN02)	OAQPOS	1.200
NJ - Essex (GN02)	OAHMO	1.200
NJ - Essex (GN02)	Choice II	0.900
NJ - Gloucester	No Product	1.150
NJ - Gloucester	TC	1.150
NJ - Gloucester	TCHL	1.150
NJ - Gloucester	OC	1.100
NJ - Gloucester	MC	1.100
NJ - Gloucester	EPO	1.100
NJ - Gloucester	OAMC	1.100
NJ - Gloucester	OAEPO	1.100
NJ - Gloucester	Choice II	1.100
NJ - Gloucester (NJ01)	QPOS	1.300
NJ - Gloucester (NJ01)	HMO	1.450
NJ - Gloucester (NJ01)	OAQPOS	1.300
NJ - Gloucester (NJ01)	OAHMO	1.450
NJ - Gloucester (NJ01)	Choice II	1.100
NJ - Hudson	No Product	1.050
NJ - Hudson	TC	1.050
NJ - Hudson	TCHL	1.050
NJ - Hudson	OC	1.100
NJ - Hudson	MC	0.950
NJ - Hudson	EPO	0.950
NJ - Hudson	OAMC	0.950
NJ - Hudson	OAEPO	0.950
NJ - Hudson	Choice II	0.900
NJ - Hudson (GN02)	QPOS	1.200
NJ - Hudson (GN02)	HMO	1.200
NJ - Hudson (GN02)	OAQPOS	1.200
NJ - Hudson (GN02)	OAHMO	1.200
NJ - Hudson (GN02)	Choice II	0.900
NJ - Hunterdon	No Product	1.050
NJ - Hunterdon	TC	1.050
NJ - Hunterdon	TCHL	1.050
NJ - Hunterdon	OC	1.100
NJ - Hunterdon	MC	0.950
NJ - Hunterdon	EPO	0.950
NJ - Hunterdon	OAMC	0.950
NJ - Hunterdon	OAEPO	0.950
NJ - Hunterdon	Choice II	0.900
NJ - Hunterdon (GN02)	QPOS	1.200



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Hunterdon (GN02)	HMO	1.200
NJ - Hunterdon (GN02)	OAQPOS	1.200
NJ - Hunterdon (GN02)	OAHMO	1.200
NJ - Hunterdon (GN02)	Choice II	0.900
NJ - Mercer	No Product	1.150
NJ - Mercer	TC	1.150
NJ - Mercer	TCHL	1.150
NJ - Mercer	OC	1.100
NJ - Mercer	MC	1.100
NJ - Mercer	EPO	1.100
NJ - Mercer	OAMC	1.100
NJ - Mercer	OAEPO	1.100
NJ - Mercer	Choice II	1.100
NJ - Mercer (NJ01)	QPOS	1.300
NJ - Mercer (NJ01)	HMO	1.450
NJ - Mercer (NJ01)	OAQPOS	1.300
NJ - Mercer (NJ01)	OAHMO	1.450
NJ - Mercer (NJ01)	Choice II	1.100
NJ - Middlesex	No Product	1.050
NJ - Middlesex	TC	1.050
NJ - Middlesex	TCHL	1.050
NJ - Middlesex	OC	1.100
NJ - Middlesex	MC	0.950
NJ - Middlesex	EPO	0.950
NJ - Middlesex	OAMC	0.950
NJ - Middlesex	OAEPO	0.950
NJ - Middlesex	Choice II	0.900
NJ - Middlesex (GN02)	QPOS	1.200
NJ - Middlesex (GN02)	HMO	1.200
NJ - Middlesex (GN02)	OAQPOS	1.200
NJ - Middlesex (GN02)	OAHMO	1.200
NJ - Middlesex (GN02)	Choice II	0.900
NJ - Monmouth	No Product	1.050
NJ - Monmouth	TC	1.050
NJ - Monmouth	TCHL	1.050
NJ - Monmouth	OC	1.100
NJ - Monmouth	MC	0.950
NJ - Monmouth	EPO	0.950
NJ - Monmouth	OAMC	0.950
NJ - Monmouth	OAEPO	0.950
NJ - Monmouth	Choice II	0.900
NJ - Monmouth (GN02)	QPOS	1.200
NJ - Monmouth (GN02)	HMO	1.200
NJ - Monmouth (GN02)	OAQPOS	1.200
NJ - Monmouth (GN02)	OAHMO	1.200
NJ - Monmouth (GN02)	Choice II	0.900
NJ - Morris	No Product	1.050
NJ - Morris	TC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Morris	TCHL	1.050
NJ - Morris	OC	1.100
NJ - Morris	MC	0.950
NJ - Morris	EPO	0.950
NJ - Morris	OAMC	0.950
NJ - Morris	OAEPO	0.950
NJ - Morris	Choice II	0.900
NJ - Morris (GN02)	QPOS	1.200
NJ - Morris (GN02)	HMO	1.200
NJ - Morris (GN02)	OAQPOS	1.200
NJ - Morris (GN02)	OAHMO	1.200
NJ - Morris (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02)	QPOS	1.200
NJ - Northern New Jersey (GN02)	HMO	1.200
NJ - Northern New Jersey (GN02)	OAQPOS	1.200
NJ - Northern New Jersey (GN02)	OAHMO	1.200
NJ - Northern New Jersey (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02)	QPOS	1.200
NJ - Northern New Jersey (GN02)	HMO	1.200
NJ - Northern New Jersey (GN02)	OAQPOS	1.200
NJ - Northern New Jersey (GN02)	OAHMO	1.200
NJ - Northern New Jersey (GN02)	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 1	QPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 1	QPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 1	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 2	QPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 2	QPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 2	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 3	QPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	Choice II	0.900
NJ - Northern New Jersey (GN02) Rating Area 3	QPOS	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Northern New Jersey (GN02) Rating Area 3	HMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	OAQPOS	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	OAHMO	1.200
NJ - Northern New Jersey (GN02) Rating Area 3	Choice II	0.900
NJ - Ocean	No Product	1.050
NJ - Ocean	TC	1.050
NJ - Ocean	TCHL	1.050
NJ - Ocean	OC	1.100
NJ - Ocean	MC	0.950
NJ - Ocean	EPO	0.950
NJ - Ocean	OAMC	0.950
NJ - Ocean	OAEP0	0.950
NJ - Ocean	Choice II	0.900
NJ - Ocean County (GN02)	QPOS	1.200
NJ - Ocean County (GN02)	HMO	1.200
NJ - Ocean County (GN02)	OAQPOS	1.200
NJ - Ocean County (GN02)	OAHMO	1.200
NJ - Ocean County (GN02)	Choice II	0.900
NJ - Passaic	No Product	1.050
NJ - Passaic	TC	1.050
NJ - Passaic	TCHL	1.050
NJ - Passaic	OC	1.100
NJ - Passaic	MC	0.950
NJ - Passaic	EPO	0.950
NJ - Passaic	OAMC	0.950
NJ - Passaic	OAEP0	0.950
NJ - Passaic	Choice II	0.900
NJ - Passaic (GN02)	QPOS	1.200
NJ - Passaic (GN02)	HMO	1.200
NJ - Passaic (GN02)	OAQPOS	1.200
NJ - Passaic (GN02)	OAHMO	1.200
NJ - Passaic (GN02)	Choice II	0.900
NJ - Salem	No Product	1.150
NJ - Salem	TC	1.150
NJ - Salem	TCHL	1.150
NJ - Salem	OC	1.100
NJ - Salem	MC	1.100
NJ - Salem	EPO	1.100
NJ - Salem	OAMC	1.100
NJ - Salem	OAEP0	1.100
NJ - Salem	Choice II	1.100
NJ - Salem (NJ01)	QPOS	1.300
NJ - Salem (NJ01)	HMO	1.450
NJ - Salem (NJ01)	OAQPOS	1.300
NJ - Salem (NJ01)	OAHMO	1.450
NJ - Salem (NJ01)	Choice II	1.100
NJ - Somerset	No Product	1.050
NJ - Somerset	TC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Somerset	TCHL	1.050
NJ - Somerset	OC	1.100
NJ - Somerset	MC	0.950
NJ - Somerset	EPO	0.950
NJ - Somerset	OAMC	0.950
NJ - Somerset	OAEPO	0.950
NJ - Somerset	Choice II	0.900
NJ - Somerset (GN02)	QPOS	1.200
NJ - Somerset (GN02)	HMO	1.200
NJ - Somerset (GN02)	OAQPOS	1.200
NJ - Somerset (GN02)	OAHMO	1.200
NJ - Somerset (GN02)	Choice II	0.900
NJ - Southern New Jersey (NJ01)	QPOS	1.300
NJ - Southern New Jersey (NJ01)	HMO	1.450
NJ - Southern New Jersey (NJ01)	OAQPOS	1.300
NJ - Southern New Jersey (NJ01)	OAHMO	1.450
NJ - Southern New Jersey (NJ01)	Choice II	1.100
NJ - Southern New Jersey (NJ01)	QPOS	1.300
NJ - Southern New Jersey (NJ01)	HMO	1.450
NJ - Southern New Jersey (NJ01)	OAQPOS	1.300
NJ - Southern New Jersey (NJ01)	OAHMO	1.450
NJ - Southern New Jersey (NJ01)	Choice II	1.100
NJ - Sussex	No Product	1.050
NJ - Sussex	TC	1.050
NJ - Sussex	TCHL	1.050
NJ - Sussex	OC	1.100
NJ - Sussex	MC	0.950
NJ - Sussex	EPO	0.950
NJ - Sussex	OAMC	0.950
NJ - Sussex	OAEPO	0.950
NJ - Sussex	Choice II	0.900
NJ - Sussex (GN02)	QPOS	1.200
NJ - Sussex (GN02)	HMO	1.200
NJ - Sussex (GN02)	OAQPOS	1.200
NJ - Sussex (GN02)	OAHMO	1.200
NJ - Sussex (GN02)	Choice II	0.900
NJ - Union	No Product	1.050
NJ - Union	TC	1.050
NJ - Union	TCHL	1.050
NJ - Union	OC	1.100
NJ - Union	MC	0.950
NJ - Union	EPO	0.950
NJ - Union	OAMC	0.950
NJ - Union	OAEPO	0.950
NJ - Union	Choice II	0.900
NJ - Union (GN02)	QPOS	1.200
NJ - Union (GN02)	HMO	1.200
NJ - Union (GN02)	OAQPOS	1.200

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NJ - Union (GN02)	OAHMO	1.200
NJ - Union (GN02)	Choice II	0.900
NJ - Warren	No Product	1.050
NJ - Warren	TC	1.050
NJ - Warren	TCHL	1.050
NJ - Warren	OC	1.100
NJ - Warren	MC	0.950
NJ - Warren	EPO	0.950
NJ - Warren	OAMC	0.950
NJ - Warren	OAEPO	0.950
NJ - Warren	Choice II	0.900
NJ - Warren (GN02)	QPOS	1.200
NJ - Warren (GN02)	HMO	1.200
NJ - Warren (GN02)	OAQPOS	1.200
NJ - Warren (GN02)	OAHMO	1.200
NJ - Warren (GN02)	Choice II	0.900
NM - Albuquerque	No Product	0.850
NM - Albuquerque	TC	0.850
NM - Albuquerque	TCHL	0.850
NM - Albuquerque	OC	0.586
NM - Albuquerque	MC	0.586
NM - Albuquerque	EPO	0.586
NM - Albuquerque	OAMC	0.586
NM - Albuquerque	OAEPO	0.586
NM - Albuquerque	Choice II	0.830
NM - Albuquerque (NM30)	QPOS	0.683
NM - Albuquerque (NM30)	HMO	0.683
NM - Albuquerque (NM30)	OAQPOS	0.683
NM - Albuquerque (NM30)	OAHMO	0.683
NM - Albuquerque (NM30)	Choice II	0.830
NM - Albuquerque (NM30)	QPOS	0.683
NM - Albuquerque (NM30)	HMO	0.683
NM - Albuquerque (NM30)	OAQPOS	0.683
NM - Albuquerque (NM30)	OAHMO	0.683
NM - Albuquerque (NM30)	Choice II	0.830
NM - Hobbs	No Product	0.850
NM - Hobbs	TC	0.850
NM - Hobbs	TCHL	0.850
NM - Hobbs	OC	0.586
NM - Hobbs	MC	0.586
NM - Hobbs	EPO	0.586
NM - Hobbs	OAMC	0.586
NM - Hobbs	OAEPO	0.586
NM - Hobbs	Choice II	0.830
NM - Other NM	No Product	0.850
NM - Other NM	TC	0.850
NM - Other NM	TCHL	0.850
NM - Other NM	OC	0.586

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NM - Other NM	MC	0.586
NM - Other NM	EPO	0.586
NM - Other NM	OAMC	0.586
NM - Other NM	OAEPO	0.586
NM - Other NM	Choice II	0.830
Non-Valid or Missing Zip Codes	No Product	1.000
Non-Valid or Missing Zip Codes	TC	1.000
Non-Valid or Missing Zip Codes	TCHL	1.000
Non-Valid or Missing Zip Codes	OC	1.000
Non-Valid or Missing Zip Codes	MC	1.000
Non-Valid or Missing Zip Codes	QPOS	1.000
Non-Valid or Missing Zip Codes	EPO	1.000
Non-Valid or Missing Zip Codes	HMO	1.000
Non-Valid or Missing Zip Codes	OAMC	1.000
Non-Valid or Missing Zip Codes	OAQPOS	1.000
Non-Valid or Missing Zip Codes	OAEPO	1.000
Non-Valid or Missing Zip Codes	OAHMO	1.000
Non-Valid or Missing Zip Codes	Choice II	1.000
NV - CarStor	No Product	1.550
NV - CarStor	TC	1.550
NV - CarStor	TCHL	1.550
NV - CarStor	OC	1.050
NV - CarStor	MC	1.000
NV - CarStor	EPO	1.000
NV - CarStor	OAMC	1.000
NV - CarStor	OAEPO	1.000
NV - CarStor	Choice II	1.000
NV - Las Vegas	No Product	1.550
NV - Las Vegas	TC	1.550
NV - Las Vegas	TCHL	1.550
NV - Las Vegas	OC	1.050
NV - Las Vegas	MC	1.000
NV - Las Vegas	EPO	1.000
NV - Las Vegas	OAMC	1.000
NV - Las Vegas	OAEPO	1.000
NV - Las Vegas	Choice II	1.000
NV - Las Vegas (NV01)	QPOS	0.800
NV - Las Vegas (NV01)	HMO	0.600
NV - Las Vegas (NV01)	OAQPOS	0.800
NV - Las Vegas (NV01)	OAHMO	0.600
NV - Las Vegas (NV01)	Choice II	1.000
NV - Nevada Golden Choice (NV01)	QPOS	0.800
NV - Nevada Golden Choice (NV01)	HMO	0.600
NV - Nevada Golden Choice (NV01)	OAQPOS	0.800
NV - Nevada Golden Choice (NV01)	OAHMO	0.600
NV - Nevada Golden Choice (NV01)	Choice II	1.000
NV - Nevada Golden Choice (NV01)	QPOS	0.800
NV - Nevada Golden Choice (NV01)	HMO	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NV - Nevada Golden Choice (NV01)	OAQPOS	0.800
NV - Nevada Golden Choice (NV01)	OAHMO	0.600
NV - Nevada Golden Choice (NV01)	Choice II	1.000
NV - Nevada Golden Medicare (NV01)	QPOS	0.800
NV - Nevada Golden Medicare (NV01)	HMO	0.600
NV - Nevada Golden Medicare (NV01)	OAQPOS	0.800
NV - Nevada Golden Medicare (NV01)	OAHMO	0.600
NV - Nevada Golden Medicare (NV01)	Choice II	1.000
NV - Nevada Golden Medicare (NV01)	QPOS	0.800
NV - Nevada Golden Medicare (NV01)	HMO	0.600
NV - Nevada Golden Medicare (NV01)	OAQPOS	0.800
NV - Nevada Golden Medicare (NV01)	OAHMO	0.600
NV - Nevada Golden Medicare (NV01)	Choice II	1.000
NV - Other NV	No Product	1.550
NV - Other NV	TC	1.550
NV - Other NV	TCHL	1.550
NV - Other NV	OC	1.050
NV - Other NV	MC	1.000
NV - Other NV	EPO	1.000
NV - Other NV	OAMC	1.000
NV - Other NV	OAEP0	1.000
NV - Other NV	Choice II	1.000
NV - Reno	No Product	1.550
NV - Reno	TC	1.550
NV - Reno	TCHL	1.550
NV - Reno	OC	1.050
NV - Reno	MC	1.000
NV - Reno	EPO	1.000
NV - Reno	OAMC	1.000
NV - Reno	OAEP0	1.000
NV - Reno	Choice II	1.000
NV - Reno (NV02)	QPOS	0.800
NV - Reno (NV02)	HMO	0.600
NV - Reno (NV02)	OAQPOS	0.800
NV - Reno (NV02)	OAHMO	0.600
NV - Reno (NV02)	Choice II	1.000
NV - Reno (NV02)	QPOS	0.800
NV - Reno (NV02)	HMO	0.600
NV - Reno (NV02)	OAQPOS	0.800
NV - Reno (NV02)	OAHMO	0.600
NV - Reno (NV02)	Choice II	1.000
NY - ALBANY	No Product	0.650
NY - ALBANY	TC	0.650
NY - ALBANY	TCHL	0.650
NY - ALBANY	OC	0.600
NY - ALBANY	MC	0.600
NY - ALBANY	EPO	0.600
NY - ALBANY	OAMC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - ALBANY	OAEPO	0.600
NY - ALBANY	Choice II	0.650
NY - Albany - Albany Ind	No Product	0.650
NY - Albany - Albany Ind	TC	0.650
NY - Albany - Albany Ind	TCHL	0.650
NY - Albany - Albany Ind	OC	0.600
NY - Albany - Albany Ind	MC	0.600
NY - Albany - Albany Ind	EPO	0.600
NY - Albany - Albany Ind	OAMC	0.600
NY - Albany - Albany Ind	OAEPO	0.600
NY - Albany - Albany Ind	Choice II	0.650
NY - Albany - Rensselaer Ind	No Product	0.650
NY - Albany - Rensselaer Ind	TC	0.650
NY - Albany - Rensselaer Ind	TCHL	0.650
NY - Albany - Rensselaer Ind	OC	0.600
NY - Albany - Rensselaer Ind	MC	0.600
NY - Albany - Rensselaer Ind	EPO	0.600
NY - Albany - Rensselaer Ind	OAMC	0.600
NY - Albany - Rensselaer Ind	OAEPO	0.600
NY - Albany - Rensselaer Ind	Choice II	0.650
NY - Albany NY Golden Choice (NY02)	QPOS	0.650
NY - Albany NY Golden Choice (NY02)	HMO	0.650
NY - Albany NY Golden Choice (NY02)	OAQPOS	0.650
NY - Albany NY Golden Choice (NY02)	OAHMO	0.650
NY - Albany NY Golden Choice (NY02)	Choice II	0.650
NY - Albany NY Golden Choice (NY02)	QPOS	0.650
NY - Albany NY Golden Choice (NY02)	HMO	0.650
NY - Albany NY Golden Choice (NY02)	OAQPOS	0.650
NY - Albany NY Golden Choice (NY02)	OAHMO	0.650
NY - Albany NY Golden Choice (NY02)	Choice II	0.650
NY - All Other Upstate PPO	No Product	0.650
NY - All Other Upstate PPO	TC	0.650
NY - All Other Upstate PPO	TCHL	0.650
NY - All Other Upstate PPO	OC	0.600
NY - All Other Upstate PPO	MC	0.600
NY - All Other Upstate PPO	EPO	0.600
NY - All Other Upstate PPO	OAMC	0.600
NY - All Other Upstate PPO	OAEPO	0.600
NY - All Other Upstate PPO	Choice II	0.650
NY - All Other Western PPO	No Product	0.650
NY - All Other Western PPO	TC	0.650
NY - All Other Western PPO	TCHL	0.650
NY - All Other Western PPO	OC	0.600
NY - All Other Western PPO	MC	0.600
NY - All Other Western PPO	EPO	0.600
NY - All Other Western PPO	OAMC	0.600
NY - All Other Western PPO	OAEPO	0.600
NY - All Other Western PPO	Choice II	0.650



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Allegany	No Product	0.650
NY - Allegany	TC	0.650
NY - Allegany	TCHL	0.650
NY - Allegany	OC	0.600
NY - Allegany	MC	0.600
NY - Allegany	EPO	0.600
NY - Allegany	OAMC	0.600
NY - Allegany	OAEP0	0.600
NY - Allegany	Choice II	0.650
NY - APO - Armed Forces	No Product	1.000
NY - APO - Armed Forces	TC	1.000
NY - APO - Armed Forces	TCHL	1.000
NY - APO - Armed Forces	OC	1.000
NY - APO - Armed Forces	MC	0.800
NY - APO - Armed Forces	EPO	0.800
NY - APO - Armed Forces	OAMC	0.800
NY - APO - Armed Forces	OAEP0	0.800
NY - APO - Armed Forces	Choice II	0.900
NY - BINGHAMTON	No Product	0.650
NY - BINGHAMTON	TC	0.650
NY - BINGHAMTON	TCHL	0.650
NY - BINGHAMTON	OC	0.600
NY - BINGHAMTON	MC	0.600
NY - BINGHAMTON	EPO	0.600
NY - BINGHAMTON	OAMC	0.600
NY - BINGHAMTON	OAEP0	0.600
NY - BINGHAMTON	Choice II	0.650
NY - BRONX	No Product	1.000
NY - BRONX	TC	1.000
NY - BRONX	TCHL	1.000
NY - BRONX	OC	1.000
NY - BRONX	MC	0.800
NY - BRONX	EPO	0.800
NY - BRONX	OAMC	0.800
NY - BRONX	OAEP0	0.800
NY - BRONX	Choice II	0.900
NY - Broome	No Product	0.650
NY - Broome	TC	0.650
NY - Broome	TCHL	0.650
NY - Broome	OC	0.600
NY - Broome	MC	0.600
NY - Broome	EPO	0.600
NY - Broome	OAMC	0.600
NY - Broome	OAEP0	0.600
NY - Broome	Choice II	0.650
NY - BUFFALO	No Product	0.650
NY - BUFFALO	TC	0.650
NY - BUFFALO	TCHL	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - BUFFALO	OC	0.600
NY - BUFFALO	MC	0.600
NY - BUFFALO	EPO	0.600
NY - BUFFALO	OAMC	0.600
NY - BUFFALO	OAEP0	0.600
NY - BUFFALO	Choice II	0.650
NY - Buffalo - Erie Ind	No Product	0.650
NY - Buffalo - Erie Ind	TC	0.650
NY - Buffalo - Erie Ind	TCHL	0.650
NY - Buffalo - Erie Ind	OC	0.600
NY - Buffalo - Erie Ind	MC	0.600
NY - Buffalo - Erie Ind	EPO	0.600
NY - Buffalo - Erie Ind	OAMC	0.600
NY - Buffalo - Erie Ind	OAEP0	0.600
NY - Buffalo - Erie Ind	Choice II	0.650
NY - Buffalo - Niagara Ind	No Product	0.650
NY - Buffalo - Niagara Ind	TC	0.650
NY - Buffalo - Niagara Ind	TCHL	0.650
NY - Buffalo - Niagara Ind	OC	0.600
NY - Buffalo - Niagara Ind	MC	0.600
NY - Buffalo - Niagara Ind	EPO	0.600
NY - Buffalo - Niagara Ind	OAMC	0.600
NY - Buffalo - Niagara Ind	OAEP0	0.600
NY - Buffalo - Niagara Ind	Choice II	0.650
NY - CATTARAUGUS	No Product	0.650
NY - CATTARAUGUS	TC	0.650
NY - CATTARAUGUS	TCHL	0.650
NY - CATTARAUGUS	OC	0.600
NY - CATTARAUGUS	MC	0.600
NY - CATTARAUGUS	EPO	0.600
NY - CATTARAUGUS	OAMC	0.600
NY - CATTARAUGUS	OAEP0	0.600
NY - CATTARAUGUS	Choice II	0.650
NY - Cayuga	No Product	0.650
NY - Cayuga	TC	0.650
NY - Cayuga	TCHL	0.650
NY - Cayuga	OC	0.600
NY - Cayuga	MC	0.600
NY - Cayuga	EPO	0.600
NY - Cayuga	OAMC	0.600
NY - Cayuga	OAEP0	0.600
NY - Cayuga	Choice II	0.650
NY - CHAUTAUQUA	No Product	0.650
NY - CHAUTAUQUA	TC	0.650
NY - CHAUTAUQUA	TCHL	0.650
NY - CHAUTAUQUA	OC	0.600
NY - CHAUTAUQUA	MC	0.600
NY - CHAUTAUQUA	EPO	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - CHAUTAUQUA	OAMC	0.600
NY - CHAUTAUQUA	OAEP0	0.600
NY - CHAUTAUQUA	Choice II	0.650
NY - Chemung	No Product	0.650
NY - Chemung	TC	0.650
NY - Chemung	TCHL	0.650
NY - Chemung	OC	0.600
NY - Chemung	MC	0.600
NY - Chemung	EPO	0.600
NY - Chemung	OAMC	0.600
NY - Chemung	OAEP0	0.600
NY - Chemung	Choice II	0.650
NY - CHEMUNG 2	No Product	0.650
NY - CHEMUNG 2	TC	0.650
NY - CHEMUNG 2	TCHL	0.650
NY - CHEMUNG 2	OC	0.600
NY - CHEMUNG 2	MC	0.600
NY - CHEMUNG 2	EPO	0.600
NY - CHEMUNG 2	OAMC	0.600
NY - CHEMUNG 2	OAEP0	0.600
NY - CHEMUNG 2	Choice II	0.650
NY - CHENANGO	No Product	0.650
NY - CHENANGO	TC	0.650
NY - CHENANGO	TCHL	0.650
NY - CHENANGO	OC	0.600
NY - CHENANGO	MC	0.600
NY - CHENANGO	EPO	0.600
NY - CHENANGO	OAMC	0.600
NY - CHENANGO	OAEP0	0.600
NY - CHENANGO	Choice II	0.650
NY - Clinton	No Product	0.650
NY - Clinton	TC	0.650
NY - Clinton	TCHL	0.650
NY - Clinton	OC	0.600
NY - Clinton	MC	0.600
NY - Clinton	EPO	0.600
NY - Clinton	OAMC	0.600
NY - Clinton	OAEP0	0.600
NY - Clinton	Choice II	0.650
NY - Columbia	No Product	0.650
NY - Columbia	TC	0.650
NY - Columbia	TCHL	0.650
NY - Columbia	OC	0.600
NY - Columbia	MC	0.600
NY - Columbia	EPO	0.600
NY - Columbia	OAMC	0.600
NY - Columbia	OAEP0	0.600
NY - Columbia	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - CORTLAND	No Product	0.650
NY - CORTLAND	TC	0.650
NY - CORTLAND	TCHL	0.650
NY - CORTLAND	OC	0.600
NY - CORTLAND	MC	0.600
NY - CORTLAND	EPO	0.600
NY - CORTLAND	OAMC	0.600
NY - CORTLAND	OAEP0	0.600
NY - CORTLAND	Choice II	0.650
NY - DELAWARE	No Product	0.650
NY - DELAWARE	TC	0.650
NY - DELAWARE	TCHL	0.650
NY - DELAWARE	OC	0.600
NY - DELAWARE	MC	0.600
NY - DELAWARE	EPO	0.600
NY - DELAWARE	OAMC	0.600
NY - DELAWARE	OAEP0	0.600
NY - DELAWARE	Choice II	0.650
NY - DUTCHESS	No Product	1.000
NY - DUTCHESS	TC	1.000
NY - DUTCHESS	TCHL	1.000
NY - DUTCHESS	OC	1.000
NY - DUTCHESS	MC	0.800
NY - DUTCHESS	EPO	0.800
NY - DUTCHESS	OAMC	0.800
NY - DUTCHESS	OAEP0	0.800
NY - DUTCHESS	Choice II	0.900
NY - Erie	No Product	0.650
NY - Erie	TC	0.650
NY - Erie	TCHL	0.650
NY - Erie	OC	0.600
NY - Erie	MC	0.600
NY - Erie	EPO	0.600
NY - Erie	OAMC	0.600
NY - Erie	OAEP0	0.600
NY - Erie	Choice II	0.650
NY - Essex	No Product	0.650
NY - Essex	TC	0.650
NY - Essex	TCHL	0.650
NY - Essex	OC	0.600
NY - Essex	MC	0.600
NY - Essex	EPO	0.600
NY - Essex	OAMC	0.600
NY - Essex	OAEP0	0.600
NY - Essex	Choice II	0.650
NY - Franklin	No Product	0.650
NY - Franklin	TC	0.650
NY - Franklin	TCHL	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Franklin	OC	0.600
NY - Franklin	MC	0.600
NY - Franklin	EPO	0.600
NY - Franklin	OAMC	0.600
NY - Franklin	OAEP0	0.600
NY - Franklin	Choice II	0.650
NY - FULTON	No Product	0.650
NY - FULTON	TC	0.650
NY - FULTON	TCHL	0.650
NY - FULTON	OC	0.600
NY - FULTON	MC	0.600
NY - FULTON	EPO	0.600
NY - FULTON	OAMC	0.600
NY - FULTON	OAEP0	0.600
NY - FULTON	Choice II	0.650
NY - Genesee	No Product	0.650
NY - Genesee	TC	0.650
NY - Genesee	TCHL	0.650
NY - Genesee	OC	0.600
NY - Genesee	MC	0.600
NY - Genesee	EPO	0.600
NY - Genesee	OAMC	0.600
NY - Genesee	OAEP0	0.600
NY - Genesee	Choice II	0.650
NY - GREENE	No Product	0.650
NY - GREENE	TC	0.650
NY - GREENE	TCHL	0.650
NY - GREENE	OC	0.600
NY - GREENE	MC	0.600
NY - GREENE	EPO	0.600
NY - GREENE	OAMC	0.600
NY - GREENE	OAEP0	0.600
NY - GREENE	Choice II	0.650
NY - Hamilton	No Product	0.650
NY - Hamilton	TC	0.650
NY - Hamilton	TCHL	0.650
NY - Hamilton	OC	0.600
NY - Hamilton	MC	0.600
NY - Hamilton	EPO	0.600
NY - Hamilton	OAMC	0.600
NY - Hamilton	OAEP0	0.600
NY - Hamilton	Choice II	0.650
NY - Herkimer	No Product	0.650
NY - Herkimer	TC	0.650
NY - Herkimer	TCHL	0.650
NY - Herkimer	OC	0.600
NY - Herkimer	MC	0.600
NY - Herkimer	EPO	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Herkimer	OAMC	0.600
NY - Herkimer	OAEP0	0.600
NY - Herkimer	Choice II	0.650
NY - HUDSON	No Product	0.650
NY - HUDSON	TC	0.650
NY - HUDSON	TCHL	0.650
NY - HUDSON	OC	0.600
NY - HUDSON	MC	0.600
NY - HUDSON	EPO	0.600
NY - HUDSON	OAMC	0.600
NY - HUDSON	OAEP0	0.600
NY - HUDSON	Choice II	0.650
NY - Hudson - Columbia Ind	No Product	0.650
NY - Hudson - Columbia Ind	TC	0.650
NY - Hudson - Columbia Ind	TCHL	0.650
NY - Hudson - Columbia Ind	OC	0.600
NY - Hudson - Columbia Ind	MC	0.600
NY - Hudson - Columbia Ind	EPO	0.600
NY - Hudson - Columbia Ind	OAMC	0.600
NY - Hudson - Columbia Ind	OAEP0	0.600
NY - Hudson - Columbia Ind	Choice II	0.650
NY - Hudson - Greene Ind	No Product	0.650
NY - Hudson - Greene Ind	TC	0.650
NY - Hudson - Greene Ind	TCHL	0.650
NY - Hudson - Greene Ind	OC	0.600
NY - Hudson - Greene Ind	MC	0.600
NY - Hudson - Greene Ind	EPO	0.600
NY - Hudson - Greene Ind	OAMC	0.600
NY - Hudson - Greene Ind	OAEP0	0.600
NY - Hudson - Greene Ind	Choice II	0.650
NY - ITHACA	No Product	0.650
NY - ITHACA	TC	0.650
NY - ITHACA	TCHL	0.650
NY - ITHACA	OC	0.600
NY - ITHACA	MC	0.600
NY - ITHACA	EPO	0.600
NY - ITHACA	OAMC	0.600
NY - ITHACA	OAEP0	0.600
NY - ITHACA	Choice II	0.650
NY - Ithaca - Tompkins Ind	No Product	0.650
NY - Ithaca - Tompkins Ind	TC	0.650
NY - Ithaca - Tompkins Ind	TCHL	0.650
NY - Ithaca - Tompkins Ind	OC	0.600
NY - Ithaca - Tompkins Ind	MC	0.600
NY - Ithaca - Tompkins Ind	EPO	0.600
NY - Ithaca - Tompkins Ind	OAMC	0.600
NY - Ithaca - Tompkins Ind	OAEP0	0.600
NY - Ithaca - Tompkins Ind	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Jefferson	No Product	0.650
NY - Jefferson	TC	0.650
NY - Jefferson	TCHL	0.650
NY - Jefferson	OC	0.600
NY - Jefferson	MC	0.600
NY - Jefferson	EPO	0.600
NY - Jefferson	OAMC	0.600
NY - Jefferson	OAEP0	0.600
NY - Jefferson	Choice II	0.650
NY - KINGS	No Product	1.000
NY - KINGS	TC	1.000
NY - KINGS	TCHL	1.000
NY - KINGS	OC	1.000
NY - KINGS	MC	0.800
NY - KINGS	EPO	0.800
NY - KINGS	OAMC	0.800
NY - KINGS	OAEP0	0.800
NY - KINGS	Choice II	0.900
NY - Lewis	No Product	0.650
NY - Lewis	TC	0.650
NY - Lewis	TCHL	0.650
NY - Lewis	OC	0.600
NY - Lewis	MC	0.600
NY - Lewis	EPO	0.600
NY - Lewis	OAMC	0.600
NY - Lewis	OAEP0	0.600
NY - Lewis	Choice II	0.650
NY - LIVINGSTON	No Product	0.650
NY - LIVINGSTON	TC	0.650
NY - LIVINGSTON	TCHL	0.650
NY - LIVINGSTON	OC	0.600
NY - LIVINGSTON	MC	0.600
NY - LIVINGSTON	EPO	0.600
NY - LIVINGSTON	OAMC	0.600
NY - LIVINGSTON	OAEP0	0.600
NY - LIVINGSTON	Choice II	0.650
NY - MADISON	No Product	0.650
NY - MADISON	TC	0.650
NY - MADISON	TCHL	0.650
NY - MADISON	OC	0.600
NY - MADISON	MC	0.600
NY - MADISON	EPO	0.600
NY - MADISON	OAMC	0.600
NY - MADISON	OAEP0	0.600
NY - MADISON	Choice II	0.650
NY - MONROE	No Product	0.650
NY - MONROE	TC	0.650
NY - MONROE	TCHL	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - MONROE	OC	0.600
NY - MONROE	MC	0.600
NY - MONROE	EPO	0.600
NY - MONROE	OAMC	0.600
NY - MONROE	OAEP0	0.600
NY - MONROE	Choice II	0.650
NY - MONTGOMERY	No Product	0.650
NY - MONTGOMERY	TC	0.650
NY - MONTGOMERY	TCHL	0.650
NY - MONTGOMERY	OC	0.600
NY - MONTGOMERY	MC	0.600
NY - MONTGOMERY	EPO	0.600
NY - MONTGOMERY	OAMC	0.600
NY - MONTGOMERY	OAEP0	0.600
NY - MONTGOMERY	Choice II	0.650
NY - Nassau (117-118) PPO	No Product	1.000
NY - Nassau (117-118) PPO	TC	1.000
NY - Nassau (117-118) PPO	TCHL	1.000
NY - Nassau (117-118) PPO	OC	1.000
NY - Nassau (117-118) PPO	MC	0.800
NY - Nassau (117-118) PPO	EPO	0.800
NY - Nassau (117-118) PPO	OAMC	0.800
NY - Nassau (117-118) PPO	OAEP0	0.800
NY - Nassau (117-118) PPO	Choice II	0.900
NY - Nassau 117-118	No Product	1.000
NY - Nassau 117-118	TC	1.000
NY - Nassau 117-118	TCHL	1.000
NY - Nassau 117-118	OC	1.000
NY - Nassau 117-118	MC	0.800
NY - Nassau 117-118	EPO	0.800
NY - Nassau 117-118	OAMC	0.800
NY - Nassau 117-118	OAEP0	0.800
NY - Nassau 117-118	Choice II	0.900
NY - Nassau All Other	No Product	1.000
NY - Nassau All Other	TC	1.000
NY - Nassau All Other	TCHL	1.000
NY - Nassau All Other	OC	1.000
NY - Nassau All Other	MC	0.800
NY - Nassau All Other	EPO	0.800
NY - Nassau All Other	OAMC	0.800
NY - Nassau All Other	OAEP0	0.800
NY - Nassau All Other	Choice II	0.900
NY - NEW YORK	No Product	1.000
NY - NEW YORK	TC	1.000
NY - NEW YORK	TCHL	1.000
NY - NEW YORK	OC	1.000
NY - NEW YORK	MC	0.800
NY - NEW YORK	EPO	0.800



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - NEW YORK	OAMC	0.800
NY - NEW YORK	OAEP0	0.800
NY - NEW YORK	Choice II	0.900
NY - New York (GN01)	QPOS	1.250
NY - New York (GN01)	HMO	1.250
NY - New York (GN01)	OAQPOS	1.250
NY - New York (GN01)	OAHMO	1.250
NY - New York (GN01)	Choice II	0.900
NY - New York (GN01) Rating Area 1	QPOS	1.250
NY - New York (GN01) Rating Area 1	HMO	1.250
NY - New York (GN01) Rating Area 1	OAQPOS	1.250
NY - New York (GN01) Rating Area 1	OAHMO	1.250
NY - New York (GN01) Rating Area 1	Choice II	0.900
NY - New York (GN01) Rating Area 1	QPOS	1.250
NY - New York (GN01) Rating Area 1	HMO	1.250
NY - New York (GN01) Rating Area 1	OAQPOS	1.250
NY - New York (GN01) Rating Area 1	OAHMO	1.250
NY - New York (GN01) Rating Area 1	Choice II	0.900
NY - New York (GN01) Rating Area 2	QPOS	1.250
NY - New York (GN01) Rating Area 2	HMO	1.250
NY - New York (GN01) Rating Area 2	OAQPOS	1.250
NY - New York (GN01) Rating Area 2	OAHMO	1.250
NY - New York (GN01) Rating Area 2	Choice II	0.900
NY - New York (GN01) Rating Area 2	QPOS	1.250
NY - New York (GN01) Rating Area 2	HMO	1.250
NY - New York (GN01) Rating Area 2	OAQPOS	1.250
NY - New York (GN01) Rating Area 2	OAHMO	1.250
NY - New York (GN01) Rating Area 2	Choice II	0.900
NY - New York (GN01) Rating Area 3	QPOS	1.250
NY - New York (GN01) Rating Area 3	HMO	1.250
NY - New York (GN01) Rating Area 3	OAQPOS	1.250
NY - New York (GN01) Rating Area 3	OAHMO	1.250
NY - New York (GN01) Rating Area 3	Choice II	0.900
NY - New York (GN01) Rating Area 3	QPOS	1.250
NY - New York (GN01) Rating Area 3	HMO	1.250
NY - New York (GN01) Rating Area 3	OAQPOS	1.250
NY - New York (GN01) Rating Area 3	OAHMO	1.250
NY - New York (GN01) Rating Area 3	Choice II	0.900
NY - NIAGARA	No Product	0.650
NY - NIAGARA	TC	0.650
NY - NIAGARA	TCHL	0.650
NY - NIAGARA	OC	0.600
NY - NIAGARA	MC	0.600
NY - NIAGARA	EPO	0.600
NY - NIAGARA	OAMC	0.600
NY - NIAGARA	OAEP0	0.600
NY - NIAGARA	Choice II	0.650
NY - Oneida	No Product	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Oneida	TC	0.650
NY - Oneida	TCHL	0.650
NY - Oneida	OC	0.600
NY - Oneida	MC	0.600
NY - Oneida	EPO	0.600
NY - Oneida	OAMC	0.600
NY - Oneida	OAEP0	0.600
NY - Oneida	Choice II	0.650
NY - Onondaga	No Product	0.650
NY - Onondaga	TC	0.650
NY - Onondaga	TCHL	0.650
NY - Onondaga	OC	0.600
NY - Onondaga	MC	0.600
NY - Onondaga	EPO	0.600
NY - Onondaga	OAMC	0.600
NY - Onondaga	OAEP0	0.600
NY - Onondaga	Choice II	0.650
NY - ONTARIO	No Product	0.650
NY - ONTARIO	TC	0.650
NY - ONTARIO	TCHL	0.650
NY - ONTARIO	OC	0.600
NY - ONTARIO	MC	0.600
NY - ONTARIO	EPO	0.600
NY - ONTARIO	OAMC	0.600
NY - ONTARIO	OAEP0	0.600
NY - ONTARIO	Choice II	0.650
NY - ORANGE	No Product	1.000
NY - ORANGE	TC	1.000
NY - ORANGE	TCHL	1.000
NY - ORANGE	OC	1.000
NY - ORANGE	MC	0.800
NY - ORANGE	EPO	0.800
NY - ORANGE	OAMC	0.800
NY - ORANGE	OAEP0	0.800
NY - ORANGE	Choice II	0.900
NY - ORLEANS	No Product	0.650
NY - ORLEANS	TC	0.650
NY - ORLEANS	TCHL	0.650
NY - ORLEANS	OC	0.600
NY - ORLEANS	MC	0.600
NY - ORLEANS	EPO	0.600
NY - ORLEANS	OAMC	0.600
NY - ORLEANS	OAEP0	0.600
NY - ORLEANS	Choice II	0.650
NY - OSWEGO	No Product	0.650
NY - OSWEGO	TC	0.650
NY - OSWEGO	TCHL	0.650
NY - OSWEGO	OC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - OSWEGO	MC	0.600
NY - OSWEGO	EPO	0.600
NY - OSWEGO	OAMC	0.600
NY - OSWEGO	OAEPO	0.600
NY - OSWEGO	Choice II	0.650
NY - Other Upstate - Chemung Ind	No Product	0.650
NY - Other Upstate - Chemung Ind	TC	0.650
NY - Other Upstate - Chemung Ind	TCHL	0.650
NY - Other Upstate - Chemung Ind	OC	0.600
NY - Other Upstate - Chemung Ind	MC	0.600
NY - Other Upstate - Chemung Ind	EPO	0.600
NY - Other Upstate - Chemung Ind	OAMC	0.600
NY - Other Upstate - Chemung Ind	OAEPO	0.600
NY - Other Upstate - Chemung Ind	Choice II	0.650
NY - Other Upstate - Madison Ind	No Product	0.650
NY - Other Upstate - Madison Ind	TC	0.650
NY - Other Upstate - Madison Ind	TCHL	0.650
NY - Other Upstate - Madison Ind	OC	0.600
NY - Other Upstate - Madison Ind	MC	0.600
NY - Other Upstate - Madison Ind	EPO	0.600
NY - Other Upstate - Madison Ind	OAMC	0.600
NY - Other Upstate - Madison Ind	OAEPO	0.600
NY - Other Upstate - Madison Ind	Choice II	0.650
NY - Other Upstate - Otsego Ind	No Product	0.650
NY - Other Upstate - Otsego Ind	TC	0.650
NY - Other Upstate - Otsego Ind	TCHL	0.650
NY - Other Upstate - Otsego Ind	OC	0.600
NY - Other Upstate - Otsego Ind	MC	0.600
NY - Other Upstate - Otsego Ind	EPO	0.600
NY - Other Upstate - Otsego Ind	OAMC	0.600
NY - Other Upstate - Otsego Ind	OAEPO	0.600
NY - Other Upstate - Otsego Ind	Choice II	0.650
NY - Other Upstate - Schoharie Ind	No Product	0.650
NY - Other Upstate - Schoharie Ind	TC	0.650
NY - Other Upstate - Schoharie Ind	TCHL	0.650
NY - Other Upstate - Schoharie Ind	OC	0.600
NY - Other Upstate - Schoharie Ind	MC	0.600
NY - Other Upstate - Schoharie Ind	EPO	0.600
NY - Other Upstate - Schoharie Ind	OAMC	0.600
NY - Other Upstate - Schoharie Ind	OAEPO	0.600
NY - Other Upstate - Schoharie Ind	Choice II	0.650
NY - Other West - Allegany Ind	No Product	0.650
NY - Other West - Allegany Ind	TC	0.650
NY - Other West - Allegany Ind	TCHL	0.650
NY - Other West - Allegany Ind	OC	0.600
NY - Other West - Allegany Ind	MC	0.600
NY - Other West - Allegany Ind	EPO	0.600
NY - Other West - Allegany Ind	OAMC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Other West - Allegany Ind	OAEPO	0.600
NY - Other West - Allegany Ind	Choice II	0.650
NY - Other West - Cattaraugus Ind	No Product	0.650
NY - Other West - Cattaraugus Ind	TC	0.650
NY - Other West - Cattaraugus Ind	TCHL	0.650
NY - Other West - Cattaraugus Ind	OC	0.600
NY - Other West - Cattaraugus Ind	MC	0.600
NY - Other West - Cattaraugus Ind	EPO	0.600
NY - Other West - Cattaraugus Ind	OAMC	0.600
NY - Other West - Cattaraugus Ind	OAEPO	0.600
NY - Other West - Cattaraugus Ind	Choice II	0.650
NY - Other West - Chautauqua Ind	No Product	0.650
NY - Other West - Chautauqua Ind	TC	0.650
NY - Other West - Chautauqua Ind	TCHL	0.650
NY - Other West - Chautauqua Ind	OC	0.600
NY - Other West - Chautauqua Ind	MC	0.600
NY - Other West - Chautauqua Ind	EPO	0.600
NY - Other West - Chautauqua Ind	OAMC	0.600
NY - Other West - Chautauqua Ind	OAEPO	0.600
NY - Other West - Chautauqua Ind	Choice II	0.650
NY - Otsego	No Product	0.650
NY - Otsego	TC	0.650
NY - Otsego	TCHL	0.650
NY - Otsego	OC	0.600
NY - Otsego	MC	0.600
NY - Otsego	EPO	0.600
NY - Otsego	OAMC	0.600
NY - Otsego	OAEPO	0.600
NY - Otsego	Choice II	0.650
NY - Platt/Watertown - Clinton Ind	No Product	0.650
NY - Platt/Watertown - Clinton Ind	TC	0.650
NY - Platt/Watertown - Clinton Ind	TCHL	0.650
NY - Platt/Watertown - Clinton Ind	OC	0.600
NY - Platt/Watertown - Clinton Ind	MC	0.600
NY - Platt/Watertown - Clinton Ind	EPO	0.600
NY - Platt/Watertown - Clinton Ind	OAMC	0.600
NY - Platt/Watertown - Clinton Ind	OAEPO	0.600
NY - Platt/Watertown - Clinton Ind	Choice II	0.650
NY - Platt/Watertown - Essex Ind	No Product	0.650
NY - Platt/Watertown - Essex Ind	TC	0.650
NY - Platt/Watertown - Essex Ind	TCHL	0.650
NY - Platt/Watertown - Essex Ind	OC	0.600
NY - Platt/Watertown - Essex Ind	MC	0.600
NY - Platt/Watertown - Essex Ind	EPO	0.600
NY - Platt/Watertown - Essex Ind	OAMC	0.600
NY - Platt/Watertown - Essex Ind	OAEPO	0.600
NY - Platt/Watertown - Essex Ind	Choice II	0.650
NY - Platt/Watertown - Franklin Ind	No Product	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Platt/Watertown - Franklin Ind	TC	0.650
NY - Platt/Watertown - Franklin Ind	TCHL	0.650
NY - Platt/Watertown - Franklin Ind	OC	0.600
NY - Platt/Watertown - Franklin Ind	MC	0.600
NY - Platt/Watertown - Franklin Ind	EPO	0.600
NY - Platt/Watertown - Franklin Ind	OAMC	0.600
NY - Platt/Watertown - Franklin Ind	OAEPO	0.600
NY - Platt/Watertown - Franklin Ind	Choice II	0.650
NY - Platt/Watertown - Hamilton Ind	No Product	0.650
NY - Platt/Watertown - Hamilton Ind	TC	0.650
NY - Platt/Watertown - Hamilton Ind	TCHL	0.650
NY - Platt/Watertown - Hamilton Ind	OC	0.600
NY - Platt/Watertown - Hamilton Ind	MC	0.600
NY - Platt/Watertown - Hamilton Ind	EPO	0.600
NY - Platt/Watertown - Hamilton Ind	OAMC	0.600
NY - Platt/Watertown - Hamilton Ind	OAEPO	0.600
NY - Platt/Watertown - Hamilton Ind	Choice II	0.650
NY - Platt/Watertown - Herkimer Ind	No Product	0.650
NY - Platt/Watertown - Herkimer Ind	TC	0.650
NY - Platt/Watertown - Herkimer Ind	TCHL	0.650
NY - Platt/Watertown - Herkimer Ind	OC	0.600
NY - Platt/Watertown - Herkimer Ind	MC	0.600
NY - Platt/Watertown - Herkimer Ind	EPO	0.600
NY - Platt/Watertown - Herkimer Ind	OAMC	0.600
NY - Platt/Watertown - Herkimer Ind	OAEPO	0.600
NY - Platt/Watertown - Herkimer Ind	Choice II	0.650
NY - Platt/Watertown - Lewis Ind	No Product	0.650
NY - Platt/Watertown - Lewis Ind	TC	0.650
NY - Platt/Watertown - Lewis Ind	TCHL	0.650
NY - Platt/Watertown - Lewis Ind	OC	0.600
NY - Platt/Watertown - Lewis Ind	MC	0.600
NY - Platt/Watertown - Lewis Ind	EPO	0.600
NY - Platt/Watertown - Lewis Ind	OAMC	0.600
NY - Platt/Watertown - Lewis Ind	OAEPO	0.600
NY - Platt/Watertown - Lewis Ind	Choice II	0.650
NY - Platt/Watertown - Wshngtn Ind	No Product	0.650
NY - Platt/Watertown - Wshngtn Ind	TC	0.650
NY - Platt/Watertown - Wshngtn Ind	TCHL	0.650
NY - Platt/Watertown - Wshngtn Ind	OC	0.600
NY - Platt/Watertown - Wshngtn Ind	MC	0.600
NY - Platt/Watertown - Wshngtn Ind	EPO	0.600
NY - Platt/Watertown - Wshngtn Ind	OAMC	0.600
NY - Platt/Watertown - Wshngtn Ind	OAEPO	0.600
NY - Platt/Watertown - Wshngtn Ind	Choice II	0.650
NY - Platt/Watertown Jefferson Ind	No Product	0.650
NY - Platt/Watertown Jefferson Ind	TC	0.650
NY - Platt/Watertown Jefferson Ind	TCHL	0.650
NY - Platt/Watertown Jefferson Ind	OC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Platt/Watertown Jefferson Ind	MC	0.600
NY - Platt/Watertown Jefferson Ind	EPO	0.600
NY - Platt/Watertown Jefferson Ind	OAMC	0.600
NY - Platt/Watertown Jefferson Ind	OAEPO	0.600
NY - Platt/Watertown Jefferson Ind	Choice II	0.650
NY - Platt/Watertown St. Lwrnc Ind	No Product	0.650
NY - Platt/Watertown St. Lwrnc Ind	TC	0.650
NY - Platt/Watertown St. Lwrnc Ind	TCHL	0.650
NY - Platt/Watertown St. Lwrnc Ind	OC	0.600
NY - Platt/Watertown St. Lwrnc Ind	MC	0.600
NY - Platt/Watertown St. Lwrnc Ind	EPO	0.600
NY - Platt/Watertown St. Lwrnc Ind	OAMC	0.600
NY - Platt/Watertown St. Lwrnc Ind	OAEPO	0.600
NY - Platt/Watertown St. Lwrnc Ind	Choice II	0.650
NY - PLATTSBURGH/WATERTOWN	No Product	0.650
NY - PLATTSBURGH/WATERTOWN	TC	0.650
NY - PLATTSBURGH/WATERTOWN	TCHL	0.650
NY - PLATTSBURGH/WATERTOWN	OC	0.600
NY - PLATTSBURGH/WATERTOWN	MC	0.600
NY - PLATTSBURGH/WATERTOWN	EPO	0.600
NY - PLATTSBURGH/WATERTOWN	OAMC	0.600
NY - PLATTSBURGH/WATERTOWN	OAEPO	0.600
NY - PLATTSBURGH/WATERTOWN	Choice II	0.650
NY - PUTNAM	No Product	1.000
NY - PUTNAM	TC	1.000
NY - PUTNAM	TCHL	1.000
NY - PUTNAM	OC	1.000
NY - PUTNAM	MC	0.800
NY - PUTNAM	EPO	0.800
NY - PUTNAM	OAMC	0.800
NY - PUTNAM	OAEPO	0.800
NY - PUTNAM	Choice II	0.900
NY - Queens	No Product	1.000
NY - Queens	TC	1.000
NY - Queens	TCHL	1.000
NY - Queens	OC	1.000
NY - Queens	MC	0.800
NY - Queens	EPO	0.800
NY - Queens	OAMC	0.800
NY - Queens	OAEPO	0.800
NY - Queens	Choice II	0.900
NY - Queens PPO	No Product	1.000
NY - Queens PPO	TC	1.000
NY - Queens PPO	TCHL	1.000
NY - Queens PPO	OC	1.000
NY - Queens PPO	MC	0.800
NY - Queens PPO	EPO	0.800
NY - Queens PPO	OAMC	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Queens PPO	OAEPO	0.800
NY - Queens PPO	Choice II	0.900
NY - RENSSELAER	No Product	0.650
NY - RENSSELAER	TC	0.650
NY - RENSSELAER	TCHL	0.650
NY - RENSSELAER	OC	0.600
NY - RENSSELAER	MC	0.600
NY - RENSSELAER	EPO	0.600
NY - RENSSELAER	OAMC	0.600
NY - RENSSELAER	OAEPO	0.600
NY - RENSSELAER	Choice II	0.650
NY - RICHMOND	No Product	1.000
NY - RICHMOND	TC	1.000
NY - RICHMOND	TCHL	1.000
NY - RICHMOND	OC	1.000
NY - RICHMOND	MC	0.800
NY - RICHMOND	EPO	0.800
NY - RICHMOND	OAMC	0.800
NY - RICHMOND	OAEPO	0.800
NY - RICHMOND	Choice II	0.900
NY - ROCHESTER	No Product	0.650
NY - ROCHESTER	TC	0.650
NY - ROCHESTER	TCHL	0.650
NY - ROCHESTER	OC	0.600
NY - ROCHESTER	MC	0.600
NY - ROCHESTER	EPO	0.600
NY - ROCHESTER	OAMC	0.600
NY - ROCHESTER	OAEPO	0.600
NY - ROCHESTER	Choice II	0.650
NY - Rochester - Genessee Ind	No Product	0.650
NY - Rochester - Genessee Ind	TC	0.650
NY - Rochester - Genessee Ind	TCHL	0.650
NY - Rochester - Genessee Ind	OC	0.600
NY - Rochester - Genessee Ind	MC	0.600
NY - Rochester - Genessee Ind	EPO	0.600
NY - Rochester - Genessee Ind	OAMC	0.600
NY - Rochester - Genessee Ind	OAEPO	0.600
NY - Rochester - Genessee Ind	Choice II	0.650
NY - Rochester - Livingston Ind	No Product	0.650
NY - Rochester - Livingston Ind	TC	0.650
NY - Rochester - Livingston Ind	TCHL	0.650
NY - Rochester - Livingston Ind	OC	0.600
NY - Rochester - Livingston Ind	MC	0.600
NY - Rochester - Livingston Ind	EPO	0.600
NY - Rochester - Livingston Ind	OAMC	0.600
NY - Rochester - Livingston Ind	OAEPO	0.600
NY - Rochester - Livingston Ind	Choice II	0.650
NY - Rochester - Monroe Ind	No Product	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Rochester - Monroe Ind	TC	0.650
NY - Rochester - Monroe Ind	TCHL	0.650
NY - Rochester - Monroe Ind	OC	0.600
NY - Rochester - Monroe Ind	MC	0.600
NY - Rochester - Monroe Ind	EPO	0.600
NY - Rochester - Monroe Ind	OAMC	0.600
NY - Rochester - Monroe Ind	OAEPO	0.600
NY - Rochester - Monroe Ind	Choice II	0.650
NY - Rochester - Orleans Ind	No Product	0.650
NY - Rochester - Orleans Ind	TC	0.650
NY - Rochester - Orleans Ind	TCHL	0.650
NY - Rochester - Orleans Ind	OC	0.600
NY - Rochester - Orleans Ind	MC	0.600
NY - Rochester - Orleans Ind	EPO	0.600
NY - Rochester - Orleans Ind	OAMC	0.600
NY - Rochester - Orleans Ind	OAEPO	0.600
NY - Rochester - Orleans Ind	Choice II	0.650
NY - Rochester - Wayne Ind	No Product	0.650
NY - Rochester - Wayne Ind	TC	0.650
NY - Rochester - Wayne Ind	TCHL	0.650
NY - Rochester - Wayne Ind	OC	0.600
NY - Rochester - Wayne Ind	MC	0.600
NY - Rochester - Wayne Ind	EPO	0.600
NY - Rochester - Wayne Ind	OAMC	0.600
NY - Rochester - Wayne Ind	OAEPO	0.600
NY - Rochester - Wayne Ind	Choice II	0.650
NY - ROCKLAND	No Product	1.000
NY - ROCKLAND	TC	1.000
NY - ROCKLAND	TCHL	1.000
NY - ROCKLAND	OC	1.000
NY - ROCKLAND	MC	0.800
NY - ROCKLAND	EPO	0.800
NY - ROCKLAND	OAMC	0.800
NY - ROCKLAND	OAEPO	0.800
NY - ROCKLAND	Choice II	0.900
NY - Saint Lawrence	No Product	0.650
NY - Saint Lawrence	TC	0.650
NY - Saint Lawrence	TCHL	0.650
NY - Saint Lawrence	OC	0.600
NY - Saint Lawrence	MC	0.600
NY - Saint Lawrence	EPO	0.600
NY - Saint Lawrence	OAMC	0.600
NY - Saint Lawrence	OAEPO	0.600
NY - Saint Lawrence	Choice II	0.650
NY - Saratoga	No Product	0.650
NY - Saratoga	TC	0.650
NY - Saratoga	TCHL	0.650
NY - Saratoga	OC	0.600



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Saratoga	MC	0.600
NY - Saratoga	EPO	0.600
NY - Saratoga	OAMC	0.600
NY - Saratoga	OAEP0	0.600
NY - Saratoga	Choice II	0.650
NY - SARATOGA SPRINGS	No Product	0.650
NY - SARATOGA SPRINGS	TC	0.650
NY - SARATOGA SPRINGS	TCHL	0.650
NY - SARATOGA SPRINGS	OC	0.600
NY - SARATOGA SPRINGS	MC	0.600
NY - SARATOGA SPRINGS	EPO	0.600
NY - SARATOGA SPRINGS	OAMC	0.600
NY - SARATOGA SPRINGS	OAEP0	0.600
NY - SARATOGA SPRINGS	Choice II	0.650
NY - SCHENECTADY	No Product	0.650
NY - SCHENECTADY	TC	0.650
NY - SCHENECTADY	TCHL	0.650
NY - SCHENECTADY	OC	0.600
NY - SCHENECTADY	MC	0.600
NY - SCHENECTADY	EPO	0.600
NY - SCHENECTADY	OAMC	0.600
NY - SCHENECTADY	OAEP0	0.600
NY - SCHENECTADY	Choice II	0.650
NY - Schoharie	No Product	0.650
NY - Schoharie	TC	0.650
NY - Schoharie	TCHL	0.650
NY - Schoharie	OC	0.600
NY - Schoharie	MC	0.600
NY - Schoharie	EPO	0.600
NY - Schoharie	OAMC	0.600
NY - Schoharie	OAEP0	0.600
NY - Schoharie	Choice II	0.650
NY - SCHUYLER	No Product	0.650
NY - SCHUYLER	TC	0.650
NY - SCHUYLER	TCHL	0.650
NY - SCHUYLER	OC	0.600
NY - SCHUYLER	MC	0.600
NY - SCHUYLER	EPO	0.600
NY - SCHUYLER	OAMC	0.600
NY - SCHUYLER	OAEP0	0.600
NY - SCHUYLER	Choice II	0.650
NY - SENECA	No Product	0.650
NY - SENECA	TC	0.650
NY - SENECA	TCHL	0.650
NY - SENECA	OC	0.600
NY - SENECA	MC	0.600
NY - SENECA	EPO	0.600
NY - SENECA	OAMC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - SENECA	OAEPO	0.600
NY - SENECA	Choice II	0.650
NY - STEUBEN	No Product	0.650
NY - STEUBEN	TC	0.650
NY - STEUBEN	TCHL	0.650
NY - STEUBEN	OC	0.600
NY - STEUBEN	MC	0.600
NY - STEUBEN	EPO	0.600
NY - STEUBEN	OAMC	0.600
NY - STEUBEN	OAEPO	0.600
NY - STEUBEN	Choice II	0.650
NY - SUFFOLK	No Product	1.000
NY - SUFFOLK	TC	1.000
NY - SUFFOLK	TCHL	1.000
NY - SUFFOLK	OC	1.000
NY - SUFFOLK	MC	0.800
NY - SUFFOLK	EPO	0.800
NY - SUFFOLK	OAMC	0.800
NY - SUFFOLK	OAEPO	0.800
NY - SUFFOLK	Choice II	0.900
NY - SULLIVAN	No Product	1.000
NY - SULLIVAN	TC	1.000
NY - SULLIVAN	TCHL	1.000
NY - SULLIVAN	OC	1.000
NY - SULLIVAN	MC	0.800
NY - SULLIVAN	EPO	0.800
NY - SULLIVAN	OAMC	0.800
NY - SULLIVAN	OAEPO	0.800
NY - SULLIVAN	Choice II	0.900
NY - SYRACUSE	No Product	0.650
NY - SYRACUSE	TC	0.650
NY - SYRACUSE	TCHL	0.650
NY - SYRACUSE	OC	0.600
NY - SYRACUSE	MC	0.600
NY - SYRACUSE	EPO	0.600
NY - SYRACUSE	OAMC	0.600
NY - SYRACUSE	OAEPO	0.600
NY - SYRACUSE	Choice II	0.650
NY - Syracuse (NY03)	QPOS	0.650
NY - Syracuse (NY03)	HMO	0.650
NY - Syracuse (NY03)	OAQPOS	0.650
NY - Syracuse (NY03)	OAHMO	0.650
NY - Syracuse (NY03)	Choice II	0.650
NY - Tioga	No Product	0.650
NY - Tioga	TC	0.650
NY - Tioga	TCHL	0.650
NY - Tioga	OC	0.600
NY - Tioga	MC	0.600

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Tioga	EPO	0.600
NY - Tioga	OAMC	0.600
NY - Tioga	OAEPPO	0.600
NY - Tioga	Choice II	0.650
NY - Tioga PPO	No Product	0.650
NY - Tioga PPO	TC	0.650
NY - Tioga PPO	TCHL	0.650
NY - Tioga PPO	OC	0.600
NY - Tioga PPO	MC	0.600
NY - Tioga PPO	EPO	0.600
NY - Tioga PPO	OAMC	0.600
NY - Tioga PPO	OAEPPO	0.600
NY - Tioga PPO	Choice II	0.650
NY - Tompkins	No Product	0.650
NY - Tompkins	TC	0.650
NY - Tompkins	TCHL	0.650
NY - Tompkins	OC	0.600
NY - Tompkins	MC	0.600
NY - Tompkins	EPO	0.600
NY - Tompkins	OAMC	0.600
NY - Tompkins	OAEPPO	0.600
NY - Tompkins	Choice II	0.650
NY - ULSTER	No Product	1.000
NY - ULSTER	TC	1.000
NY - ULSTER	TCHL	1.000
NY - ULSTER	OC	1.000
NY - ULSTER	MC	0.800
NY - ULSTER	EPO	0.800
NY - ULSTER	OAMC	0.800
NY - ULSTER	OAEPPO	0.800
NY - ULSTER	Choice II	0.900
NY - Upstate NY Golden Choice (NY03)	QPOS	0.650
NY - Upstate NY Golden Choice (NY03)	HMO	0.650
NY - Upstate NY Golden Choice (NY03)	OAQPOS	0.650
NY - Upstate NY Golden Choice (NY03)	OAHHMO	0.650
NY - Upstate NY Golden Choice (NY03)	Choice II	0.650
NY - Upstate NY Golden Choice (NY03)	QPOS	0.650
NY - Upstate NY Golden Choice (NY03)	HMO	0.650
NY - Upstate NY Golden Choice (NY03)	OAQPOS	0.650
NY - Upstate NY Golden Choice (NY03)	OAHHMO	0.650
NY - Upstate NY Golden Choice (NY03)	Choice II	0.650
NY - Upstate NY Golden Medicare (NY03)	QPOS	0.650
NY - Upstate NY Golden Medicare (NY03)	HMO	0.650
NY - Upstate NY Golden Medicare (NY03)	OAQPOS	0.650
NY - Upstate NY Golden Medicare (NY03)	OAHHMO	0.650
NY - Upstate NY Golden Medicare (NY03)	Choice II	0.650
NY - Upstate NY Golden Medicare (NY03)	QPOS	0.650
NY - Upstate NY Golden Medicare (NY03)	HMO	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - Upstate NY Golden Medicare (NY03)	OAQPOS	0.650
NY - Upstate NY Golden Medicare (NY03)	OAHMO	0.650
NY - Upstate NY Golden Medicare (NY03)	Choice II	0.650
NY - UTICA	No Product	0.650
NY - UTICA	TC	0.650
NY - UTICA	TCHL	0.650
NY - UTICA	OC	0.600
NY - UTICA	MC	0.600
NY - UTICA	EPO	0.600
NY - UTICA	OAMC	0.600
NY - UTICA	OAEP0	0.600
NY - UTICA	Choice II	0.650
NY - Utica - Oneida Ind	No Product	0.650
NY - Utica - Oneida Ind	TC	0.650
NY - Utica - Oneida Ind	TCHL	0.650
NY - Utica - Oneida Ind	OC	0.600
NY - Utica - Oneida Ind	MC	0.600
NY - Utica - Oneida Ind	EPO	0.600
NY - Utica - Oneida Ind	OAMC	0.600
NY - Utica - Oneida Ind	OAEP0	0.600
NY - Utica - Oneida Ind	Choice II	0.650
NY - WARREN	No Product	0.650
NY - WARREN	TC	0.650
NY - WARREN	TCHL	0.650
NY - WARREN	OC	0.600
NY - WARREN	MC	0.600
NY - WARREN	EPO	0.600
NY - WARREN	OAMC	0.600
NY - WARREN	OAEP0	0.600
NY - WARREN	Choice II	0.650
NY - WASHINGTON	No Product	0.650
NY - WASHINGTON	TC	0.650
NY - WASHINGTON	TCHL	0.650
NY - WASHINGTON	OC	0.600
NY - WASHINGTON	MC	0.600
NY - WASHINGTON	EPO	0.600
NY - WASHINGTON	OAMC	0.600
NY - WASHINGTON	OAEP0	0.600
NY - WASHINGTON	Choice II	0.650
NY - WAYNE	No Product	0.650
NY - WAYNE	TC	0.650
NY - WAYNE	TCHL	0.650
NY - WAYNE	OC	0.600
NY - WAYNE	MC	0.600
NY - WAYNE	EPO	0.600
NY - WAYNE	OAMC	0.600
NY - WAYNE	OAEP0	0.600
NY - WAYNE	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
NY - WESTCHESTER	No Product	1.000
NY - WESTCHESTER	TC	1.000
NY - WESTCHESTER	TCHL	1.000
NY - WESTCHESTER	OC	1.000
NY - WESTCHESTER	MC	0.800
NY - WESTCHESTER	EPO	0.800
NY - WESTCHESTER	OAMC	0.800
NY - WESTCHESTER	OAEP0	0.800
NY - WESTCHESTER	Choice II	0.900
NY - Western Cattaraugus TC	No Product	0.650
NY - Western Cattaraugus TC	TC	0.650
NY - Western Cattaraugus TC	TCHL	0.650
NY - Western Cattaraugus TC	OC	0.600
NY - Western Cattaraugus TC	MC	0.600
NY - Western Cattaraugus TC	EPO	0.600
NY - Western Cattaraugus TC	OAMC	0.600
NY - Western Cattaraugus TC	OAEP0	0.600
NY - Western Cattaraugus TC	Choice II	0.650
NY - WYOMING	No Product	0.650
NY - WYOMING	TC	0.650
NY - WYOMING	TCHL	0.650
NY - WYOMING	OC	0.600
NY - WYOMING	MC	0.600
NY - WYOMING	EPO	0.600
NY - WYOMING	OAMC	0.600
NY - WYOMING	OAEP0	0.600
NY - WYOMING	Choice II	0.650
NY - YATES	No Product	0.650
NY - YATES	TC	0.650
NY - YATES	TCHL	0.650
NY - YATES	OC	0.600
NY - YATES	MC	0.600
NY - YATES	EPO	0.600
NY - YATES	OAMC	0.600
NY - YATES	OAEP0	0.600
NY - YATES	Choice II	0.650
OH - ADA	No Product	1.250
OH - ADA	TC	1.250
OH - ADA	TCHL	1.250
OH - ADA	OC	1.100
OH - ADA	MC	1.000
OH - ADA	EPO	1.000
OH - ADA	OAMC	1.000
OH - ADA	OAEP0	1.000
OH - ADA	Choice II	1.000
OH - AKRON	No Product	1.250
OH - AKRON	TC	1.250
OH - AKRON	TCHL	1.250

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - AKRON	OC	1.100
OH - AKRON	MC	1.000
OH - AKRON	EPO	1.000
OH - AKRON	OAMC	1.000
OH - AKRON	OAEPO	1.000
OH - AKRON	Choice II	1.000
OH - Akron/Canton (OH01)	QPOS	1.000
OH - Akron/Canton (OH01)	HMO	1.100
OH - Akron/Canton (OH01)	OAQPOS	1.000
OH - Akron/Canton (OH01)	OAHMO	1.100
OH - Akron/Canton (OH01)	Choice II	1.000
OH - Ashtabula (OH01)	QPOS	1.000
OH - Ashtabula (OH01)	HMO	1.100
OH - Ashtabula (OH01)	OAQPOS	1.000
OH - Ashtabula (OH01)	OAHMO	1.100
OH - Ashtabula (OH01)	Choice II	1.000
OH - BEACH CITY	No Product	1.250
OH - BEACH CITY	TC	1.250
OH - BEACH CITY	TCHL	1.250
OH - BEACH CITY	OC	1.100
OH - BEACH CITY	MC	1.000
OH - BEACH CITY	EPO	1.000
OH - BEACH CITY	OAMC	1.000
OH - BEACH CITY	OAEPO	1.000
OH - BEACH CITY	Choice II	1.000
OH - BOWLING GREEN	No Product	1.250
OH - BOWLING GREEN	TC	1.250
OH - BOWLING GREEN	TCHL	1.250
OH - BOWLING GREEN	OC	1.100
OH - BOWLING GREEN	MC	1.000
OH - BOWLING GREEN	EPO	1.000
OH - BOWLING GREEN	OAMC	1.000
OH - BOWLING GREEN	OAEPO	1.000
OH - BOWLING GREEN	Choice II	1.000
OH - CAMBRIDGE	No Product	1.200
OH - CAMBRIDGE	TC	1.200
OH - CAMBRIDGE	TCHL	1.200
OH - CAMBRIDGE	OC	1.000
OH - CAMBRIDGE	MC	1.000
OH - CAMBRIDGE	EPO	1.000
OH - CAMBRIDGE	OAMC	1.000
OH - CAMBRIDGE	OAEPO	1.000
OH - CAMBRIDGE	Choice II	1.000
OH - CANTON	No Product	1.250
OH - CANTON	TC	1.250
OH - CANTON	TCHL	1.250
OH - CANTON	OC	1.100
OH - CANTON	MC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - CANTON	EPO	1.000
OH - CANTON	OAMC	1.000
OH - CANTON	OAEPO	1.000
OH - CANTON	Choice II	1.000
OH - Canton / Stark (OH01)	QPOS	1.000
OH - Canton / Stark (OH01)	HMO	1.100
OH - Canton / Stark (OH01)	OAQPOS	1.000
OH - Canton / Stark (OH01)	OAHMO	1.100
OH - Canton / Stark (OH01)	Choice II	1.000
OH - Central Ohio (OH03)	QPOS	1.000
OH - Central Ohio (OH03)	HMO	1.000
OH - Central Ohio (OH03)	OAQPOS	1.000
OH - Central Ohio (OH03)	OAHMO	1.000
OH - Central Ohio (OH03)	Choice II	1.000
OH - Central Ohio (OH03)	QPOS	1.000
OH - Central Ohio (OH03)	HMO	1.000
OH - Central Ohio (OH03)	OAQPOS	1.000
OH - Central Ohio (OH03)	OAHMO	1.000
OH - Central Ohio (OH03)	Choice II	1.000
OH - CINCINNATI	No Product	1.150
OH - CINCINNATI	TC	1.150
OH - CINCINNATI	TCHL	1.150
OH - CINCINNATI	OC	1.099
OH - CINCINNATI	MC	1.099
OH - CINCINNATI	EPO	1.099
OH - CINCINNATI	OAMC	1.099
OH - CINCINNATI	OAEPO	1.099
OH - CINCINNATI	Choice II	1.099
OH - Cincinnati (OH02)	QPOS	1.099
OH - Cincinnati (OH02)	HMO	1.099
OH - Cincinnati (OH02)	OAQPOS	1.099
OH - Cincinnati (OH02)	OAHMO	1.099
OH - Cincinnati (OH02)	Choice II	1.099
OH - Cntrl Columbus (OH03)	QPOS	1.000
OH - Cntrl Columbus (OH03)	HMO	1.000
OH - Cntrl Columbus (OH03)	OAQPOS	1.000
OH - Cntrl Columbus (OH03)	OAHMO	1.000
OH - Cntrl Columbus (OH03)	Choice II	1.000
OH - Columbus (OH03)	QPOS	1.000
OH - Columbus (OH03)	HMO	1.000
OH - Columbus (OH03)	OAQPOS	1.000
OH - Columbus (OH03)	OAHMO	1.000
OH - Columbus (OH03)	Choice II	1.000
OH - CONVOY	No Product	1.250
OH - CONVOY	TC	1.250
OH - CONVOY	TCHL	1.250
OH - CONVOY	OC	1.100
OH - CONVOY	MC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - CONVOY	EPO	1.000
OH - CONVOY	OAMC	1.000
OH - CONVOY	OAEPO	1.000
OH - CONVOY	Choice II	1.000
OH - DAYTON	No Product	1.150
OH - DAYTON	TC	1.150
OH - DAYTON	TCHL	1.150
OH - DAYTON	OC	1.099
OH - DAYTON	MC	1.099
OH - DAYTON	EPO	1.099
OH - DAYTON	OAMC	1.099
OH - DAYTON	OAEPO	1.099
OH - DAYTON	Choice II	1.099
OH - Dayton (OH02)	QPOS	1.099
OH - Dayton (OH02)	HMO	1.099
OH - Dayton (OH02)	OAQPOS	1.099
OH - Dayton (OH02)	OAHMO	1.099
OH - Dayton (OH02)	Choice II	1.099
OH - East Cincinatti (OH02)	QPOS	1.099
OH - East Cincinatti (OH02)	HMO	1.099
OH - East Cincinatti (OH02)	OAQPOS	1.099
OH - East Cincinatti (OH02)	OAHMO	1.099
OH - East Cincinatti (OH02)	Choice II	1.099
OH - East Columbus (OH03)	QPOS	1.000
OH - East Columbus (OH03)	HMO	1.000
OH - East Columbus (OH03)	OAQPOS	1.000
OH - East Columbus (OH03)	OAHMO	1.000
OH - East Columbus (OH03)	Choice II	1.000
OH - East Cuyahoga (OH01)	QPOS	1.000
OH - East Cuyahoga (OH01)	HMO	1.100
OH - East Cuyahoga (OH01)	OAQPOS	1.000
OH - East Cuyahoga (OH01)	OAHMO	1.100
OH - East Cuyahoga (OH01)	Choice II	1.000
OH - EUCLID	No Product	1.250
OH - EUCLID	TC	1.250
OH - EUCLID	TCHL	1.250
OH - EUCLID	OC	1.100
OH - EUCLID	MC	1.000
OH - EUCLID	EPO	1.000
OH - EUCLID	OAMC	1.000
OH - EUCLID	OAEPO	1.000
OH - EUCLID	Choice II	1.000
OH - FINDLAY	No Product	1.250
OH - FINDLAY	TC	1.250
OH - FINDLAY	TCHL	1.250
OH - FINDLAY	OC	1.100
OH - FINDLAY	MC	1.000
OH - FINDLAY	EPO	1.000



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - FINDLAY	OAMC	1.000
OH - FINDLAY	OAEP0	1.000
OH - FINDLAY	Choice II	1.000
OH - Geauga/Portgagc (OH01)	QPOS	1.000
OH - Geauga/Portgagc (OH01)	HMO	1.100
OH - Geauga/Portgagc (OH01)	OAQPOS	1.000
OH - Geauga/Portgagc (OH01)	OAHHO	1.100
OH - Geauga/Portgagc (OH01)	Choice II	1.000
OH - Geauga/West Cuyahoga (OH01)	QPOS	1.000
OH - Geauga/West Cuyahoga (OH01)	HMO	1.100
OH - Geauga/West Cuyahoga (OH01)	OAQPOS	1.000
OH - Geauga/West Cuyahoga (OH01)	OAHHO	1.100
OH - Geauga/West Cuyahoga (OH01)	Choice II	1.000
OH - GIBONSBURG	No Product	1.250
OH - GIBONSBURG	TC	1.250
OH - GIBONSBURG	TCHL	1.250
OH - GIBONSBURG	OC	1.100
OH - GIBONSBURG	MC	1.000
OH - GIBONSBURG	EPO	1.000
OH - GIBONSBURG	OAMC	1.000
OH - GIBONSBURG	OAEP0	1.000
OH - GIBONSBURG	Choice II	1.000
OH - HILLSBORO	No Product	1.150
OH - HILLSBORO	TC	1.150
OH - HILLSBORO	TCHL	1.150
OH - HILLSBORO	OC	1.099
OH - HILLSBORO	MC	1.099
OH - HILLSBORO	EPO	1.099
OH - HILLSBORO	OAMC	1.099
OH - HILLSBORO	OAEP0	1.099
OH - HILLSBORO	Choice II	1.099
OH - JACKSON CENTER	No Product	1.150
OH - JACKSON CENTER	TC	1.150
OH - JACKSON CENTER	TCHL	1.150
OH - JACKSON CENTER	OC	1.099
OH - JACKSON CENTER	MC	1.099
OH - JACKSON CENTER	EPO	1.099
OH - JACKSON CENTER	OAMC	1.099
OH - JACKSON CENTER	OAEP0	1.099
OH - JACKSON CENTER	Choice II	1.099
OH - JOHNSTON	No Product	1.200
OH - JOHNSTON	TC	1.200
OH - JOHNSTON	TCHL	1.200
OH - JOHNSTON	OC	1.000
OH - JOHNSTON	MC	1.000
OH - JOHNSTON	EPO	1.000
OH - JOHNSTON	OAMC	1.000
OH - JOHNSTON	OAEP0	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - JOHNSTON	Choice II	1.000
OH - KINGSTON	No Product	1.200
OH - KINGSTON	TC	1.200
OH - KINGSTON	TCHL	1.200
OH - KINGSTON	OC	1.000
OH - KINGSTON	MC	1.000
OH - KINGSTON	EPO	1.000
OH - KINGSTON	OAMC	1.000
OH - KINGSTON	OAEP0	1.000
OH - KINGSTON	Choice II	1.000
OH - Lake (OH01)	QPOS	1.000
OH - Lake (OH01)	HMO	1.100
OH - Lake (OH01)	OAQPOS	1.000
OH - Lake (OH01)	OA HMO	1.100
OH - Lake (OH01)	Choice II	1.000
OH - LAKEWOOD	No Product	1.250
OH - LAKEWOOD	TC	1.250
OH - LAKEWOOD	TCHL	1.250
OH - LAKEWOOD	OC	1.100
OH - LAKEWOOD	MC	1.000
OH - LAKEWOOD	EPO	1.000
OH - LAKEWOOD	OAMC	1.000
OH - LAKEWOOD	OAEP0	1.000
OH - LAKEWOOD	Choice II	1.000
OH - LORAIN	No Product	1.250
OH - LORAIN	TC	1.250
OH - LORAIN	TCHL	1.250
OH - LORAIN	OC	1.100
OH - LORAIN	MC	1.000
OH - LORAIN	EPO	1.000
OH - LORAIN	OAMC	1.000
OH - LORAIN	OAEP0	1.000
OH - LORAIN	Choice II	1.000
OH - Lorain (OH01)	QPOS	1.000
OH - Lorain (OH01)	HMO	1.100
OH - Lorain (OH01)	OAQPOS	1.000
OH - Lorain (OH01)	OA HMO	1.100
OH - Lorain (OH01)	Choice II	1.000
OH - MIDDLEFIELD	No Product	1.250
OH - MIDDLEFIELD	TC	1.250
OH - MIDDLEFIELD	TCHL	1.250
OH - MIDDLEFIELD	OC	1.100
OH - MIDDLEFIELD	MC	1.000
OH - MIDDLEFIELD	EPO	1.000
OH - MIDDLEFIELD	OAMC	1.000
OH - MIDDLEFIELD	OAEP0	1.000
OH - MIDDLEFIELD	Choice II	1.000
OH - NE Toledo (OH04)	QPOS	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - NE Toledo (OH04)	HMO	1.100
OH - NE Toledo (OH04)	OAQPOS	1.000
OH - NE Toledo (OH04)	OAHMO	1.100
OH - NE Toledo (OH04)	Choice II	1.000
OH - North Dayton (OH02)	QPOS	1.099
OH - North Dayton (OH02)	HMO	1.099
OH - North Dayton (OH02)	OAQPOS	1.099
OH - North Dayton (OH02)	OAHMO	1.099
OH - North Dayton (OH02)	Choice II	1.099
OH - Northeast Ohio (OH01)	QPOS	1.000
OH - Northeast Ohio (OH01)	HMO	1.100
OH - Northeast Ohio (OH01)	OAQPOS	1.000
OH - Northeast Ohio (OH01)	OAHMO	1.100
OH - Northeast Ohio (OH01)	Choice II	1.000
OH - Northeast Ohio (OH01)	QPOS	1.000
OH - Northeast Ohio (OH01)	HMO	1.100
OH - Northeast Ohio (OH01)	OAQPOS	1.000
OH - Northeast Ohio (OH01)	OAHMO	1.100
OH - Northeast Ohio (OH01)	Choice II	1.000
OH - Northwest Ohio (OH04)	QPOS	1.000
OH - Northwest Ohio (OH04)	HMO	1.100
OH - Northwest Ohio (OH04)	OAQPOS	1.000
OH - Northwest Ohio (OH04)	OAHMO	1.100
OH - Northwest Ohio (OH04)	Choice II	1.000
OH - Northwest Ohio (OH04)	QPOS	1.000
OH - Northwest Ohio (OH04)	HMO	1.100
OH - Northwest Ohio (OH04)	OAQPOS	1.000
OH - Northwest Ohio (OH04)	OAHMO	1.100
OH - Northwest Ohio (OH04)	Choice II	1.000
OH - NORTHWESTERN OHIO	No Product	1.250
OH - NORTHWESTERN OHIO	TC	1.250
OH - NORTHWESTERN OHIO	TCHL	1.250
OH - NORTHWESTERN OHIO	OC	1.100
OH - NORTHWESTERN OHIO	MC	1.000
OH - NORTHWESTERN OHIO	EPO	1.000
OH - NORTHWESTERN OHIO	OAMC	1.000
OH - NORTHWESTERN OHIO	OAEPO	1.000
OH - NORTHWESTERN OHIO	Choice II	1.000
OH - NW Toledo (OH04)	QPOS	1.000
OH - NW Toledo (OH04)	HMO	1.100
OH - NW Toledo (OH04)	OAQPOS	1.000
OH - NW Toledo (OH04)	OAHMO	1.100
OH - NW Toledo (OH04)	Choice II	1.000
OH - Outer NE Ohio (OH01)	QPOS	1.000
OH - Outer NE Ohio (OH01)	HMO	1.100
OH - Outer NE Ohio (OH01)	OAQPOS	1.000
OH - Outer NE Ohio (OH01)	OAHMO	1.100
OH - Outer NE Ohio (OH01)	Choice II	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - POWATAN POINT	No Product	1.200
OH - POWATAN POINT	TC	1.200
OH - POWATAN POINT	TCHL	1.200
OH - POWATAN POINT	OC	1.000
OH - POWATAN POINT	MC	1.000
OH - POWATAN POINT	EPO	1.000
OH - POWATAN POINT	OAMC	1.000
OH - POWATAN POINT	OAEP0	1.000
OH - POWATAN POINT	Choice II	1.000
OH - RICHWOOD	No Product	1.200
OH - RICHWOOD	TC	1.200
OH - RICHWOOD	TCHL	1.200
OH - RICHWOOD	OC	1.000
OH - RICHWOOD	MC	1.000
OH - RICHWOOD	EPO	1.000
OH - RICHWOOD	OAMC	1.000
OH - RICHWOOD	OAEP0	1.000
OH - RICHWOOD	Choice II	1.000
OH - SANDUSKY	No Product	1.250
OH - SANDUSKY	TC	1.250
OH - SANDUSKY	TCHL	1.250
OH - SANDUSKY	OC	1.100
OH - SANDUSKY	MC	1.000
OH - SANDUSKY	EPO	1.000
OH - SANDUSKY	OAMC	1.000
OH - SANDUSKY	OAEP0	1.000
OH - SANDUSKY	Choice II	1.000
OH - SE Toldeo (OH04)	QPOS	1.000
OH - SE Toldeo (OH04)	HMO	1.100
OH - SE Toldeo (OH04)	OAQPOS	1.000
OH - SE Toldeo (OH04)	OA HMO	1.100
OH - SE Toldeo (OH04)	Choice II	1.000
OH - South Columbus (OH03)	QPOS	1.000
OH - South Columbus (OH03)	HMO	1.000
OH - South Columbus (OH03)	OAQPOS	1.000
OH - South Columbus (OH03)	OA HMO	1.000
OH - South Columbus (OH03)	Choice II	1.000
OH - Southwest Ohio (OH02)	QPOS	1.099
OH - Southwest Ohio (OH02)	HMO	1.099
OH - Southwest Ohio (OH02)	OAQPOS	1.099
OH - Southwest Ohio (OH02)	OA HMO	1.099
OH - Southwest Ohio (OH02)	Choice II	1.099
OH - Southwest Ohio (OH02)	QPOS	1.099
OH - Southwest Ohio (OH02)	HMO	1.099
OH - Southwest Ohio (OH02)	OAQPOS	1.099
OH - Southwest Ohio (OH02)	OA HMO	1.099
OH - Southwest Ohio (OH02)	Choice II	1.099
OH - SUGAR CREEK	No Product	1.250

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - SUGAR CREEK	TC	1.250
OH - SUGAR CREEK	TCHL	1.250
OH - SUGAR CREEK	OC	1.100
OH - SUGAR CREEK	MC	1.000
OH - SUGAR CREEK	EPO	1.000
OH - SUGAR CREEK	OAMC	1.000
OH - SUGAR CREEK	OAEPO	1.000
OH - SUGAR CREEK	Choice II	1.000
OH - SW Toledo (OH04)	QPOS	1.000
OH - SW Toledo (OH04)	HMO	1.100
OH - SW Toledo (OH04)	OAQPOS	1.000
OH - SW Toledo (OH04)	OAHMO	1.100
OH - SW Toledo (OH04)	Choice II	1.000
OH - Toldeo (OH04)	QPOS	1.000
OH - Toldeo (OH04)	HMO	1.100
OH - Toldeo (OH04)	OAQPOS	1.000
OH - Toldeo (OH04)	OAHMO	1.100
OH - Toldeo (OH04)	Choice II	1.000
OH - TORONTO	No Product	1.250
OH - TORONTO	TC	1.250
OH - TORONTO	TCHL	1.250
OH - TORONTO	OC	1.100
OH - TORONTO	MC	1.000
OH - TORONTO	EPO	1.000
OH - TORONTO	OAMC	1.000
OH - TORONTO	OAEPO	1.000
OH - TORONTO	Choice II	1.000
OH - Warren/Youngstown (OH01)	QPOS	1.000
OH - Warren/Youngstown (OH01)	HMO	1.100
OH - Warren/Youngstown (OH01)	OAQPOS	1.000
OH - Warren/Youngstown (OH01)	OAHMO	1.100
OH - Warren/Youngstown (OH01)	Choice II	1.000
OH - WYANDOT	No Product	1.250
OH - WYANDOT	TC	1.250
OH - WYANDOT	TCHL	1.250
OH - WYANDOT	OC	1.100
OH - WYANDOT	MC	1.000
OH - WYANDOT	EPO	1.000
OH - WYANDOT	OAMC	1.000
OH - WYANDOT	OAEPO	1.000
OH - WYANDOT	Choice II	1.000
OH - YOUNGSTOWN	No Product	1.250
OH - YOUNGSTOWN	TC	1.250
OH - YOUNGSTOWN	TCHL	1.250
OH - YOUNGSTOWN	OC	1.100
OH - YOUNGSTOWN	MC	1.000
OH - YOUNGSTOWN	EPO	1.000
OH - YOUNGSTOWN	OAMC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OH - YOUNGSTOWN	OAEPO	1.000
OH - YOUNGSTOWN	Choice II	1.000
OK - All Others OK	No Product	1.250
OK - All Others OK	TC	1.250
OK - All Others OK	TCHL	1.250
OK - All Others OK	OC	1.250
OK - All Others OK	MC	0.850
OK - All Others OK	EPO	0.850
OK - All Others OK	OAMC	0.850
OK - All Others OK	OAEPO	0.850
OK - All Others OK	Choice II	0.950
OK - ENID	No Product	1.250
OK - ENID	TC	1.250
OK - ENID	TCHL	1.250
OK - ENID	OC	1.250
OK - ENID	MC	0.850
OK - ENID	EPO	0.850
OK - ENID	OAMC	0.850
OK - ENID	OAEPO	0.850
OK - ENID	Choice II	0.950
OK - MUSKOGEE	No Product	1.250
OK - MUSKOGEE	TC	1.250
OK - MUSKOGEE	TCHL	1.250
OK - MUSKOGEE	OC	1.250
OK - MUSKOGEE	MC	0.850
OK - MUSKOGEE	EPO	0.850
OK - MUSKOGEE	OAMC	0.850
OK - MUSKOGEE	OAEPO	0.850
OK - MUSKOGEE	Choice II	0.950
OK - OK	No Product	1.250
OK - OK	TC	1.250
OK - OK	TCHL	1.250
OK - OK	OC	1.250
OK - OK	MC	0.850
OK - OK	EPO	0.850
OK - OK	OAMC	0.850
OK - OK	OAEPO	0.850
OK - OK	Choice II	0.950
OK - OK City Urban Area	No Product	1.250
OK - OK City Urban Area	TC	1.250
OK - OK City Urban Area	TCHL	1.250
OK - OK City Urban Area	OC	1.250
OK - OK City Urban Area	MC	0.850
OK - OK City Urban Area	EPO	0.850
OK - OK City Urban Area	OAMC	0.850
OK - OK City Urban Area	OAEPO	0.850
OK - OK City Urban Area	Choice II	0.950
OK - OKLAHOMA CITY	No Product	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OK - OKLAHOMA CITY	TC	1.300
OK - OKLAHOMA CITY	TCHL	1.300
OK - OKLAHOMA CITY	OC	1.250
OK - OKLAHOMA CITY	MC	0.850
OK - OKLAHOMA CITY	EPO	0.850
OK - OKLAHOMA CITY	OAMC	0.850
OK - OKLAHOMA CITY	OAEP0	0.850
OK - OKLAHOMA CITY	Choice II	0.950
OK - Oklahoma City (OK02)	QPOS	0.950
OK - Oklahoma City (OK02)	HMO	0.950
OK - Oklahoma City (OK02)	OAQPOS	0.950
OK - Oklahoma City (OK02)	OA HMO	0.950
OK - Oklahoma City (OK02)	Choice II	0.950
OK - Oklahoma City (OK02)	QPOS	0.950
OK - Oklahoma City (OK02)	HMO	0.950
OK - Oklahoma City (OK02)	OAQPOS	0.950
OK - Oklahoma City (OK02)	OA HMO	0.950
OK - Oklahoma City (OK02)	Choice II	0.950
OK - Oklahoma City MEPP0 (OK02)	QPOS	0.950
OK - Oklahoma City MEPP0 (OK02)	HMO	0.950
OK - Oklahoma City MEPP0 (OK02)	OAQPOS	0.950
OK - Oklahoma City MEPP0 (OK02)	OA HMO	0.950
OK - Oklahoma City MEPP0 (OK02)	Choice II	0.950
OK - Oklahoma City MEPP0 (OK02)	QPOS	0.950
OK - Oklahoma City MEPP0 (OK02)	HMO	0.950
OK - Oklahoma City MEPP0 (OK02)	OAQPOS	0.950
OK - Oklahoma City MEPP0 (OK02)	OA HMO	0.950
OK - Oklahoma City MEPP0 (OK02)	Choice II	0.950
OK - SEMINOLE/STILLWATER	No Product	1.250
OK - SEMINOLE/STILLWATER	TC	1.250
OK - SEMINOLE/STILLWATER	TCHL	1.250
OK - SEMINOLE/STILLWATER	OC	1.250
OK - SEMINOLE/STILLWATER	MC	0.850
OK - SEMINOLE/STILLWATER	EPO	0.850
OK - SEMINOLE/STILLWATER	OAMC	0.850
OK - SEMINOLE/STILLWATER	OAEP0	0.850
OK - SEMINOLE/STILLWATER	Choice II	0.950
OK - TULSA	No Product	1.250
OK - TULSA	TC	1.250
OK - TULSA	TCHL	1.250
OK - TULSA	OC	1.250
OK - TULSA	MC	0.850
OK - TULSA	EPO	0.850
OK - TULSA	OAMC	0.850
OK - TULSA	OAEP0	0.850
OK - TULSA	Choice II	0.950
OK - Tulsa (OK01)	QPOS	0.950
OK - Tulsa (OK01)	HMO	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OK - Tulsa (OK01)	OAQPOS	0.950
OK - Tulsa (OK01)	OAHMO	0.950
OK - Tulsa (OK01)	Choice II	0.950
OK - Tulsa (OK01)	QPOS	0.950
OK - Tulsa (OK01)	HMO	0.950
OK - Tulsa (OK01)	OAQPOS	0.950
OK - Tulsa (OK01)	OAHMO	0.950
OK - Tulsa (OK01)	Choice II	0.950
OK - Tulsa MEPPPO (OK01)	QPOS	0.950
OK - Tulsa MEPPPO (OK01)	HMO	0.950
OK - Tulsa MEPPPO (OK01)	OAQPOS	0.950
OK - Tulsa MEPPPO (OK01)	OAHMO	0.950
OK - Tulsa MEPPPO (OK01)	Choice II	0.950
OK - Tulsa MEPPPO (OK01)	QPOS	0.950
OK - Tulsa MEPPPO (OK01)	HMO	0.950
OK - Tulsa MEPPPO (OK01)	OAQPOS	0.950
OK - Tulsa MEPPPO (OK01)	OAHMO	0.950
OK - Tulsa MEPPPO (OK01)	Choice II	0.950
OK - Tulsa Urban Area	No Product	1.250
OK - Tulsa Urban Area	TC	1.250
OK - Tulsa Urban Area	TCHL	1.250
OK - Tulsa Urban Area	OC	1.250
OK - Tulsa Urban Area	MC	0.850
OK - Tulsa Urban Area	EPO	0.850
OK - Tulsa Urban Area	OAMC	0.850
OK - Tulsa Urban Area	OAEPPO	0.850
OK - Tulsa Urban Area	Choice II	0.950
OK - WOODWARD	No Product	1.250
OK - WOODWARD	TC	1.250
OK - WOODWARD	TCHL	1.250
OK - WOODWARD	OC	1.250
OK - WOODWARD	MC	0.850
OK - WOODWARD	EPO	0.850
OK - WOODWARD	OAMC	0.850
OK - WOODWARD	OAEPPO	0.850
OK - WOODWARD	Choice II	0.950
OR - Astoria/Coos Bay	No Product	0.750
OR - Astoria/Coos Bay	TC	0.750
OR - Astoria/Coos Bay	TCHL	0.750
OR - Astoria/Coos Bay	OC	0.700
OR - Astoria/Coos Bay	MC	0.700
OR - Astoria/Coos Bay	EPO	0.700
OR - Astoria/Coos Bay	OAMC	0.700
OR - Astoria/Coos Bay	OAEPPO	0.700
OR - Astoria/Coos Bay	Choice II	0.650
OR - Beaverton	No Product	0.750
OR - Beaverton	TC	0.750
OR - Beaverton	TCHL	0.750



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Beaverton	OC	0.700
OR - Beaverton	MC	0.700
OR - Beaverton	EPO	0.700
OR - Beaverton	OAMC	0.700
OR - Beaverton	OAEP0	0.700
OR - Beaverton	Choice II	0.650
OR - Bend	No Product	0.750
OR - Bend	TC	0.750
OR - Bend	TCHL	0.750
OR - Bend	OC	0.700
OR - Bend	MC	0.700
OR - Bend	EPO	0.700
OR - Bend	OAMC	0.700
OR - Bend	OAEP0	0.700
OR - Bend	Choice II	0.650
OR - EastPortland	No Product	0.750
OR - EastPortland	TC	0.750
OR - EastPortland	TCHL	0.750
OR - EastPortland	OC	0.700
OR - EastPortland	MC	0.700
OR - EastPortland	EPO	0.700
OR - EastPortland	OAMC	0.700
OR - EastPortland	OAEP0	0.700
OR - EastPortland	Choice II	0.650
OR - Eugene	No Product	0.750
OR - Eugene	TC	0.750
OR - Eugene	TCHL	0.750
OR - Eugene	OC	0.700
OR - Eugene	MC	0.700
OR - Eugene	EPO	0.700
OR - Eugene	OAMC	0.700
OR - Eugene	OAEP0	0.700
OR - Eugene	Choice II	0.650
OR - Gresham	No Product	0.750
OR - Gresham	TC	0.750
OR - Gresham	TCHL	0.750
OR - Gresham	OC	0.700
OR - Gresham	MC	0.700
OR - Gresham	EPO	0.700
OR - Gresham	OAMC	0.700
OR - Gresham	OAEP0	0.700
OR - Gresham	Choice II	0.650
OR - Hillsboro	No Product	0.750
OR - Hillsboro	TC	0.750
OR - Hillsboro	TCHL	0.750
OR - Hillsboro	OC	0.700
OR - Hillsboro	MC	0.700
OR - Hillsboro	EPO	0.700

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Hillsboro	OAMC	0.700
OR - Hillsboro	OAEP0	0.700
OR - Hillsboro	Choice II	0.650
OR - McMinnville	No Product	0.750
OR - McMinnville	TC	0.750
OR - McMinnville	TCHL	0.750
OR - McMinnville	OC	0.700
OR - McMinnville	MC	0.700
OR - McMinnville	EPO	0.700
OR - McMinnville	OAMC	0.700
OR - McMinnville	OAEP0	0.700
OR - McMinnville	Choice II	0.650
OR - Medford	No Product	0.750
OR - Medford	TC	0.750
OR - Medford	TCHL	0.750
OR - Medford	OC	0.700
OR - Medford	MC	0.700
OR - Medford	EPO	0.700
OR - Medford	OAMC	0.700
OR - Medford	OAEP0	0.700
OR - Medford	Choice II	0.650
OR - Milwaukie	No Product	0.750
OR - Milwaukie	TC	0.750
OR - Milwaukie	TCHL	0.750
OR - Milwaukie	OC	0.700
OR - Milwaukie	MC	0.700
OR - Milwaukie	EPO	0.700
OR - Milwaukie	OAMC	0.700
OR - Milwaukie	OAEP0	0.700
OR - Milwaukie	Choice II	0.650
OR - Newberg	No Product	0.750
OR - Newberg	TC	0.750
OR - Newberg	TCHL	0.750
OR - Newberg	OC	0.700
OR - Newberg	MC	0.700
OR - Newberg	EPO	0.700
OR - Newberg	OAMC	0.700
OR - Newberg	OAEP0	0.700
OR - Newberg	Choice II	0.650
OR - OON OR	No Product	0.750
OR - OON OR	TC	0.750
OR - OON OR	TCHL	0.750
OR - OON OR	OC	0.700
OR - OON OR	MC	0.700
OR - OON OR	EPO	0.700
OR - OON OR	OAMC	0.700
OR - OON OR	OAEP0	0.700
OR - OON OR	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - OON OR	No Product	0.750
OR - OON OR	TC	0.750
OR - OON OR	TCHL	0.750
OR - OON OR	OC	0.700
OR - OON OR	MC	0.700
OR - OON OR	EPO	0.700
OR - OON OR	OAMC	0.700
OR - OON OR	OAEP0	0.700
OR - OON OR	Choice II	0.650
OR - Oregon City	No Product	0.750
OR - Oregon City	TC	0.750
OR - Oregon City	TCHL	0.750
OR - Oregon City	OC	0.700
OR - Oregon City	MC	0.700
OR - Oregon City	EPO	0.700
OR - Oregon City	OAMC	0.700
OR - Oregon City	OAEP0	0.700
OR - Oregon City	Choice II	0.650
OR - Other OR	No Product	0.750
OR - Other OR	TC	0.750
OR - Other OR	TCHL	0.750
OR - Other OR	OC	0.700
OR - Other OR	MC	0.700
OR - Other OR	EPO	0.700
OR - Other OR	OAMC	0.700
OR - Other OR	OAEP0	0.700
OR - Other OR	Choice II	0.650
OR - Portland	No Product	0.750
OR - Portland	TC	0.750
OR - Portland	TCHL	0.750
OR - Portland	OC	0.700
OR - Portland	MC	0.700
OR - Portland	EPO	0.700
OR - Portland	OAMC	0.700
OR - Portland	OAEP0	0.700
OR - Portland	Choice II	0.650
OR - Salem	No Product	0.750
OR - Salem	TC	0.750
OR - Salem	TCHL	0.750
OR - Salem	OC	0.700
OR - Salem	MC	0.700
OR - Salem	EPO	0.700
OR - Salem	OAMC	0.700
OR - Salem	OAEP0	0.700
OR - Salem	Choice II	0.650
OR - Tualatin	No Product	0.750
OR - Tualatin	TC	0.750
OR - Tualatin	TCHL	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
OR - Tualatin	OC	0.700
OR - Tualatin	MC	0.700
OR - Tualatin	EPO	0.700
OR - Tualatin	OAMC	0.700
OR - Tualatin	OAEP0	0.700
OR - Tualatin	Choice II	0.650
PA - Adams (PA04)	QPOS	0.950
PA - Adams (PA04)	HMO	0.950
PA - Adams (PA04)	OAQPOS	0.950
PA - Adams (PA04)	OA HMO	0.950
PA - Adams (PA04)	Choice II	0.950
PA - All Others PA	No Product	0.950
PA - All Others PA	TC	0.950
PA - All Others PA	TCHL	0.950
PA - All Others PA	OC	0.950
PA - All Others PA	MC	0.900
PA - All Others PA	EPO	0.900
PA - All Others PA	OAMC	0.900
PA - All Others PA	OAEP0	0.900
PA - All Others PA	Choice II	0.950
PA - All Others PA	No Product	0.950
PA - All Others PA	TC	0.950
PA - All Others PA	TCHL	0.950
PA - All Others PA	OC	0.950
PA - All Others PA	MC	0.900
PA - All Others PA	EPO	0.900
PA - All Others PA	OAMC	0.900
PA - All Others PA	OAEP0	0.900
PA - All Others PA	Choice II	0.950
PA - Alleghany_Pitts	No Product	0.900
PA - Alleghany_Pitts	TC	0.900
PA - Alleghany_Pitts	TCHL	0.900
PA - Alleghany_Pitts	OC	0.850
PA - Alleghany_Pitts	MC	0.850
PA - Alleghany_Pitts	EPO	0.850
PA - Alleghany_Pitts	OAMC	0.850
PA - Alleghany_Pitts	OAEP0	0.850
PA - Alleghany_Pitts	Choice II	0.850
PA - Allegheny (PA03)	QPOS	0.850
PA - Allegheny (PA03)	HMO	0.850
PA - Allegheny (PA03)	OAQPOS	0.850
PA - Allegheny (PA03)	OA HMO	0.850
PA - Allegheny (PA03)	Choice II	0.850
PA - ALLENTOWN/BETHLEHEM	No Product	0.950
PA - ALLENTOWN/BETHLEHEM	TC	0.950
PA - ALLENTOWN/BETHLEHEM	TCHL	0.950
PA - ALLENTOWN/BETHLEHEM	OC	0.950
PA - ALLENTOWN/BETHLEHEM	MC	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - ALLENTOWN/BETHLEHEM	EPO	0.900
PA - ALLENTOWN/BETHLEHEM	OAMC	0.900
PA - ALLENTOWN/BETHLEHEM	OAEPO	0.900
PA - ALLENTOWN/BETHLEHEM	Choice II	0.950
PA - Armstrong (PA03)	QPOS	0.850
PA - Armstrong (PA03)	HMO	0.850
PA - Armstrong (PA03)	OAQPOS	0.850
PA - Armstrong (PA03)	OAHMO	0.850
PA - Armstrong (PA03)	Choice II	0.850
PA - Beaver (PA03)	QPOS	0.850
PA - Beaver (PA03)	HMO	0.850
PA - Beaver (PA03)	OAQPOS	0.850
PA - Beaver (PA03)	OAHMO	0.850
PA - Beaver (PA03)	Choice II	0.850
PA - Bedford (PA03)	QPOS	0.850
PA - Bedford (PA03)	HMO	0.850
PA - Bedford (PA03)	OAQPOS	0.850
PA - Bedford (PA03)	OAHMO	0.850
PA - Bedford (PA03)	Choice II	0.850
PA - BERKS	No Product	0.950
PA - BERKS	TC	0.950
PA - BERKS	TCHL	0.950
PA - BERKS	OC	0.950
PA - BERKS	MC	0.900
PA - BERKS	EPO	0.900
PA - BERKS	OAMC	0.900
PA - BERKS	OAEPO	0.900
PA - BERKS	Choice II	0.950
PA - Berks (PA05)	QPOS	0.950
PA - Berks (PA05)	HMO	0.950
PA - Berks (PA05)	OAQPOS	0.950
PA - Berks (PA05)	OAHMO	0.950
PA - Berks (PA05)	Choice II	0.950
PA - Berks County, PA (PA05)	QPOS	0.950
PA - Berks County, PA (PA05)	HMO	0.950
PA - Berks County, PA (PA05)	OAQPOS	0.950
PA - Berks County, PA (PA05)	OAHMO	0.950
PA - Berks County, PA (PA05)	Choice II	0.950
PA - Berks County, PA (PA05)	QPOS	0.950
PA - Berks County, PA (PA05)	HMO	0.950
PA - Berks County, PA (PA05)	OAQPOS	0.950
PA - Berks County, PA (PA05)	OAHMO	0.950
PA - Berks County, PA (PA05)	Choice II	0.950
PA - Blair (PA03)	QPOS	0.850
PA - Blair (PA03)	HMO	0.850
PA - Blair (PA03)	OAQPOS	0.850
PA - Blair (PA03)	OAHMO	0.850
PA - Blair (PA03)	Choice II	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Bradford (PA09)	QPOS	0.950
PA - Bradford (PA09)	HMO	0.950
PA - Bradford (PA09)	OAQPOS	0.950
PA - Bradford (PA09)	OAHMO	0.950
PA - Bradford (PA09)	Choice II	0.950
PA - Bucks (PA01)	QPOS	0.800
PA - Bucks (PA01)	HMO	1.000
PA - Bucks (PA01)	OAQPOS	0.800
PA - Bucks (PA01)	OAHMO	1.000
PA - Bucks (PA01)	Choice II	0.800
PA - Butler (PA03)	QPOS	0.850
PA - Butler (PA03)	HMO	0.850
PA - Butler (PA03)	OAQPOS	0.850
PA - Butler (PA03)	OAHMO	0.850
PA - Butler (PA03)	Choice II	0.850
PA - Cambria (PA03)	QPOS	0.850
PA - Cambria (PA03)	HMO	0.850
PA - Cambria (PA03)	OAQPOS	0.850
PA - Cambria (PA03)	OAHMO	0.850
PA - Cambria (PA03)	Choice II	0.850
PA - Carbon (PA05)	QPOS	0.950
PA - Carbon (PA05)	HMO	0.950
PA - Carbon (PA05)	OAQPOS	0.950
PA - Carbon (PA05)	OAHMO	0.950
PA - Carbon (PA05)	Choice II	0.950
PA - Central PA (PA04) - Rating Area 1	QPOS	0.950
PA - Central PA (PA04) - Rating Area 1	HMO	0.950
PA - Central PA (PA04) - Rating Area 1	OAQPOS	0.950
PA - Central PA (PA04) - Rating Area 1	OAHMO	0.950
PA - Central PA (PA04) - Rating Area 1	Choice II	0.950
PA - Central PA (PA04) - Rating Area 1	QPOS	0.950
PA - Central PA (PA04) - Rating Area 1	HMO	0.950
PA - Central PA (PA04) - Rating Area 1	OAQPOS	0.950
PA - Central PA (PA04) - Rating Area 1	OAHMO	0.950
PA - Central PA (PA04) - Rating Area 1	Choice II	0.950
PA - Central PA (PA04) Rating Area 1	QPOS	0.950
PA - Central PA (PA04) Rating Area 1	HMO	0.950
PA - Central PA (PA04) Rating Area 1	OAQPOS	0.950
PA - Central PA (PA04) Rating Area 1	OAHMO	0.950
PA - Central PA (PA04) Rating Area 1	Choice II	0.950
PA - Central PA (PA04) Rating Area 1	QPOS	0.950
PA - Central PA (PA04) Rating Area 1	HMO	0.950
PA - Central PA (PA04) Rating Area 1	OAQPOS	0.950
PA - Central PA (PA04) Rating Area 1	OAHMO	0.950
PA - Central PA (PA04) Rating Area 1	Choice II	0.950
PA - Central PA (PA04) Rating Area 2	QPOS	0.950
PA - Central PA (PA04) Rating Area 2	HMO	0.950
PA - Central PA (PA04) Rating Area 2	OAQPOS	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Central PA (PA04) Rating Area 2	OAHMO	0.950
PA - Central PA (PA04) Rating Area 2	Choice II	0.950
PA - Central PA (PA04) Rating Area 2	QPOS	0.950
PA - Central PA (PA04) Rating Area 2	HMO	0.950
PA - Central PA (PA04) Rating Area 2	OAQPOS	0.950
PA - Central PA (PA04) Rating Area 2	OAHMO	0.950
PA - Central PA (PA04) Rating Area 2	Choice II	0.950
PA - Chester (PA01)	QPOS	0.800
PA - Chester (PA01)	HMO	1.000
PA - Chester (PA01)	OAQPOS	0.800
PA - Chester (PA01)	OAHMO	1.000
PA - Chester (PA01)	Choice II	0.800
PA - Clarion (PA03)	QPOS	0.850
PA - Clarion (PA03)	HMO	0.850
PA - Clarion (PA03)	OAQPOS	0.850
PA - Clarion (PA03)	OAHMO	0.850
PA - Clarion (PA03)	Choice II	0.850
PA - Clinton (PA09)	QPOS	0.950
PA - Clinton (PA09)	HMO	0.950
PA - Clinton (PA09)	OAQPOS	0.950
PA - Clinton (PA09)	OAHMO	0.950
PA - Clinton (PA09)	Choice II	0.950
PA - Columbia (PA09)	QPOS	0.950
PA - Columbia (PA09)	HMO	0.950
PA - Columbia (PA09)	OAQPOS	0.950
PA - Columbia (PA09)	OAHMO	0.950
PA - Columbia (PA09)	Choice II	0.950
PA - Cumberland (PA04)	QPOS	0.950
PA - Cumberland (PA04)	HMO	0.950
PA - Cumberland (PA04)	OAQPOS	0.950
PA - Cumberland (PA04)	OAHMO	0.950
PA - Cumberland (PA04)	Choice II	0.950
PA - Dauphin (PA04)	QPOS	0.950
PA - Dauphin (PA04)	HMO	0.950
PA - Dauphin (PA04)	OAQPOS	0.950
PA - Dauphin (PA04)	OAHMO	0.950
PA - Dauphin (PA04)	Choice II	0.950
PA - Delaware (PA01)	QPOS	0.800
PA - Delaware (PA01)	HMO	1.000
PA - Delaware (PA01)	OAQPOS	0.800
PA - Delaware (PA01)	OAHMO	1.000
PA - Delaware (PA01)	Choice II	0.800
PA - ERIE	No Product	0.900
PA - ERIE	TC	0.900
PA - ERIE	TCHL	0.900
PA - ERIE	OC	0.850
PA - ERIE	MC	0.850
PA - ERIE	EPO	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - ERIE	OAMC	0.850
PA - ERIE	OAEP0	0.850
PA - ERIE	Choice II	0.850
PA - Erie (PA07)	QPOS	0.850
PA - Erie (PA07)	HMO	0.850
PA - Erie (PA07)	OAQPOS	0.850
PA - Erie (PA07)	OA HMO	0.850
PA - Erie (PA07)	Choice II	0.850
PA - ERIE Indemnity	No Product	1.050
PA - ERIE Indemnity	TC	1.050
PA - ERIE Indemnity	TCHL	1.050
PA - ERIE Indemnity	OC	0.850
PA - ERIE Indemnity	MC	0.800
PA - ERIE Indemnity	EPO	0.800
PA - ERIE Indemnity	OAMC	0.800
PA - ERIE Indemnity	OAEP0	0.800
PA - ERIE Indemnity	Choice II	0.800
PA - Fayette (PA03)	QPOS	0.850
PA - Fayette (PA03)	HMO	0.850
PA - Fayette (PA03)	OAQPOS	0.850
PA - Fayette (PA03)	OA HMO	0.850
PA - Fayette (PA03)	Choice II	0.850
PA - FAYETTE/WMORLND	No Product	0.900
PA - FAYETTE/WMORLND	TC	0.900
PA - FAYETTE/WMORLND	TCHL	0.900
PA - FAYETTE/WMORLND	OC	0.850
PA - FAYETTE/WMORLND	MC	0.850
PA - FAYETTE/WMORLND	EPO	0.850
PA - FAYETTE/WMORLND	OAMC	0.850
PA - FAYETTE/WMORLND	OAEP0	0.850
PA - FAYETTE/WMORLND	Choice II	0.850
PA - Franklin (PA04)	QPOS	0.950
PA - Franklin (PA04)	HMO	0.950
PA - Franklin (PA04)	OAQPOS	0.950
PA - Franklin (PA04)	OA HMO	0.950
PA - Franklin (PA04)	Choice II	0.950
PA - Fulton (PA04)	QPOS	0.950
PA - Fulton (PA04)	HMO	0.950
PA - Fulton (PA04)	OAQPOS	0.950
PA - Fulton (PA04)	OA HMO	0.950
PA - Fulton (PA04)	Choice II	0.950
PA - Greene (PA03)	QPOS	0.850
PA - Greene (PA03)	HMO	0.850
PA - Greene (PA03)	OAQPOS	0.850
PA - Greene (PA03)	OA HMO	0.850
PA - Greene (PA03)	Choice II	0.850
PA - HARRISBURG/READING	No Product	0.950
PA - HARRISBURG/READING	TC	0.950



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - HARRISBURG/READING	TCHL	0.950
PA - HARRISBURG/READING	OC	0.950
PA - HARRISBURG/READING	MC	0.900
PA - HARRISBURG/READING	EPO	0.900
PA - HARRISBURG/READING	OAMC	0.900
PA - HARRISBURG/READING	OAEPO	0.900
PA - HARRISBURG/READING	Choice II	0.950
PA - Indiana (PA03)	QPOS	0.850
PA - Indiana (PA03)	HMO	0.850
PA - Indiana (PA03)	OAQPOS	0.850
PA - Indiana (PA03)	OAHMO	0.850
PA - Indiana (PA03)	Choice II	0.850
PA - Jefferson (PA07)	QPOS	0.850
PA - Jefferson (PA07)	HMO	0.850
PA - Jefferson (PA07)	OAQPOS	0.850
PA - Jefferson (PA07)	OAHMO	0.850
PA - Jefferson (PA07)	Choice II	0.850
PA - Lackawanna (PA09)	QPOS	0.950
PA - Lackawanna (PA09)	HMO	0.950
PA - Lackawanna (PA09)	OAQPOS	0.950
PA - Lackawanna (PA09)	OAHMO	0.950
PA - Lackawanna (PA09)	Choice II	0.950
PA - Lancaster (PA04)	QPOS	0.950
PA - Lancaster (PA04)	HMO	0.950
PA - Lancaster (PA04)	OAQPOS	0.950
PA - Lancaster (PA04)	OAHMO	0.950
PA - Lancaster (PA04)	Choice II	0.950
PA - Lawrence (PA03)	QPOS	0.850
PA - Lawrence (PA03)	HMO	0.850
PA - Lawrence (PA03)	OAQPOS	0.850
PA - Lawrence (PA03)	OAHMO	0.850
PA - Lawrence (PA03)	Choice II	0.850
PA - Lebanon (PA04)	QPOS	0.950
PA - Lebanon (PA04)	HMO	0.950
PA - Lebanon (PA04)	OAQPOS	0.950
PA - Lebanon (PA04)	OAHMO	0.950
PA - Lebanon (PA04)	Choice II	0.950
PA - LEHIGH	No Product	0.950
PA - LEHIGH	TC	0.950
PA - LEHIGH	TCHL	0.950
PA - LEHIGH	OC	0.950
PA - LEHIGH	MC	0.900
PA - LEHIGH	EPO	0.900
PA - LEHIGH	OAMC	0.900
PA - LEHIGH	OAEPO	0.900
PA - LEHIGH	Choice II	0.950
PA - Lehigh (PA01)	QPOS	0.800
PA - Lehigh (PA01)	HMO	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Lehigh (PA01)	OAQPOS	0.800
PA - Lehigh (PA01)	OAHMO	1.000
PA - Lehigh (PA01)	Choice II	0.800
PA - Luzerne (PA09)	QPOS	0.950
PA - Luzerne (PA09)	HMO	0.950
PA - Luzerne (PA09)	OAQPOS	0.950
PA - Luzerne (PA09)	OAHMO	0.950
PA - Luzerne (PA09)	Choice II	0.950
PA - Lycoming (PA09)	QPOS	0.950
PA - Lycoming (PA09)	HMO	0.950
PA - Lycoming (PA09)	OAQPOS	0.950
PA - Lycoming (PA09)	OAHMO	0.950
PA - Lycoming (PA09)	Choice II	0.950
PA - Mercer (PA07)	QPOS	0.850
PA - Mercer (PA07)	HMO	0.850
PA - Mercer (PA07)	OAQPOS	0.850
PA - Mercer (PA07)	OAHMO	0.850
PA - Mercer (PA07)	Choice II	0.850
PA - Monroe (PA05)	QPOS	0.950
PA - Monroe (PA05)	HMO	0.950
PA - Monroe (PA05)	OAQPOS	0.950
PA - Monroe (PA05)	OAHMO	0.950
PA - Monroe (PA05)	Choice II	0.950
PA - MONTGOMERY	No Product	1.050
PA - MONTGOMERY	TC	1.050
PA - MONTGOMERY	TCHL	1.050
PA - MONTGOMERY	OC	0.850
PA - MONTGOMERY	MC	0.800
PA - MONTGOMERY	EPO	0.800
PA - MONTGOMERY	OAMC	0.800
PA - MONTGOMERY	OAEP0	0.800
PA - MONTGOMERY	Choice II	0.800
PA - Montgomery (PA01)	QPOS	0.800
PA - Montgomery (PA01)	HMO	1.000
PA - Montgomery (PA01)	OAQPOS	0.800
PA - Montgomery (PA01)	OAHMO	1.000
PA - Montgomery (PA01)	Choice II	0.800
PA - NORRISTOWN	No Product	1.050
PA - NORRISTOWN	TC	1.050
PA - NORRISTOWN	TCHL	1.050
PA - NORRISTOWN	OC	0.850
PA - NORRISTOWN	MC	0.800
PA - NORRISTOWN	EPO	0.800
PA - NORRISTOWN	OAMC	0.800
PA - NORRISTOWN	OAEP0	0.800
PA - NORRISTOWN	Choice II	0.800
PA - Northampton (PA01)	QPOS	0.800
PA - Northampton (PA01)	HMO	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Northampton (PA01)	OAQPOS	0.800
PA - Northampton (PA01)	OAHMO	1.000
PA - Northampton (PA01)	Choice II	0.800
PA - Northeast PA (PA09)	QPOS	0.950
PA - Northeast PA (PA09)	HMO	0.950
PA - Northeast PA (PA09)	OAQPOS	0.950
PA - Northeast PA (PA09)	OAHMO	0.950
PA - Northeast PA (PA09)	Choice II	0.950
PA - Northeast PA (PA09)	QPOS	0.950
PA - Northeast PA (PA09)	HMO	0.950
PA - Northeast PA (PA09)	OAQPOS	0.950
PA - Northeast PA (PA09)	OAHMO	0.950
PA - Northeast PA (PA09)	Choice II	0.950
PA - NORTHEASTERN	No Product	0.950
PA - NORTHEASTERN	TC	0.950
PA - NORTHEASTERN	TCHL	0.950
PA - NORTHEASTERN	OC	0.950
PA - NORTHEASTERN	MC	0.900
PA - NORTHEASTERN	EPO	0.900
PA - NORTHEASTERN	OAMC	0.900
PA - NORTHEASTERN	OAEP0	0.900
PA - NORTHEASTERN	Choice II	0.950
PA - Northumberland (PA09)	QPOS	0.950
PA - Northumberland (PA09)	HMO	0.950
PA - Northumberland (PA09)	OAQPOS	0.950
PA - Northumberland (PA09)	OAHMO	0.950
PA - Northumberland (PA09)	Choice II	0.950
PA - Perry (PA04)	QPOS	0.950
PA - Perry (PA04)	HMO	0.950
PA - Perry (PA04)	OAQPOS	0.950
PA - Perry (PA04)	OAHMO	0.950
PA - Perry (PA04)	Choice II	0.950
PA - PHILADELPHIA	No Product	1.050
PA - PHILADELPHIA	TC	1.050
PA - PHILADELPHIA	TCHL	1.050
PA - PHILADELPHIA	OC	0.850
PA - PHILADELPHIA	MC	0.800
PA - PHILADELPHIA	EPO	0.800
PA - PHILADELPHIA	OAMC	0.800
PA - PHILADELPHIA	OAEP0	0.800
PA - PHILADELPHIA	Choice II	0.800
PA - Philadelphia (PA01)	QPOS	0.800
PA - Philadelphia (PA01)	HMO	1.000
PA - Philadelphia (PA01)	OAQPOS	0.800
PA - Philadelphia (PA01)	OAHMO	1.000
PA - Philadelphia (PA01)	Choice II	0.800
PA - Pike (PA09)	QPOS	0.950
PA - Pike (PA09)	HMO	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Pike (PA09)	OAQPOS	0.950
PA - Pike (PA09)	OAHMO	0.950
PA - Pike (PA09)	Choice II	0.950
PA - PITTSBURGH	No Product	0.900
PA - PITTSBURGH	TC	0.900
PA - PITTSBURGH	TCHL	0.900
PA - PITTSBURGH	OC	0.850
PA - PITTSBURGH	MC	0.850
PA - PITTSBURGH	EPO	0.850
PA - PITTSBURGH	OAMC	0.850
PA - PITTSBURGH	OAEP0	0.850
PA - PITTSBURGH	Choice II	0.850
PA - Pittsburgh (PA03) Rating Area 1	QPOS	0.850
PA - Pittsburgh (PA03) Rating Area 1	HMO	0.850
PA - Pittsburgh (PA03) Rating Area 1	OAQPOS	0.850
PA - Pittsburgh (PA03) Rating Area 1	OAHMO	0.850
PA - Pittsburgh (PA03) Rating Area 1	Choice II	0.850
PA - Pittsburgh (PA03) Rating Area 1	QPOS	0.850
PA - Pittsburgh (PA03) Rating Area 1	HMO	0.850
PA - Pittsburgh (PA03) Rating Area 1	OAQPOS	0.850
PA - Pittsburgh (PA03) Rating Area 1	OAHMO	0.850
PA - Pittsburgh (PA03) Rating Area 1	Choice II	0.850
PA - Pittsburgh (PA03) Rating Area 2	QPOS	0.850
PA - Pittsburgh (PA03) Rating Area 2	HMO	0.850
PA - Pittsburgh (PA03) Rating Area 2	OAQPOS	0.850
PA - Pittsburgh (PA03) Rating Area 2	OAHMO	0.850
PA - Pittsburgh (PA03) Rating Area 2	Choice II	0.850
PA - Pittsburgh (PA03) Rating Area 2	QPOS	0.850
PA - Pittsburgh (PA03) Rating Area 2	HMO	0.850
PA - Pittsburgh (PA03) Rating Area 2	OAQPOS	0.850
PA - Pittsburgh (PA03) Rating Area 2	OAHMO	0.850
PA - Pittsburgh (PA03) Rating Area 2	Choice II	0.850
PA - Schuylkill (PA04)	QPOS	0.950
PA - Schuylkill (PA04)	HMO	0.950
PA - Schuylkill (PA04)	OAQPOS	0.950
PA - Schuylkill (PA04)	OAHMO	0.950
PA - Schuylkill (PA04)	Choice II	0.950
PA - SCRANTON	No Product	0.950
PA - SCRANTON	TC	0.950
PA - SCRANTON	TCHL	0.950
PA - SCRANTON	OC	0.950
PA - SCRANTON	MC	0.900
PA - SCRANTON	EPO	0.900
PA - SCRANTON	OAMC	0.900
PA - SCRANTON	OAEP0	0.900
PA - SCRANTON	Choice II	0.950
PA - Snyder (PA09)	QPOS	0.950
PA - Snyder (PA09)	HMO	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Snyder (PA09)	OAQPOS	0.950
PA - Snyder (PA09)	OAHMO	0.950
PA - Snyder (PA09)	Choice II	0.950
PA - Somerset (PA03)	QPOS	0.850
PA - Somerset (PA03)	HMO	0.850
PA - Somerset (PA03)	OAQPOS	0.850
PA - Somerset (PA03)	OAHMO	0.850
PA - Somerset (PA03)	Choice II	0.850
PA - Southeastern PA (PA01) Rating Area 1	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 1	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 1	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 1	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 1	Choice II	0.800
PA - Southeastern PA (PA01) Rating Area 1	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 1	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 1	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 1	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 1	Choice II	0.800
PA - Southeastern PA (PA01) Rating Area 2	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 2	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 2	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 2	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 2	Choice II	0.800
PA - Southeastern PA (PA01) Rating Area 2	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 2	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 2	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 2	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 2	Choice II	0.800
PA - Southeastern PA (PA01) Rating Area 3	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 3	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 3	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 3	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 3	Choice II	0.800
PA - Southeastern PA (PA01) Rating Area 3	QPOS	0.800
PA - Southeastern PA (PA01) Rating Area 3	HMO	1.000
PA - Southeastern PA (PA01) Rating Area 3	OAQPOS	0.800
PA - Southeastern PA (PA01) Rating Area 3	OAHMO	1.000
PA - Southeastern PA (PA01) Rating Area 3	Choice II	0.800
PA - Sullivan (PA09)	QPOS	0.950
PA - Sullivan (PA09)	HMO	0.950
PA - Sullivan (PA09)	OAQPOS	0.950
PA - Sullivan (PA09)	OAHMO	0.950
PA - Sullivan (PA09)	Choice II	0.950
PA - Susquehanna (PA09)	QPOS	0.950
PA - Susquehanna (PA09)	HMO	0.950
PA - Susquehanna (PA09)	OAQPOS	0.950
PA - Susquehanna (PA09)	OAHMO	0.950
PA - Susquehanna (PA09)	Choice II	0.950

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - Venango (PA07)	QPOS	0.850
PA - Venango (PA07)	HMO	0.850
PA - Venango (PA07)	OAQPOS	0.850
PA - Venango (PA07)	OAHMO	0.850
PA - Venango (PA07)	Choice II	0.850
PA - Washington (PA03)	QPOS	0.850
PA - Washington (PA03)	HMO	0.850
PA - Washington (PA03)	OAQPOS	0.850
PA - Washington (PA03)	OAHMO	0.850
PA - Washington (PA03)	Choice II	0.850
PA - Wayne (PA09)	QPOS	0.950
PA - Wayne (PA09)	HMO	0.950
PA - Wayne (PA09)	OAQPOS	0.950
PA - Wayne (PA09)	OAHMO	0.950
PA - Wayne (PA09)	Choice II	0.950
PA - WEST CHESTER	No Product	1.050
PA - WEST CHESTER	TC	1.050
PA - WEST CHESTER	TCHL	1.050
PA - WEST CHESTER	OC	0.850
PA - WEST CHESTER	MC	0.800
PA - WEST CHESTER	EPO	0.800
PA - WEST CHESTER	OAMC	0.800
PA - WEST CHESTER	OAEP0	0.800
PA - WEST CHESTER	Choice II	0.800
PA - Western PA (PA07) Rating Area 1	QPOS	0.850
PA - Western PA (PA07) Rating Area 1	HMO	0.850
PA - Western PA (PA07) Rating Area 1	OAQPOS	0.850
PA - Western PA (PA07) Rating Area 1	OAHMO	0.850
PA - Western PA (PA07) Rating Area 1	Choice II	0.850
PA - Western PA (PA07) Rating Area 1	QPOS	0.850
PA - Western PA (PA07) Rating Area 1	HMO	0.850
PA - Western PA (PA07) Rating Area 1	OAQPOS	0.850
PA - Western PA (PA07) Rating Area 1	OAHMO	0.850
PA - Western PA (PA07) Rating Area 1	Choice II	0.850
PA - Western PA (PA07) Rating Area 2	QPOS	0.850
PA - Western PA (PA07) Rating Area 2	HMO	0.850
PA - Western PA (PA07) Rating Area 2	OAQPOS	0.850
PA - Western PA (PA07) Rating Area 2	OAHMO	0.850
PA - Western PA (PA07) Rating Area 2	Choice II	0.850
PA - Western PA (PA07) Rating Area 2	QPOS	0.850
PA - Western PA (PA07) Rating Area 2	HMO	0.850
PA - Western PA (PA07) Rating Area 2	OAQPOS	0.850
PA - Western PA (PA07) Rating Area 2	OAHMO	0.850
PA - Western PA (PA07) Rating Area 2	Choice II	0.850
PA - WESTERN PENN	No Product	0.900
PA - WESTERN PENN	TC	0.900
PA - WESTERN PENN	TCHL	0.900
PA - WESTERN PENN	OC	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
PA - WESTERN PENN	MC	0.850
PA - WESTERN PENN	EPO	0.850
PA - WESTERN PENN	OAMC	0.850
PA - WESTERN PENN	OAEPO	0.850
PA - WESTERN PENN	Choice II	0.850
PA - Westmoreland (PA03)	QPOS	0.850
PA - Westmoreland (PA03)	HMO	0.850
PA - Westmoreland (PA03)	OAQPOS	0.850
PA - Westmoreland (PA03)	OAHMO	0.850
PA - Westmoreland (PA03)	Choice II	0.850
PA - Wyoming (PA09)	QPOS	0.950
PA - Wyoming (PA09)	HMO	0.950
PA - Wyoming (PA09)	OAQPOS	0.950
PA - Wyoming (PA09)	OAHMO	0.950
PA - Wyoming (PA09)	Choice II	0.950
PA - York (PA04)	QPOS	0.950
PA - York (PA04)	HMO	0.950
PA - York (PA04)	OAQPOS	0.950
PA - York (PA04)	OAHMO	0.950
PA - York (PA04)	Choice II	0.950
PR - All Others PR	No Product	1.000
PR - All Others PR	TC	1.000
PR - All Others PR	TCHL	1.000
PR - All Others PR	OC	1.000
PR - All Others PR	MC	1.000
PR - All Others PR	EPO	1.000
PR - All Others PR	OAMC	1.000
PR - All Others PR	OAEPO	1.000
PR - All Others PR	Choice II	1.000
PR - All Others PR	No Product	1.000
PR - All Others PR	TC	1.000
PR - All Others PR	TCHL	1.000
PR - All Others PR	OC	1.000
PR - All Others PR	MC	1.000
PR - All Others PR	EPO	1.000
PR - All Others PR	OAMC	1.000
PR - All Others PR	OAEPO	1.000
PR - All Others PR	Choice II	1.000
PW - Palau	No Product	1.000
PW - Palau	TC	1.000
PW - Palau	TCHL	1.000
PW - Palau	OC	1.000
PW - Palau	MC	1.000
PW - Palau	EPO	1.000
PW - Palau	OAMC	1.000
PW - Palau	OAEPO	1.000
PW - Palau	Choice II	1.000
RI - All Others RI	No Product	1.400

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
RI - All Others RI	TC	1.400
RI - All Others RI	TCHL	1.400
RI - All Others RI	OC	1.313
RI - All Others RI	MC	1.313
RI - All Others RI	EPO	1.313
RI - All Others RI	OAMC	1.313
RI - All Others RI	OAEP0	1.313
RI - All Others RI	Choice II	1.313
RI - All Others RI	No Product	1.400
RI - All Others RI	TC	1.400
RI - All Others RI	TCHL	1.400
RI - All Others RI	OC	1.313
RI - All Others RI	MC	1.313
RI - All Others RI	EPO	1.313
RI - All Others RI	OAMC	1.313
RI - All Others RI	OAEP0	1.313
RI - All Others RI	Choice II	1.313
RI - Rhode Island (RI30)	QPOS	1.048
RI - Rhode Island (RI30)	HMO	1.048
RI - Rhode Island (RI30)	OAQPOS	1.048
RI - Rhode Island (RI30)	OA HMO	1.048
RI - Rhode Island (RI30)	Choice II	0.898
RI - Rhode Island (RI30)	QPOS	1.048
RI - Rhode Island (RI30)	HMO	1.048
RI - Rhode Island (RI30)	OAQPOS	1.048
RI - Rhode Island (RI30)	OA HMO	1.048
RI - Rhode Island (RI30)	Choice II	0.898
SC - All Others SC	No Product	1.350
SC - All Others SC	TC	1.350
SC - All Others SC	TCHL	1.350
SC - All Others SC	OC	1.250
SC - All Others SC	MC	1.250
SC - All Others SC	EPO	1.250
SC - All Others SC	OAMC	1.250
SC - All Others SC	OAEP0	1.250
SC - All Others SC	Choice II	1.350
SC - Augusta/Aiken	No Product	1.150
SC - Augusta/Aiken	TC	1.150
SC - Augusta/Aiken	TCHL	1.150
SC - Augusta/Aiken	OC	1.098
SC - Augusta/Aiken	MC	0.907
SC - Augusta/Aiken	EPO	0.907
SC - Augusta/Aiken	OAMC	0.907
SC - Augusta/Aiken	OAEP0	0.907
SC - Augusta/Aiken	Choice II	0.859
SC - Central North Carolina	No Product	1.100
SC - Central North Carolina	TC	1.100
SC - Central North Carolina	TCHL	1.100



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
SC - Central North Carolina	OC	1.097
SC - Central North Carolina	MC	0.748
SC - Central North Carolina	EPO	0.748
SC - Central North Carolina	OAMC	0.748
SC - Central North Carolina	OAEP0	0.748
SC - Central North Carolina	Choice II	0.748
SC - CHARLESTON	No Product	1.350
SC - CHARLESTON	TC	1.350
SC - CHARLESTON	TCHL	1.350
SC - CHARLESTON	OC	1.250
SC - CHARLESTON	MC	1.250
SC - CHARLESTON	EPO	1.250
SC - CHARLESTON	OAMC	1.250
SC - CHARLESTON	OAEP0	1.250
SC - CHARLESTON	Choice II	1.350
SC - COLUMBIA	No Product	1.350
SC - COLUMBIA	TC	1.350
SC - COLUMBIA	TCHL	1.350
SC - COLUMBIA	OC	1.250
SC - COLUMBIA	MC	1.250
SC - COLUMBIA	EPO	1.250
SC - COLUMBIA	OAMC	1.250
SC - COLUMBIA	OAEP0	1.250
SC - COLUMBIA	Choice II	1.350
SC - Columbia (SC30)	QPOS	0.750
SC - Columbia (SC30)	HMO	0.750
SC - Columbia (SC30)	OAQPOS	0.750
SC - Columbia (SC30)	OA HMO	0.750
SC - Columbia (SC30)	Choice II	0.748
SC - Columbia (SC30)	QPOS	0.750
SC - Columbia (SC30)	HMO	0.750
SC - Columbia (SC30)	OAQPOS	0.750
SC - Columbia (SC30)	OA HMO	0.750
SC - Columbia (SC30)	Choice II	0.748
SC - Florence South Carolina	No Product	1.350
SC - Florence South Carolina	TC	1.350
SC - Florence South Carolina	TCHL	1.350
SC - Florence South Carolina	OC	1.250
SC - Florence South Carolina	MC	1.250
SC - Florence South Carolina	EPO	1.250
SC - Florence South Carolina	OAMC	1.250
SC - Florence South Carolina	OAEP0	1.250
SC - Florence South Carolina	Choice II	1.350
SC - GREENVILLE/SPARTANBURG	No Product	1.350
SC - GREENVILLE/SPARTANBURG	TC	1.350
SC - GREENVILLE/SPARTANBURG	TCHL	1.350
SC - GREENVILLE/SPARTANBURG	OC	1.250
SC - GREENVILLE/SPARTANBURG	MC	1.250

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
SC - GREENVILLE/SPARTANBURG	EPO	1.250
SC - GREENVILLE/SPARTANBURG	OAMC	1.250
SC - GREENVILLE/SPARTANBURG	OAEPO	1.250
SC - GREENVILLE/SPARTANBURG	Choice II	1.350
SC - SUMTER	No Product	1.350
SC - SUMTER	TC	1.350
SC - SUMTER	TCHL	1.350
SC - SUMTER	OC	1.250
SC - SUMTER	MC	1.250
SC - SUMTER	EPO	1.250
SC - SUMTER	OAMC	1.250
SC - SUMTER	OAEPO	1.250
SC - SUMTER	Choice II	1.350
SC - York commercial (NC29)	QPOS	0.750
SC - York commercial (NC29)	HMO	0.750
SC - York commercial (NC29)	OAQPOS	0.750
SC - York commercial (NC29)	OAHMO	0.750
SC - York commercial (NC29)	Choice II	0.748
SD - All Others SD	No Product	1.000
SD - All Others SD	TC	1.000
SD - All Others SD	TCHL	1.000
SD - All Others SD	OC	1.000
SD - All Others SD	MC	1.000
SD - All Others SD	EPO	1.000
SD - All Others SD	OAMC	1.000
SD - All Others SD	OAEPO	1.000
SD - All Others SD	Choice II	1.000
SD - All Others SD	No Product	1.000
SD - All Others SD	TC	1.000
SD - All Others SD	TCHL	1.000
SD - All Others SD	OC	1.000
SD - All Others SD	MC	1.000
SD - All Others SD	EPO	1.000
SD - All Others SD	OAMC	1.000
SD - All Others SD	OAEPO	1.000
SD - All Others SD	Choice II	1.000
So - utheast Wisconsin (WI30)	QPOS	0.992
So - utheast Wisconsin (WI30)	HMO	0.992
So - utheast Wisconsin (WI30)	OAQPOS	0.992
So - utheast Wisconsin (WI30)	OAHMO	0.992
So - utheast Wisconsin (WI30)	Choice II	1.042
TN - CHATTANOOGA	No Product	1.050
TN - CHATTANOOGA	TC	1.050
TN - CHATTANOOGA	TCHL	1.050
TN - CHATTANOOGA	OC	0.700
TN - CHATTANOOGA	MC	0.700
TN - CHATTANOOGA	EPO	0.700
TN - CHATTANOOGA	OAMC	0.700

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - CHATTANOOGA	OAEPO	0.700
TN - CHATTANOOGA	Choice II	0.650
TN - Corpus Christi (TX05)	QPOS	0.997
TN - Corpus Christi (TX05)	HMO	0.997
TN - Corpus Christi (TX05)	OAQPOS	0.997
TN - Corpus Christi (TX05)	OAHMO	0.997
TN - Corpus Christi (TX05)	Choice II	0.997
TN - Corpus Christi (TX05)	QPOS	0.997
TN - Corpus Christi (TX05)	HMO	0.997
TN - Corpus Christi (TX05)	OAQPOS	0.997
TN - Corpus Christi (TX05)	OAHMO	0.997
TN - Corpus Christi (TX05)	Choice II	0.997
TN - EASTERN TN	No Product	1.050
TN - EASTERN TN	TC	1.050
TN - EASTERN TN	TCHL	1.050
TN - EASTERN TN	OC	0.700
TN - EASTERN TN	MC	0.700
TN - EASTERN TN	EPO	0.700
TN - EASTERN TN	OAMC	0.700
TN - EASTERN TN	OAEPO	0.700
TN - EASTERN TN	Choice II	0.650
TN - JACKSON	No Product	1.000
TN - JACKSON	TC	1.000
TN - JACKSON	TCHL	1.000
TN - JACKSON	OC	0.750
TN - JACKSON	MC	0.750
TN - JACKSON	EPO	0.750
TN - JACKSON	OAMC	0.750
TN - JACKSON	OAEPO	0.750
TN - JACKSON	Choice II	0.800
TN - JACKSON Non-HMO-Collar C1	No Product	1.000
TN - JACKSON Non-HMO-Collar C1	TC	1.000
TN - JACKSON Non-HMO-Collar C1	TCHL	1.000
TN - JACKSON Non-HMO-Collar C1	OC	0.750
TN - JACKSON Non-HMO-Collar C1	MC	0.750
TN - JACKSON Non-HMO-Collar C1	EPO	0.750
TN - JACKSON Non-HMO-Collar C1	OAMC	0.750
TN - JACKSON Non-HMO-Collar C1	OAEPO	0.750
TN - JACKSON Non-HMO-Collar C1	Choice II	0.800
TN - KNOXVILLE	No Product	1.050
TN - KNOXVILLE	TC	1.050
TN - KNOXVILLE	TCHL	1.050
TN - KNOXVILLE	OC	0.700
TN - KNOXVILLE	MC	0.700
TN - KNOXVILLE	EPO	0.700
TN - KNOXVILLE	OAMC	0.700
TN - KNOXVILLE	OAEPO	0.700
TN - KNOXVILLE	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - MEMPHIS	No Product	1.000
TN - MEMPHIS	TC	1.000
TN - MEMPHIS	TCHL	1.000
TN - MEMPHIS	OC	0.750
TN - MEMPHIS	MC	0.750
TN - MEMPHIS	EPO	0.750
TN - MEMPHIS	OAMC	0.750
TN - MEMPHIS	OAEP0	0.750
TN - MEMPHIS	Choice II	0.800
TN - Memphis (TN02)	QPOS	0.800
TN - Memphis (TN02)	HMO	0.800
TN - Memphis (TN02)	OAQPOS	0.800
TN - Memphis (TN02)	OAHHMO	0.800
TN - Memphis (TN02)	Choice II	0.800
TN - Memphis (TN02)	QPOS	0.800
TN - Memphis (TN02)	HMO	0.800
TN - Memphis (TN02)	OAQPOS	0.800
TN - Memphis (TN02)	OAHHMO	0.800
TN - Memphis (TN02)	Choice II	0.800
TN - Memphis Collar B	No Product	1.000
TN - Memphis Collar B	TC	1.000
TN - Memphis Collar B	TCHL	1.000
TN - Memphis Collar B	OC	0.750
TN - Memphis Collar B	MC	0.750
TN - Memphis Collar B	EPO	0.750
TN - Memphis Collar B	OAMC	0.750
TN - Memphis Collar B	OAEP0	0.750
TN - Memphis Collar B	Choice II	0.800
TN - Memphis Collar A	No Product	1.000
TN - Memphis Collar A	TC	1.000
TN - Memphis Collar A	TCHL	1.000
TN - Memphis Collar A	OC	0.750
TN - Memphis Collar A	MC	0.750
TN - Memphis Collar A	EPO	0.750
TN - Memphis Collar A	OAMC	0.750
TN - Memphis Collar A	OAEP0	0.750
TN - Memphis Collar A	Choice II	0.800
TN - Memphis Golden Choice (TN02)	QPOS	0.800
TN - Memphis Golden Choice (TN02)	HMO	0.800
TN - Memphis Golden Choice (TN02)	OAQPOS	0.800
TN - Memphis Golden Choice (TN02)	OAHHMO	0.800
TN - Memphis Golden Choice (TN02)	Choice II	0.800
TN - Memphis Golden Choice (TN02)	QPOS	0.800
TN - Memphis Golden Choice (TN02)	HMO	0.800
TN - Memphis Golden Choice (TN02)	OAQPOS	0.800
TN - Memphis Golden Choice (TN02)	OAHHMO	0.800
TN - Memphis Golden Choice (TN02)	Choice II	0.800
TN - MEMPHIS Non-HMO- Collar B1	No Product	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - MEMPHIS Non-HMO- Collar B1	TC	1.000
TN - MEMPHIS Non-HMO- Collar B1	TCHL	1.000
TN - MEMPHIS Non-HMO- Collar B1	OC	0.750
TN - MEMPHIS Non-HMO- Collar B1	MC	0.750
TN - MEMPHIS Non-HMO- Collar B1	EPO	0.750
TN - MEMPHIS Non-HMO- Collar B1	OAMC	0.750
TN - MEMPHIS Non-HMO- Collar B1	OAEP0	0.750
TN - MEMPHIS Non-HMO- Collar B1	Choice II	0.800
TN - Nash Non-HMO-Collar A	No Product	1.050
TN - Nash Non-HMO-Collar A	TC	1.050
TN - Nash Non-HMO-Collar A	TCHL	1.050
TN - Nash Non-HMO-Collar A	OC	0.700
TN - Nash Non-HMO-Collar A	MC	0.700
TN - Nash Non-HMO-Collar A	EPO	0.700
TN - Nash Non-HMO-Collar A	OAMC	0.700
TN - Nash Non-HMO-Collar A	OAEP0	0.700
TN - Nash Non-HMO-Collar A	Choice II	0.650
TN - Nash Non-HMO-Collar B	No Product	1.050
TN - Nash Non-HMO-Collar B	TC	1.050
TN - Nash Non-HMO-Collar B	TCHL	1.050
TN - Nash Non-HMO-Collar B	OC	0.700
TN - Nash Non-HMO-Collar B	MC	0.700
TN - Nash Non-HMO-Collar B	EPO	0.700
TN - Nash Non-HMO-Collar B	OAMC	0.700
TN - Nash Non-HMO-Collar B	OAEP0	0.700
TN - Nash Non-HMO-Collar B	Choice II	0.650
TN - Nash Non-HMO-Collar C	No Product	1.050
TN - Nash Non-HMO-Collar C	TC	1.050
TN - Nash Non-HMO-Collar C	TCHL	1.050
TN - Nash Non-HMO-Collar C	OC	0.700
TN - Nash Non-HMO-Collar C	MC	0.700
TN - Nash Non-HMO-Collar C	EPO	0.700
TN - Nash Non-HMO-Collar C	OAMC	0.700
TN - Nash Non-HMO-Collar C	OAEP0	0.700
TN - Nash Non-HMO-Collar C	Choice II	0.650
TN - NASHVILLE	No Product	1.050
TN - NASHVILLE	TC	1.050
TN - NASHVILLE	TCHL	1.050
TN - NASHVILLE	OC	0.700
TN - NASHVILLE	MC	0.700
TN - NASHVILLE	EPO	0.700
TN - NASHVILLE	OAMC	0.700
TN - NASHVILLE	OAEP0	0.700
TN - NASHVILLE	Choice II	0.650
TN - NASHVILLE COLLAR A	No Product	1.050
TN - NASHVILLE COLLAR A	TC	1.050
TN - NASHVILLE COLLAR A	TCHL	1.050
TN - NASHVILLE COLLAR A	OC	0.700

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - NASHVILLE COLLAR A	MC	0.700
TN - NASHVILLE COLLAR A	EPO	0.700
TN - NASHVILLE COLLAR A	OAMC	0.700
TN - NASHVILLE COLLAR A	OAEPO	0.700
TN - NASHVILLE COLLAR A	Choice II	0.650
TN - Nashville Collar A (TN01)	QPOS	0.800
TN - Nashville Collar A (TN01)	HMO	0.800
TN - Nashville Collar A (TN01)	OAQPOS	0.800
TN - Nashville Collar A (TN01)	OAHMO	0.800
TN - Nashville Collar A (TN01)	Choice II	0.650
TN - NASHVILLE COLLAR B	No Product	1.050
TN - NASHVILLE COLLAR B	TC	1.050
TN - NASHVILLE COLLAR B	TCHL	1.050
TN - NASHVILLE COLLAR B	OC	0.700
TN - NASHVILLE COLLAR B	MC	0.700
TN - NASHVILLE COLLAR B	EPO	0.700
TN - NASHVILLE COLLAR B	OAMC	0.700
TN - NASHVILLE COLLAR B	OAEPO	0.700
TN - NASHVILLE COLLAR B	Choice II	0.650
TN - Nashville Collar B (TN01)	QPOS	0.800
TN - Nashville Collar B (TN01)	HMO	0.800
TN - Nashville Collar B (TN01)	OAQPOS	0.800
TN - Nashville Collar B (TN01)	OAHMO	0.800
TN - Nashville Collar B (TN01)	Choice II	0.650
TN - NASHVILLE COLLAR C	No Product	1.050
TN - NASHVILLE COLLAR C	TC	1.050
TN - NASHVILLE COLLAR C	TCHL	1.050
TN - NASHVILLE COLLAR C	OC	0.700
TN - NASHVILLE COLLAR C	MC	0.700
TN - NASHVILLE COLLAR C	EPO	0.700
TN - NASHVILLE COLLAR C	OAMC	0.700
TN - NASHVILLE COLLAR C	OAEPO	0.700
TN - NASHVILLE COLLAR C	Choice II	0.650
TN - Nashville Collar C (TN01)	QPOS	0.800
TN - Nashville Collar C (TN01)	HMO	0.800
TN - Nashville Collar C (TN01)	OAQPOS	0.800
TN - Nashville Collar C (TN01)	OAHMO	0.800
TN - Nashville Collar C (TN01)	Choice II	0.650
TN - Nashville Golden Choice (TN01)	QPOS	0.800
TN - Nashville Golden Choice (TN01)	HMO	0.800
TN - Nashville Golden Choice (TN01)	OAQPOS	0.800
TN - Nashville Golden Choice (TN01)	OAHMO	0.800
TN - Nashville Golden Choice (TN01)	Choice II	0.650
TN - Nashville Golden Choice (TN01)	QPOS	0.800
TN - Nashville Golden Choice (TN01)	HMO	0.800
TN - Nashville Golden Choice (TN01)	OAQPOS	0.800
TN - Nashville Golden Choice (TN01)	OAHMO	0.800
TN - Nashville Golden Choice (TN01)	Choice II	0.650

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TN - Nashville Golden Medicare (TN01)	QPOS	0.800
TN - Nashville Golden Medicare (TN01)	HMO	0.800
TN - Nashville Golden Medicare (TN01)	OAQPOS	0.800
TN - Nashville Golden Medicare (TN01)	OAHMO	0.800
TN - Nashville Golden Medicare (TN01)	Choice II	0.650
TN - Nashville Golden Medicare (TN01)	QPOS	0.800
TN - Nashville Golden Medicare (TN01)	HMO	0.800
TN - Nashville Golden Medicare (TN01)	OAQPOS	0.800
TN - Nashville Golden Medicare (TN01)	OAHMO	0.800
TN - Nashville Golden Medicare (TN01)	Choice II	0.650
TN - Nashville Metro (TN01)	QPOS	0.800
TN - Nashville Metro (TN01)	HMO	0.800
TN - Nashville Metro (TN01)	OAQPOS	0.800
TN - Nashville Metro (TN01)	OAHMO	0.800
TN - Nashville Metro (TN01)	Choice II	0.650
TN - TN - Memphis Collar A (TN02)	QPOS	0.800
TN - TN - Memphis Collar A (TN02)	HMO	0.800
TN - TN - Memphis Collar A (TN02)	OAQPOS	0.800
TN - TN - Memphis Collar A (TN02)	OAHMO	0.800
TN - TN - Memphis Collar A (TN02)	Choice II	0.800
TN - TN - Memphis Collar B (TN02)	QPOS	0.800
TN - TN - Memphis Collar B (TN02)	HMO	0.800
TN - TN - Memphis Collar B (TN02)	OAQPOS	0.800
TN - TN - Memphis Collar B (TN02)	OAHMO	0.800
TN - TN - Memphis Collar B (TN02)	Choice II	0.800
TN - TN - Memphis Metro (TN02)	QPOS	0.800
TN - TN - Memphis Metro (TN02)	HMO	0.800
TN - TN - Memphis Metro (TN02)	OAQPOS	0.800
TN - TN - Memphis Metro (TN02)	OAHMO	0.800
TN - TN - Memphis Metro (TN02)	Choice II	0.800
TN - TRI-CITIES	No Product	1.050
TN - TRI-CITIES	TC	1.050
TN - TRI-CITIES	TCHL	1.050
TN - TRI-CITIES	OC	0.700
TN - TRI-CITIES	MC	0.700
TN - TRI-CITIES	EPO	0.700
TN - TRI-CITIES	OAMC	0.700
TN - TRI-CITIES	OAEP0	0.700
TN - TRI-CITIES	Choice II	0.650
TN - WESTERN TENNESSEE	No Product	1.000
TN - WESTERN TENNESSEE	TC	1.000
TN - WESTERN TENNESSEE	TCHL	1.000
TN - WESTERN TENNESSEE	OC	0.750
TN - WESTERN TENNESSEE	MC	0.750
TN - WESTERN TENNESSEE	EPO	0.750
TN - WESTERN TENNESSEE	OAMC	0.750
TN - WESTERN TENNESSEE	OAEP0	0.750
TN - WESTERN TENNESSEE	Choice II	0.800

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Abilene	No Product	1.300
TX - Abilene	TC	1.300
TX - Abilene	TCHL	1.300
TX - Abilene	OC	1.300
TX - Abilene	MC	1.100
TX - Abilene	EPO	1.100
TX - Abilene	OAMC	1.100
TX - Abilene	OAEP0	1.100
TX - Abilene	Choice II	1.300
TX - Abilene (TX31)	QPOS	1.300
TX - Abilene (TX31)	HMO	1.300
TX - Abilene (TX31)	OAQPOS	1.300
TX - Abilene (TX31)	OA HMO	1.300
TX - Abilene (TX31)	Choice II	1.300
TX - Abilene (TX31)	QPOS	1.300
TX - Abilene (TX31)	HMO	1.300
TX - Abilene (TX31)	OAQPOS	1.300
TX - Abilene (TX31)	OA HMO	1.300
TX - Abilene (TX31)	Choice II	1.300
TX - Abilene/Brownwood	No Product	1.300
TX - Abilene/Brownwood	TC	1.300
TX - Abilene/Brownwood	TCHL	1.300
TX - Abilene/Brownwood	OC	1.300
TX - Abilene/Brownwood	MC	1.100
TX - Abilene/Brownwood	EPO	1.100
TX - Abilene/Brownwood	OAMC	1.100
TX - Abilene/Brownwood	OAEP0	1.100
TX - Abilene/Brownwood	Choice II	1.300
TX - AMARILLO	No Product	1.300
TX - AMARILLO	TC	1.300
TX - AMARILLO	TCHL	1.300
TX - AMARILLO	OC	1.300
TX - AMARILLO	MC	1.100
TX - AMARILLO	EPO	1.100
TX - AMARILLO	OAMC	1.100
TX - AMARILLO	OAEP0	1.100
TX - AMARILLO	Choice II	1.300
TX - Amarillo (TX31)	QPOS	1.300
TX - Amarillo (TX31)	HMO	1.300
TX - Amarillo (TX31)	OAQPOS	1.300
TX - Amarillo (TX31)	OA HMO	1.300
TX - Amarillo (TX31)	Choice II	1.300
TX - Amarillo (TX31)	QPOS	1.300
TX - Amarillo (TX31)	HMO	1.300
TX - Amarillo (TX31)	OAQPOS	1.300
TX - Amarillo (TX31)	OA HMO	1.300
TX - Amarillo (TX31)	Choice II	1.300
TX - Anderson County	No Product	1.850



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Anderson County	TC	1.850
TX - Anderson County	TCHL	1.850
TX - Anderson County	OC	1.397
TX - Anderson County	MC	0.998
TX - Anderson County	EPO	0.998
TX - Anderson County	OAMC	0.998
TX - Anderson County	OAEP0	0.998
TX - Anderson County	Choice II	1.247
TX - AUSTIN	No Product	1.000
TX - AUSTIN	TC	1.000
TX - AUSTIN	TCHL	1.000
TX - AUSTIN	OC	0.988
TX - AUSTIN	MC	0.692
TX - AUSTIN	EPO	0.692
TX - AUSTIN	OAMC	0.692
TX - AUSTIN	OAEP0	0.692
TX - AUSTIN	Choice II	0.939
TX - Austin (TX04)	QPOS	0.889
TX - Austin (TX04)	HMO	0.889
TX - Austin (TX04)	OAQPOS	0.889
TX - Austin (TX04)	OAHHMO	0.889
TX - Austin (TX04)	Choice II	0.939
TX - Austin Golden Choice (TX04)	QPOS	0.889
TX - Austin Golden Choice (TX04)	HMO	0.889
TX - Austin Golden Choice (TX04)	OAQPOS	0.889
TX - Austin Golden Choice (TX04)	OAHHMO	0.889
TX - Austin Golden Choice (TX04)	Choice II	0.939
TX - Austin Golden Choice (TX04)	QPOS	0.889
TX - Austin Golden Choice (TX04)	HMO	0.889
TX - Austin Golden Choice (TX04)	OAQPOS	0.889
TX - Austin Golden Choice (TX04)	OAHHMO	0.889
TX - Austin Golden Choice (TX04)	Choice II	0.939
TX - Austin Golden Medicare (TX04)	QPOS	0.889
TX - Austin Golden Medicare (TX04)	HMO	0.889
TX - Austin Golden Medicare (TX04)	OAQPOS	0.889
TX - Austin Golden Medicare (TX04)	OAHHMO	0.889
TX - Austin Golden Medicare (TX04)	Choice II	0.939
TX - Austin Golden Medicare (TX04)	QPOS	0.889
TX - Austin Golden Medicare (TX04)	HMO	0.889
TX - Austin Golden Medicare (TX04)	OAQPOS	0.889
TX - Austin Golden Medicare (TX04)	OAHHMO	0.889
TX - Austin Golden Medicare (TX04)	Choice II	0.939
TX - Brownwood	No Product	1.300
TX - Brownwood	TC	1.300
TX - Brownwood	TCHL	1.300
TX - Brownwood	OC	1.300
TX - Brownwood	MC	1.100
TX - Brownwood	EPO	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Brownwood	OAMC	1.100
TX - Brownwood	OAEP0	1.100
TX - Brownwood	Choice II	1.300
TX - Clahoun/Victoria/Jackson	No Product	1.850
TX - Clahoun/Victoria/Jackson	TC	1.850
TX - Clahoun/Victoria/Jackson	TCHL	1.850
TX - Clahoun/Victoria/Jackson	OC	1.397
TX - Clahoun/Victoria/Jackson	MC	0.998
TX - Clahoun/Victoria/Jackson	EPO	0.998
TX - Clahoun/Victoria/Jackson	OAMC	0.998
TX - Clahoun/Victoria/Jackson	OAEP0	0.998
TX - Clahoun/Victoria/Jackson	Choice II	1.247
TX - Clhn/Vctria/Jcksn/Karnes	No Product	1.850
TX - Clhn/Vctria/Jcksn/Karnes	TC	1.850
TX - Clhn/Vctria/Jcksn/Karnes	TCHL	1.850
TX - Clhn/Vctria/Jcksn/Karnes	OC	1.397
TX - Clhn/Vctria/Jcksn/Karnes	MC	0.998
TX - Clhn/Vctria/Jcksn/Karnes	EPO	0.998
TX - Clhn/Vctria/Jcksn/Karnes	OAMC	0.998
TX - Clhn/Vctria/Jcksn/Karnes	OAEP0	0.998
TX - Clhn/Vctria/Jcksn/Karnes	Choice II	1.247
TX - Collin	No Product	1.300
TX - Collin	TC	1.300
TX - Collin	TCHL	1.300
TX - Collin	OC	1.300
TX - Collin	MC	1.100
TX - Collin	EPO	1.100
TX - Collin	OAMC	1.100
TX - Collin	OAEP0	1.100
TX - Collin	Choice II	1.300
TX - Collin/Denton (TX01)	QPOS	1.300
TX - Collin/Denton (TX01)	HMO	1.300
TX - Collin/Denton (TX01)	OAQPOS	1.300
TX - Collin/Denton (TX01)	OA HMO	1.300
TX - Collin/Denton (TX01)	Choice II	1.300
TX - Cornal/Guadalupe	No Product	0.900
TX - Cornal/Guadalupe	TC	0.900
TX - Cornal/Guadalupe	TCHL	0.900
TX - Cornal/Guadalupe	OC	0.744
TX - Cornal/Guadalupe	MC	0.694
TX - Cornal/Guadalupe	EPO	0.694
TX - Cornal/Guadalupe	OAMC	0.694
TX - Cornal/Guadalupe	OAEP0	0.694
TX - Cornal/Guadalupe	Choice II	0.694
TX - CORPUS CHRISTI	No Product	1.100
TX - CORPUS CHRISTI	TC	1.100
TX - CORPUS CHRISTI	TCHL	1.100
TX - CORPUS CHRISTI	OC	0.997

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - CORPUS CHRISTI	MC	0.997
TX - CORPUS CHRISTI	EPO	0.997
TX - CORPUS CHRISTI	OAMC	0.997
TX - CORPUS CHRISTI	OAEOPO	0.997
TX - CORPUS CHRISTI	Choice II	0.997
TX - Corpus Christi (TX05)	QPOS	0.997
TX - Corpus Christi (TX05)	HMO	0.997
TX - Corpus Christi (TX05)	OAQPOS	0.997
TX - Corpus Christi (TX05)	OAHMO	0.997
TX - Corpus Christi (TX05)	Choice II	0.997
TX - Corpus Christi Golden Choice (TX05)	QPOS	0.997
TX - Corpus Christi Golden Choice (TX05)	HMO	0.997
TX - Corpus Christi Golden Choice (TX05)	OAQPOS	0.997
TX - Corpus Christi Golden Choice (TX05)	OAHMO	0.997
TX - Corpus Christi Golden Choice (TX05)	Choice II	0.997
TX - Corpus Christi Golden Choice (TX05)	QPOS	0.997
TX - Corpus Christi Golden Choice (TX05)	HMO	0.997
TX - Corpus Christi Golden Choice (TX05)	OAQPOS	0.997
TX - Corpus Christi Golden Choice (TX05)	OAHMO	0.997
TX - Corpus Christi Golden Choice (TX05)	Choice II	0.997
TX - Cypress/Hockley/Waller	No Product	1.850
TX - Cypress/Hockley/Waller	TC	1.850
TX - Cypress/Hockley/Waller	TCHL	1.850
TX - Cypress/Hockley/Waller	OC	1.397
TX - Cypress/Hockley/Waller	MC	0.998
TX - Cypress/Hockley/Waller	EPO	0.998
TX - Cypress/Hockley/Waller	OAMC	0.998
TX - Cypress/Hockley/Waller	OAEOPO	0.998
TX - Cypress/Hockley/Waller	Choice II	1.247
TX - Cypress/Hockley/Waller (TX03)	QPOS	1.247
TX - Cypress/Hockley/Waller (TX03)	HMO	1.247
TX - Cypress/Hockley/Waller (TX03)	OAQPOS	1.247
TX - Cypress/Hockley/Waller (TX03)	OAHMO	1.247
TX - Cypress/Hockley/Waller (TX03)	Choice II	1.247
TX - Cypress/Hockley/Waller (TX03)	QPOS	1.247
TX - Cypress/Hockley/Waller (TX03)	HMO	1.247
TX - Cypress/Hockley/Waller (TX03)	OAQPOS	1.247
TX - Cypress/Hockley/Waller (TX03)	OAHMO	1.247
TX - Cypress/Hockley/Waller (TX03)	Choice II	1.247
TX - Dallas	No Product	1.300
TX - Dallas	TC	1.300
TX - Dallas	TCHL	1.300
TX - Dallas	OC	1.300
TX - Dallas	MC	1.100
TX - Dallas	EPO	1.100
TX - Dallas	OAMC	1.100
TX - Dallas	OAEOPO	1.100
TX - Dallas	Choice II	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Dallas (TX01)	QPOS	1.300
TX - Dallas (TX01)	HMO	1.300
TX - Dallas (TX01)	OAQPOS	1.300
TX - Dallas (TX01)	OAHMO	1.300
TX - Dallas (TX01)	Choice II	1.300
TX - Dallas (TX01)	QPOS	1.300
TX - Dallas (TX01)	HMO	1.300
TX - Dallas (TX01)	OAQPOS	1.300
TX - Dallas (TX01)	OAHMO	1.300
TX - Dallas (TX01)	Choice II	1.300
TX - Dallas Area 3 (TX01)	QPOS	1.300
TX - Dallas Area 3 (TX01)	HMO	1.300
TX - Dallas Area 3 (TX01)	OAQPOS	1.300
TX - Dallas Area 3 (TX01)	OAHMO	1.300
TX - Dallas Area 3 (TX01)	Choice II	1.300
TX - Dallas Area 4 (TX01)	QPOS	1.300
TX - Dallas Area 4 (TX01)	HMO	1.300
TX - Dallas Area 4 (TX01)	OAQPOS	1.300
TX - Dallas Area 4 (TX01)	OAHMO	1.300
TX - Dallas Area 4 (TX01)	Choice II	1.300
TX - Dallas Area 5 (TX01)	QPOS	1.300
TX - Dallas Area 5 (TX01)	HMO	1.300
TX - Dallas Area 5 (TX01)	OAQPOS	1.300
TX - Dallas Area 5 (TX01)	OAHMO	1.300
TX - Dallas Area 5 (TX01)	Choice II	1.300
TX - Dallas Collin/Denton	No Product	1.300
TX - Dallas Collin/Denton	TC	1.300
TX - Dallas Collin/Denton	TCHL	1.300
TX - Dallas Collin/Denton	OC	1.300
TX - Dallas Collin/Denton	MC	1.100
TX - Dallas Collin/Denton	EPO	1.100
TX - Dallas Collin/Denton	OAMC	1.100
TX - Dallas Collin/Denton	OAEP0	1.100
TX - Dallas Collin/Denton	Choice II	1.300
TX - Dallas Collin/Denton (TX01)	QPOS	1.300
TX - Dallas Collin/Denton (TX01)	HMO	1.300
TX - Dallas Collin/Denton (TX01)	OAQPOS	1.300
TX - Dallas Collin/Denton (TX01)	OAHMO	1.300
TX - Dallas Collin/Denton (TX01)	Choice II	1.300
TX - Dallas/Rockwell	No Product	1.300
TX - Dallas/Rockwell	TC	1.300
TX - Dallas/Rockwell	TCHL	1.300
TX - Dallas/Rockwell	OC	1.300
TX - Dallas/Rockwell	MC	1.100
TX - Dallas/Rockwell	EPO	1.100
TX - Dallas/Rockwell	OAMC	1.100
TX - Dallas/Rockwell	OAEP0	1.100
TX - Dallas/Rockwell	Choice II	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Dallas/Rockwell (TX01)	QPOS	1.300
TX - Dallas/Rockwell (TX01)	HMO	1.300
TX - Dallas/Rockwell (TX01)	OAQPOS	1.300
TX - Dallas/Rockwell (TX01)	OAHMO	1.300
TX - Dallas/Rockwell (TX01)	Choice II	1.300
TX - Dallas/Tarrant (TX01)	QPOS	1.300
TX - Dallas/Tarrant (TX01)	HMO	1.300
TX - Dallas/Tarrant (TX01)	OAQPOS	1.300
TX - Dallas/Tarrant (TX01)	OAHMO	1.300
TX - Dallas/Tarrant (TX01)	Choice II	1.300
TX - Denton	No Product	1.300
TX - Denton	TC	1.300
TX - Denton	TCHL	1.300
TX - Denton	OC	1.300
TX - Denton	MC	1.100
TX - Denton	EPO	1.100
TX - Denton	OAMC	1.100
TX - Denton	OAEP0	1.100
TX - Denton	Choice II	1.300
TX - East Houston	No Product	1.850
TX - East Houston	TC	1.850
TX - East Houston	TCHL	1.850
TX - East Houston	OC	1.397
TX - East Houston	MC	0.998
TX - East Houston	EPO	0.998
TX - East Houston	OAMC	0.998
TX - East Houston	OAEP0	0.998
TX - East Houston	Choice II	1.247
TX - East Houston (TX03)	QPOS	1.247
TX - East Houston (TX03)	HMO	1.247
TX - East Houston (TX03)	OAQPOS	1.247
TX - East Houston (TX03)	OAHMO	1.247
TX - East Houston (TX03)	Choice II	1.247
TX - East Houston (TX03)	QPOS	1.247
TX - East Houston (TX03)	HMO	1.247
TX - East Houston (TX03)	OAQPOS	1.247
TX - East Houston (TX03)	OAHMO	1.247
TX - East Houston (TX03)	Choice II	1.247
TX - EL PASO	No Product	1.300
TX - EL PASO	TC	1.300
TX - EL PASO	TCHL	1.300
TX - EL PASO	OC	0.850
TX - EL PASO	MC	0.850
TX - EL PASO	EPO	0.850
TX - EL PASO	OAMC	0.850
TX - EL PASO	OAEP0	0.850
TX - EL PASO	Choice II	0.850
TX - El Paso (TX06)	QPOS	0.850

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - El Paso (TX06)	HMO	0.850
TX - El Paso (TX06)	OAQPOS	0.850
TX - El Paso (TX06)	OAHMO	0.850
TX - El Paso (TX06)	Choice II	0.850
TX - El Paso Golden Choice (TX06)	QPOS	0.850
TX - El Paso Golden Choice (TX06)	HMO	0.850
TX - El Paso Golden Choice (TX06)	OAQPOS	0.850
TX - El Paso Golden Choice (TX06)	OAHMO	0.850
TX - El Paso Golden Choice (TX06)	Choice II	0.850
TX - El Paso Golden Choice (TX06)	QPOS	0.850
TX - El Paso Golden Choice (TX06)	HMO	0.850
TX - El Paso Golden Choice (TX06)	OAQPOS	0.850
TX - El Paso Golden Choice (TX06)	OAHMO	0.850
TX - El Paso Golden Choice (TX06)	Choice II	0.850
TX - El Paso Golden Medicare (TX06)	QPOS	0.850
TX - El Paso Golden Medicare (TX06)	HMO	0.850
TX - El Paso Golden Medicare (TX06)	OAQPOS	0.850
TX - El Paso Golden Medicare (TX06)	OAHMO	0.850
TX - El Paso Golden Medicare (TX06)	Choice II	0.850
TX - El Paso Golden Medicare (TX06)	QPOS	0.850
TX - El Paso Golden Medicare (TX06)	HMO	0.850
TX - El Paso Golden Medicare (TX06)	OAQPOS	0.850
TX - El Paso Golden Medicare (TX06)	OAHMO	0.850
TX - El Paso Golden Medicare (TX06)	Choice II	0.850
TX - Galveston (TX03)	QPOS	1.247
TX - Galveston (TX03)	HMO	1.247
TX - Galveston (TX03)	OAQPOS	1.247
TX - Galveston (TX03)	OAHMO	1.247
TX - Galveston (TX03)	Choice II	1.247
TX - Galveston/Pasadena	No Product	1.850
TX - Galveston/Pasadena	TC	1.850
TX - Galveston/Pasadena	TCHL	1.850
TX - Galveston/Pasadena	OC	1.397
TX - Galveston/Pasadena	MC	0.998
TX - Galveston/Pasadena	EPO	0.998
TX - Galveston/Pasadena	OAMC	0.998
TX - Galveston/Pasadena	OAEPO	0.998
TX - Galveston/Pasadena	Choice II	1.247
TX - Galveston/Pasadena (TX03)	QPOS	1.247
TX - Galveston/Pasadena (TX03)	HMO	1.247
TX - Galveston/Pasadena (TX03)	OAQPOS	1.247
TX - Galveston/Pasadena (TX03)	OAHMO	1.247
TX - Galveston/Pasadena (TX03)	Choice II	1.247
TX - Galveston/Pasadena (TX03)	QPOS	1.247
TX - Galveston/Pasadena (TX03)	HMO	1.247
TX - Galveston/Pasadena (TX03)	OAQPOS	1.247
TX - Galveston/Pasadena (TX03)	OAHMO	1.247
TX - Galveston/Pasadena (TX03)	Choice II	1.247

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Harris	No Product	1.850
TX - Harris	TC	1.850
TX - Harris	TCHL	1.850
TX - Harris	OC	1.397
TX - Harris	MC	0.998
TX - Harris	EPO	0.998
TX - Harris	OAMC	0.998
TX - Harris	OAEP0	0.998
TX - Harris	Choice II	1.247
TX - Hidalgo County	No Product	0.900
TX - Hidalgo County	TC	0.900
TX - Hidalgo County	TCHL	0.900
TX - Hidalgo County	OC	0.744
TX - Hidalgo County	MC	0.694
TX - Hidalgo County	EPO	0.694
TX - Hidalgo County	OAMC	0.694
TX - Hidalgo County	OAEP0	0.694
TX - Hidalgo County	Choice II	0.694
TX - Hill Country	No Product	0.900
TX - Hill Country	TC	0.900
TX - Hill Country	TCHL	0.900
TX - Hill Country	OC	0.744
TX - Hill Country	MC	0.694
TX - Hill Country	EPO	0.694
TX - Hill Country	OAMC	0.694
TX - Hill Country	OAEP0	0.694
TX - Hill Country	Choice II	0.694
TX - Houston	No Product	1.850
TX - Houston	TC	1.850
TX - Houston	TCHL	1.850
TX - Houston	OC	1.397
TX - Houston	MC	0.998
TX - Houston	EPO	0.998
TX - Houston	OAMC	0.998
TX - Houston	OAEP0	0.998
TX - Houston	Choice II	1.247
TX - Houston (TX03)	QPOS	1.247
TX - Houston (TX03)	HMO	1.247
TX - Houston (TX03)	OAQPOS	1.247
TX - Houston (TX03)	OAHMO	1.247
TX - Houston (TX03)	Choice II	1.247
TX - Houston (TX03)	QPOS	1.247
TX - Houston (TX03)	HMO	1.247
TX - Houston (TX03)	OAQPOS	1.247
TX - Houston (TX03)	OAHMO	1.247
TX - Houston (TX03)	Choice II	1.247
TX - Houston (TX03)	QPOS	1.247
TX - Houston (TX03)	HMO	1.247

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Houston (TX03)	OAQPOS	1.247
TX - Houston (TX03)	OAHMO	1.247
TX - Houston (TX03)	Choice II	1.247
TX - Houston/Galveston	No Product	1.850
TX - Houston/Galveston	TC	1.850
TX - Houston/Galveston	TCHL	1.850
TX - Houston/Galveston	OC	1.397
TX - Houston/Galveston	MC	0.998
TX - Houston/Galveston	EPO	0.998
TX - Houston/Galveston	OAMC	0.998
TX - Houston/Galveston	OAEP0	0.998
TX - Houston/Galveston	Choice II	1.247
TX - Houston/Harris	No Product	1.850
TX - Houston/Harris	TC	1.850
TX - Houston/Harris	TCHL	1.850
TX - Houston/Harris	OC	1.397
TX - Houston/Harris	MC	0.998
TX - Houston/Harris	EPO	0.998
TX - Houston/Harris	OAMC	0.998
TX - Houston/Harris	OAEP0	0.998
TX - Houston/Harris	Choice II	1.247
TX - Houston/Montgomery	No Product	1.850
TX - Houston/Montgomery	TC	1.850
TX - Houston/Montgomery	TCHL	1.850
TX - Houston/Montgomery	OC	1.397
TX - Houston/Montgomery	MC	0.998
TX - Houston/Montgomery	EPO	0.998
TX - Houston/Montgomery	OAMC	0.998
TX - Houston/Montgomery	OAEP0	0.998
TX - Houston/Montgomery	Choice II	1.247
TX - Kansas	No Product	1.850
TX - Kansas	TC	1.850
TX - Kansas	TCHL	1.850
TX - Kansas	OC	1.397
TX - Kansas	MC	0.998
TX - Kansas	EPO	0.998
TX - Kansas	OAMC	0.998
TX - Kansas	OAEP0	0.998
TX - Kansas	Choice II	1.247
TX - Kingwood/Baytown	No Product	1.850
TX - Kingwood/Baytown	TC	1.850
TX - Kingwood/Baytown	TCHL	1.850
TX - Kingwood/Baytown	OC	1.397
TX - Kingwood/Baytown	MC	0.998
TX - Kingwood/Baytown	EPO	0.998
TX - Kingwood/Baytown	OAMC	0.998
TX - Kingwood/Baytown	OAEP0	0.998
TX - Kingwood/Baytown	Choice II	1.247



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Kingwood/Baytown (TX03)	QPOS	1.247
TX - Kingwood/Baytown (TX03)	HMO	1.247
TX - Kingwood/Baytown (TX03)	OAQPOS	1.247
TX - Kingwood/Baytown (TX03)	OAHMO	1.247
TX - Kingwood/Baytown (TX03)	Choice II	1.247
TX - Kingwood/Baytown (TX03)	QPOS	1.247
TX - Kingwood/Baytown (TX03)	HMO	1.247
TX - Kingwood/Baytown (TX03)	OAQPOS	1.247
TX - Kingwood/Baytown (TX03)	OAHMO	1.247
TX - Kingwood/Baytown (TX03)	Choice II	1.247
TX - Laredo	No Product	0.900
TX - Laredo	TC	0.900
TX - Laredo	TCHL	0.900
TX - Laredo	OC	0.744
TX - Laredo	MC	0.694
TX - Laredo	EPO	0.694
TX - Laredo	OAMC	0.694
TX - Laredo	OAEPPO	0.694
TX - Laredo	Choice II	0.694
TX - Laredo/Hill	No Product	0.900
TX - Laredo/Hill	TC	0.900
TX - Laredo/Hill	TCHL	0.900
TX - Laredo/Hill	OC	0.744
TX - Laredo/Hill	MC	0.694
TX - Laredo/Hill	EPO	0.694
TX - Laredo/Hill	OAMC	0.694
TX - Laredo/Hill	OAEPPO	0.694
TX - Laredo/Hill	Choice II	0.694
TX - Laredo/West Texas	No Product	0.900
TX - Laredo/West Texas	TC	0.900
TX - Laredo/West Texas	TCHL	0.900
TX - Laredo/West Texas	OC	0.744
TX - Laredo/West Texas	MC	0.694
TX - Laredo/West Texas	EPO	0.694
TX - Laredo/West Texas	OAMC	0.694
TX - Laredo/West Texas	OAEPPO	0.694
TX - Laredo/West Texas	Choice II	0.694
TX - Lubbock	No Product	1.300
TX - Lubbock	TC	1.300
TX - Lubbock	TCHL	1.300
TX - Lubbock	OC	1.300
TX - Lubbock	MC	1.100
TX - Lubbock	EPO	1.100
TX - Lubbock	OAMC	1.100
TX - Lubbock	OAEPPO	1.100
TX - Lubbock	Choice II	1.300
TX - Lubbock Texas Medicare PPO (TX31)	QPOS	1.300
TX - Lubbock Texas Medicare PPO (TX31)	HMO	1.300

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Lubbock Texas Medicare PPO (TX31)	OAQPOS	1.300
TX - Lubbock Texas Medicare PPO (TX31)	OAHMO	1.300
TX - Lubbock Texas Medicare PPO (TX31)	Choice II	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	No Product	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	TC	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	TCHL	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	OC	1.300
TX - MdInd/Odesa/Lubck/SanAngelo	MC	1.100
TX - MdInd/Odesa/Lubck/SanAngelo	EPO	1.100
TX - MdInd/Odesa/Lubck/SanAngelo	OAMC	1.100
TX - MdInd/Odesa/Lubck/SanAngelo	OAEP0	1.100
TX - MdInd/Odesa/Lubck/SanAngelo	Choice II	1.300
TX - Midland/Odessa	No Product	1.300
TX - Midland/Odessa	TC	1.300
TX - Midland/Odessa	TCHL	1.300
TX - Midland/Odessa	OC	1.300
TX - Midland/Odessa	MC	1.100
TX - Midland/Odessa	EPO	1.100
TX - Midland/Odessa	OAMC	1.100
TX - Midland/Odessa	OAEP0	1.100
TX - Midland/Odessa	Choice II	1.300
TX - Montgomery (TX03)	QPOS	1.247
TX - Montgomery (TX03)	HMO	1.247
TX - Montgomery (TX03)	OAQPOS	1.247
TX - Montgomery (TX03)	OAHMO	1.247
TX - Montgomery (TX03)	Choice II	1.247
TX - Montgomery County	No Product	1.850
TX - Montgomery County	TC	1.850
TX - Montgomery County	TCHL	1.850
TX - Montgomery County	OC	1.397
TX - Montgomery County	MC	0.998
TX - Montgomery County	EPO	0.998
TX - Montgomery County	OAMC	0.998
TX - Montgomery County	OAEP0	0.998
TX - Montgomery County	Choice II	1.247
TX - Montgomery County (TX03)	QPOS	1.247
TX - Montgomery County (TX03)	HMO	1.247
TX - Montgomery County (TX03)	OAQPOS	1.247
TX - Montgomery County (TX03)	OAHMO	1.247
TX - Montgomery County (TX03)	Choice II	1.247
TX - NE Houston	No Product	1.850
TX - NE Houston	TC	1.850
TX - NE Houston	TCHL	1.850
TX - NE Houston	OC	1.397
TX - NE Houston	MC	0.998
TX - NE Houston	EPO	0.998
TX - NE Houston	OAMC	0.998
TX - NE Houston	OAEP0	0.998

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - NE Houston	Choice II	1.247
TX - NE Houston	No Product	1.850
TX - NE Houston	TC	1.850
TX - NE Houston	TCHL	1.850
TX - NE Houston	OC	1.397
TX - NE Houston	MC	0.998
TX - NE Houston	EPO	0.998
TX - NE Houston	OAMC	0.998
TX - NE Houston	OAEO	0.998
TX - NE Houston	Choice II	1.247
TX - NE Houston (TX03)	QPOS	1.247
TX - NE Houston (TX03)	HMO	1.247
TX - NE Houston (TX03)	OAQPOS	1.247
TX - NE Houston (TX03)	OAAMO	1.247
TX - NE Houston (TX03)	Choice II	1.247
TX - NE Houston (TX03)	QPOS	1.247
TX - NE Houston (TX03)	HMO	1.247
TX - NE Houston (TX03)	OAQPOS	1.247
TX - NE Houston (TX03)	OAAMO	1.247
TX - NE Houston (TX03)	Choice II	1.247
TX - NE Houston Ind	No Product	1.850
TX - NE Houston Ind	TC	1.850
TX - NE Houston Ind	TCHL	1.850
TX - NE Houston Ind	OC	1.397
TX - NE Houston Ind	MC	0.998
TX - NE Houston Ind	EPO	0.998
TX - NE Houston Ind	OAMC	0.998
TX - NE Houston Ind	OAEO	0.998
TX - NE Houston Ind	Choice II	1.247
TX - Newton County	No Product	1.850
TX - Newton County	TC	1.850
TX - Newton County	TCHL	1.850
TX - Newton County	OC	1.397
TX - Newton County	MC	0.998
TX - Newton County	EPO	0.998
TX - Newton County	OAMC	0.998
TX - Newton County	OAEO	0.998
TX - Newton County	Choice II	1.247
TX - Other Dallas	No Product	1.300
TX - Other Dallas	TC	1.300
TX - Other Dallas	TCHL	1.300
TX - Other Dallas	OC	1.300
TX - Other Dallas	MC	1.100
TX - Other Dallas	EPO	1.100
TX - Other Dallas	OAMC	1.100
TX - Other Dallas	OAEO	1.100
TX - Other Dallas	Choice II	1.300
TX - Other TX	No Product	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Other TX	TC	0.900
TX - Other TX	TCHL	0.900
TX - Other TX	OC	0.744
TX - Other TX	MC	0.694
TX - Other TX	EPO	0.694
TX - Other TX	OAMC	0.694
TX - Other TX	OAEP0	0.694
TX - Other TX	Choice II	0.694
TX - Rio Grande Valley (TX37)	QPOS	0.744
TX - Rio Grande Valley (TX37)	HMO	0.744
TX - Rio Grande Valley (TX37)	OAQPOS	0.744
TX - Rio Grande Valley (TX37)	OAHHMO	0.744
TX - Rio Grande Valley (TX37)	Choice II	0.694
TX - Rio Grande Valley (TX37)	QPOS	0.744
TX - Rio Grande Valley (TX37)	HMO	0.744
TX - Rio Grande Valley (TX37)	OAQPOS	0.744
TX - Rio Grande Valley (TX37)	OAHHMO	0.744
TX - Rio Grande Valley (TX37)	Choice II	0.694
TX - Rosenberg	No Product	1.850
TX - Rosenberg	TC	1.850
TX - Rosenberg	TCHL	1.850
TX - Rosenberg	OC	1.397
TX - Rosenberg	MC	0.998
TX - Rosenberg	EPO	0.998
TX - Rosenberg	OAMC	0.998
TX - Rosenberg	OAEP0	0.998
TX - Rosenberg	Choice II	1.247
TX - Rosenberg (TX03)	QPOS	1.247
TX - Rosenberg (TX03)	HMO	1.247
TX - Rosenberg (TX03)	OAQPOS	1.247
TX - Rosenberg (TX03)	OAHHMO	1.247
TX - Rosenberg (TX03)	Choice II	1.247
TX - Rosenberg (TX03)	QPOS	1.247
TX - Rosenberg (TX03)	HMO	1.247
TX - Rosenberg (TX03)	OAQPOS	1.247
TX - Rosenberg (TX03)	OAHHMO	1.247
TX - Rosenberg (TX03)	Choice II	1.247
TX - San Angelo	No Product	1.300
TX - San Angelo	TC	1.300
TX - San Angelo	TCHL	1.300
TX - San Angelo	OC	1.300
TX - San Angelo	MC	1.100
TX - San Angelo	EPO	1.100
TX - San Angelo	OAMC	1.100
TX - San Angelo	OAEP0	1.100
TX - San Angelo	Choice II	1.300
TX - San Antonio	No Product	0.900
TX - San Antonio	TC	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - San Antonio	TCHL	0.900
TX - San Antonio	OC	0.744
TX - San Antonio	MC	0.694
TX - San Antonio	EPO	0.694
TX - San Antonio	OAMC	0.694
TX - San Antonio	OAEPO	0.694
TX - San Antonio	Choice II	0.694
TX - San Antonio	No Product	0.900
TX - San Antonio	TC	0.900
TX - San Antonio	TCHL	0.900
TX - San Antonio	OC	0.744
TX - San Antonio	MC	0.694
TX - San Antonio	EPO	0.694
TX - San Antonio	OAMC	0.694
TX - San Antonio	OAEPO	0.694
TX - San Antonio	Choice II	0.694
TX - San Antonio (TX02)	QPOS	0.744
TX - San Antonio (TX02)	HMO	0.744
TX - San Antonio (TX02)	OAQPOS	0.744
TX - San Antonio (TX02)	OAHMO	0.744
TX - San Antonio (TX02)	Choice II	0.694
TX - San Antonio (TX02)	QPOS	0.744
TX - San Antonio (TX02)	HMO	0.744
TX - San Antonio (TX02)	OAQPOS	0.744
TX - San Antonio (TX02)	OAHMO	0.744
TX - San Antonio (TX02)	Choice II	0.694
TX - San Antonio (TX02)	QPOS	0.744
TX - San Antonio (TX02)	HMO	0.744
TX - San Antonio (TX02)	OAQPOS	0.744
TX - San Antonio (TX02)	OAHMO	0.744
TX - San Antonio (TX02)	Choice II	0.694
TX - Southwest (TX03)	QPOS	1.247
TX - Southwest (TX03)	HMO	1.247
TX - Southwest (TX03)	OAQPOS	1.247
TX - Southwest (TX03)	OAHMO	1.247
TX - Southwest (TX03)	Choice II	1.247
TX - Sugar Land/Missouri City	No Product	1.850
TX - Sugar Land/Missouri City	TC	1.850
TX - Sugar Land/Missouri City	TCHL	1.850
TX - Sugar Land/Missouri City	OC	1.397
TX - Sugar Land/Missouri City	MC	0.998
TX - Sugar Land/Missouri City	EPO	0.998
TX - Sugar Land/Missouri City	OAMC	0.998
TX - Sugar Land/Missouri City	OAEPO	0.998
TX - Sugar Land/Missouri City	Choice II	1.247
TX - Sugar Land/Missouri City (TX03)	QPOS	1.247
TX - Sugar Land/Missouri City (TX03)	HMO	1.247
TX - Sugar Land/Missouri City (TX03)	OAQPOS	1.247

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Sugar Land/Missouri City (TX03)	OAHMO	1.247
TX - Sugar Land/Missouri City (TX03)	Choice II	1.247
TX - Sugar Land/Missouri City (TX03)	QPOS	1.247
TX - Sugar Land/Missouri City (TX03)	HMO	1.247
TX - Sugar Land/Missouri City (TX03)	OAQPOS	1.247
TX - Sugar Land/Missouri City (TX03)	OAHMO	1.247
TX - Sugar Land/Missouri City (TX03)	Choice II	1.247
TX - Sugar Lnd/Missouri (TX03)	QPOS	1.247
TX - Sugar Lnd/Missouri (TX03)	HMO	1.247
TX - Sugar Lnd/Missouri (TX03)	OAQPOS	1.247
TX - Sugar Lnd/Missouri (TX03)	OAHMO	1.247
TX - Sugar Lnd/Missouri (TX03)	Choice II	1.247
TX - Sugar Lnd/Missouri City (TX03)	QPOS	1.247
TX - Sugar Lnd/Missouri City (TX03)	HMO	1.247
TX - Sugar Lnd/Missouri City (TX03)	OAQPOS	1.247
TX - Sugar Lnd/Missouri City (TX03)	OAHMO	1.247
TX - Sugar Lnd/Missouri City (TX03)	Choice II	1.247
TX - SW Houston	No Product	1.850
TX - SW Houston	TC	1.850
TX - SW Houston	TCHL	1.850
TX - SW Houston	OC	1.397
TX - SW Houston	MC	0.998
TX - SW Houston	EPO	0.998
TX - SW Houston	OAMC	0.998
TX - SW Houston	OAEP0	0.998
TX - SW Houston	Choice II	1.247
TX - SW Houston	No Product	1.850
TX - SW Houston	TC	1.850
TX - SW Houston	TCHL	1.850
TX - SW Houston	OC	1.397
TX - SW Houston	MC	0.998
TX - SW Houston	EPO	0.998
TX - SW Houston	OAMC	0.998
TX - SW Houston	OAEP0	0.998
TX - SW Houston	Choice II	1.247
TX - SW Houston (TX03)	QPOS	1.247
TX - SW Houston (TX03)	HMO	1.247
TX - SW Houston (TX03)	OAQPOS	1.247
TX - SW Houston (TX03)	OAHMO	1.247
TX - SW Houston (TX03)	Choice II	1.247
TX - Tarrant	No Product	1.300
TX - Tarrant	TC	1.300
TX - Tarrant	TCHL	1.300
TX - Tarrant	OC	1.300
TX - Tarrant	MC	1.100
TX - Tarrant	EPO	1.100
TX - Tarrant	OAMC	1.100
TX - Tarrant	OAEP0	1.100

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Tarrant	Choice II	1.300
TX - Tarrant	No Product	1.300
TX - Tarrant	TC	1.300
TX - Tarrant	TCHL	1.300
TX - Tarrant	OC	1.300
TX - Tarrant	MC	1.100
TX - Tarrant	EPO	1.100
TX - Tarrant	OAMC	1.100
TX - Tarrant	OAEP0	1.100
TX - Tarrant	Choice II	1.300
TX - Tarrant (TX01)	QPOS	1.300
TX - Tarrant (TX01)	HMO	1.300
TX - Tarrant (TX01)	OAQPOS	1.300
TX - Tarrant (TX01)	OAHMO	1.300
TX - Tarrant (TX01)	Choice II	1.300
TX - TEXARKANA	No Product	1.300
TX - TEXARKANA	TC	1.300
TX - TEXARKANA	TCHL	1.300
TX - TEXARKANA	OC	1.300
TX - TEXARKANA	MC	1.100
TX - TEXARKANA	EPO	1.100
TX - TEXARKANA	OAMC	1.100
TX - TEXARKANA	OAEP0	1.100
TX - TEXARKANA	Choice II	1.300
TX - TX - Cornal/Guadalupe (TX02)	QPOS	0.744
TX - TX - Cornal/Guadalupe (TX02)	HMO	0.744
TX - TX - Cornal/Guadalupe (TX02)	OAQPOS	0.744
TX - TX - Cornal/Guadalupe (TX02)	OAHMO	0.744
TX - TX - Cornal/Guadalupe (TX02)	Choice II	0.694
TX - TX - San Antonio (TX02)	QPOS	0.744
TX - TX - San Antonio (TX02)	HMO	0.744
TX - TX - San Antonio (TX02)	OAQPOS	0.744
TX - TX - San Antonio (TX02)	OAHMO	0.744
TX - TX - San Antonio (TX02)	Choice II	0.694
TX - Tyler/Lamar County	No Product	1.300
TX - Tyler/Lamar County	TC	1.300
TX - Tyler/Lamar County	TCHL	1.300
TX - Tyler/Lamar County	OC	1.300
TX - Tyler/Lamar County	MC	1.100
TX - Tyler/Lamar County	EPO	1.100
TX - Tyler/Lamar County	OAMC	1.100
TX - Tyler/Lamar County	OAEP0	1.100
TX - Tyler/Lamar County	Choice II	1.300
TX - Waco	No Product	1.000
TX - Waco	TC	1.000
TX - Waco	TCHL	1.000
TX - Waco	OC	0.988
TX - Waco	MC	0.692

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
TX - Waco	EPO	0.692
TX - Waco	OAMC	0.692
TX - Waco	OAEPPO	0.692
TX - Waco	Choice II	0.939
TX - Washington	No Product	1.850
TX - Washington	TC	1.850
TX - Washington	TCHL	1.850
TX - Washington	OC	1.397
TX - Washington	MC	0.998
TX - Washington	EPO	0.998
TX - Washington	OAMC	0.998
TX - Washington	OAEPPO	0.998
TX - Washington	Choice II	1.247
TX - West Harris County	No Product	1.850
TX - West Harris County	TC	1.850
TX - West Harris County	TCHL	1.850
TX - West Harris County	OC	1.397
TX - West Harris County	MC	0.998
TX - West Harris County	EPO	0.998
TX - West Harris County	OAMC	0.998
TX - West Harris County	OAEPPO	0.998
TX - West Harris County	Choice II	1.247
TX - West Harris County (TX03)	QPOS	1.247
TX - West Harris County (TX03)	HMO	1.247
TX - West Harris County (TX03)	OAQPOS	1.247
TX - West Harris County (TX03)	OAHHMO	1.247
TX - West Harris County (TX03)	Choice II	1.247
TX - West Texas	No Product	0.900
TX - West Texas	TC	0.900
TX - West Texas	TCHL	0.900
TX - West Texas	OC	0.744
TX - West Texas	MC	0.694
TX - West Texas	EPO	0.694
TX - West Texas	OAMC	0.694
TX - West Texas	OAEPPO	0.694
TX - West Texas	Choice II	0.694
TX - Wichita Falls	No Product	1.300
TX - Wichita Falls	TC	1.300
TX - Wichita Falls	TCHL	1.300
TX - Wichita Falls	OC	1.300
TX - Wichita Falls	MC	1.100
TX - Wichita Falls	EPO	1.100
TX - Wichita Falls	OAMC	1.100
TX - Wichita Falls	OAEPPO	1.100
TX - Wichita Falls	Choice II	1.300
UNKW	OC	1.100
UNKW	MC	1.100
UNKW	QPOS	1.100



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
UNKW	EPO	1.100
UNKW	HMO	1.100
UNKW	OAMC	1.100
UNKW	OAQPOS	1.100
UNKW	OAEPO	1.100
UNKW	OAHMO	1.100
UNKW	Choice II	1.100
USXX	TCHL	1.000
UT - Ogden	No Product	0.850
UT - Ogden	TC	0.850
UT - Ogden	TCHL	0.850
UT - Ogden	OC	0.750
UT - Ogden	MC	0.750
UT - Ogden	EPO	0.750
UT - Ogden	OAMC	0.750
UT - Ogden	OAEPO	0.750
UT - Ogden	Choice II	0.750
UT - Other UT	No Product	0.850
UT - Other UT	TC	0.850
UT - Other UT	TCHL	0.850
UT - Other UT	OC	0.750
UT - Other UT	MC	0.750
UT - Other UT	EPO	0.750
UT - Other UT	OAMC	0.750
UT - Other UT	OAEPO	0.750
UT - Other UT	Choice II	0.750
UT - Provo	No Product	0.850
UT - Provo	TC	0.850
UT - Provo	TCHL	0.850
UT - Provo	OC	0.750
UT - Provo	MC	0.750
UT - Provo	EPO	0.750
UT - Provo	OAMC	0.750
UT - Provo	OAEPO	0.750
UT - Provo	Choice II	0.750
UT - Salt Lake City	No Product	0.850
UT - Salt Lake City	TC	0.850
UT - Salt Lake City	TCHL	0.850
UT - Salt Lake City	OC	0.750
UT - Salt Lake City	MC	0.750
UT - Salt Lake City	EPO	0.750
UT - Salt Lake City	OAMC	0.750
UT - Salt Lake City	OAEPO	0.750
UT - Salt Lake City	Choice II	0.750
VA - All Others VA	No Product	1.000
VA - All Others VA	TC	1.000
VA - All Others VA	TCHL	1.000
VA - All Others VA	OC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - All Others VA	MC	1.000
VA - All Others VA	EPO	1.000
VA - All Others VA	OAMC	1.000
VA - All Others VA	OAEP0	1.000
VA - All Others VA	Choice II	1.000
VA - All Others VA	No Product	1.000
VA - All Others VA	TC	1.000
VA - All Others VA	TCHL	1.000
VA - All Others VA	OC	1.000
VA - All Others VA	MC	1.000
VA - All Others VA	EPO	1.000
VA - All Others VA	OAMC	1.000
VA - All Others VA	OAEP0	1.000
VA - All Others VA	Choice II	1.000
VA - Central Virginia	No Product	1.050
VA - Central Virginia	TC	1.050
VA - Central Virginia	TCHL	1.050
VA - Central Virginia	OC	0.950
VA - Central Virginia	MC	0.950
VA - Central Virginia	EPO	0.950
VA - Central Virginia	OAMC	0.950
VA - Central Virginia	OAEP0	0.950
VA - Central Virginia	Choice II	0.750
VA - Fredericksburg (VA01)	QPOS	0.900
VA - Fredericksburg (VA01)	HMO	0.900
VA - Fredericksburg (VA01)	OAQPOS	0.900
VA - Fredericksburg (VA01)	OA HMO	0.900
VA - Fredericksburg (VA01)	Choice II	0.650
VA - Fredericksburg IHJ2 (VA01)	QPOS	0.900
VA - Fredericksburg IHJ2 (VA01)	HMO	0.900
VA - Fredericksburg IHJ2 (VA01)	OAQPOS	0.900
VA - Fredericksburg IHJ2 (VA01)	OA HMO	0.900
VA - Fredericksburg IHJ2 (VA01)	Choice II	0.650
VA - GALAX	No Product	1.000
VA - GALAX	TC	1.000
VA - GALAX	TCHL	1.000
VA - GALAX	OC	1.000
VA - GALAX	MC	1.000
VA - GALAX	EPO	1.000
VA - GALAX	OAMC	1.000
VA - GALAX	OAEP0	1.000
VA - GALAX	Choice II	1.000
VA - Hampton Road Medicare PPO (VA32)	QPOS	1.000
VA - Hampton Road Medicare PPO (VA32)	HMO	1.000
VA - Hampton Road Medicare PPO (VA32)	OAQPOS	1.000
VA - Hampton Road Medicare PPO (VA32)	OA HMO	1.000
VA - Hampton Road Medicare PPO (VA32)	Choice II	0.750
VA - N Virginia (VA01)	QPOS	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - N Virginia (VA01)	HMO	0.900
VA - N Virginia (VA01)	OAQPOS	0.900
VA - N Virginia (VA01)	OAHMO	0.900
VA - N Virginia (VA01)	Choice II	0.650
VA - N Virginia IHJ1 (VA01)	QPOS	0.900
VA - N Virginia IHJ1 (VA01)	HMO	0.900
VA - N Virginia IHJ1 (VA01)	OAQPOS	0.900
VA - N Virginia IHJ1 (VA01)	OAHMO	0.900
VA - N Virginia IHJ1 (VA01)	Choice II	0.650
VA - N Virginia IHJ2 (VA01)	QPOS	0.900
VA - N Virginia IHJ2 (VA01)	HMO	0.900
VA - N Virginia IHJ2 (VA01)	OAQPOS	0.900
VA - N Virginia IHJ2 (VA01)	OAHMO	0.900
VA - N Virginia IHJ2 (VA01)	Choice II	0.650
VA - NEWPORT NEWS	No Product	1.000
VA - NEWPORT NEWS	TC	1.000
VA - NEWPORT NEWS	TCHL	1.000
VA - NEWPORT NEWS	OC	1.000
VA - NEWPORT NEWS	MC	1.000
VA - NEWPORT NEWS	EPO	1.000
VA - NEWPORT NEWS	OAMC	1.000
VA - NEWPORT NEWS	OAEP0	1.000
VA - NEWPORT NEWS	Choice II	1.000
VA - Northeast Virginia	No Product	0.900
VA - Northeast Virginia	TC	0.900
VA - Northeast Virginia	TCHL	0.900
VA - Northeast Virginia	OC	0.750
VA - Northeast Virginia	MC	0.750
VA - Northeast Virginia	EPO	0.750
VA - Northeast Virginia	OAMC	0.750
VA - Northeast Virginia	OAEP0	0.750
VA - Northeast Virginia	Choice II	0.650
VA - Northern Virginia	No Product	0.900
VA - Northern Virginia	TC	0.900
VA - Northern Virginia	TCHL	0.900
VA - Northern Virginia	OC	0.750
VA - Northern Virginia	MC	0.750
VA - Northern Virginia	EPO	0.750
VA - Northern Virginia	OAMC	0.750
VA - Northern Virginia	OAEP0	0.750
VA - Northern Virginia	Choice II	0.650
VA - Northern Virginia (VA01)	QPOS	0.900
VA - Northern Virginia (VA01)	HMO	0.900
VA - Northern Virginia (VA01)	OAQPOS	0.900
VA - Northern Virginia (VA01)	OAHMO	0.900
VA - Northern Virginia (VA01)	Choice II	0.650
VA - Northern Virginia (VA01)	QPOS	0.900
VA - Northern Virginia (VA01)	HMO	0.900

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - Northern Virginia (VA01)	OAQPOS	0.900
VA - Northern Virginia (VA01)	OAHMO	0.900
VA - Northern Virginia (VA01)	Choice II	0.650
VA - RICHMOND	No Product	1.050
VA - RICHMOND	TC	1.050
VA - RICHMOND	TCHL	1.050
VA - RICHMOND	OC	0.950
VA - RICHMOND	MC	0.950
VA - RICHMOND	EPO	0.950
VA - RICHMOND	OAMC	0.950
VA - RICHMOND	OAEP0	0.950
VA - RICHMOND	Choice II	0.750
VA - Richmond (VA02)	QPOS	1.000
VA - Richmond (VA02)	HMO	1.000
VA - Richmond (VA02)	OAQPOS	1.000
VA - Richmond (VA02)	OAHMO	1.000
VA - Richmond (VA02)	Choice II	0.750
VA - Richmond (VA02)	QPOS	1.000
VA - Richmond (VA02)	HMO	1.000
VA - Richmond (VA02)	OAQPOS	1.000
VA - Richmond (VA02)	OAHMO	1.000
VA - Richmond (VA02)	Choice II	0.750
VA - Sotheast Virginia	No Product	1.000
VA - Sotheast Virginia	TC	1.000
VA - Sotheast Virginia	TCHL	1.000
VA - Sotheast Virginia	OC	1.000
VA - Sotheast Virginia	MC	1.000
VA - Sotheast Virginia	EPO	1.000
VA - Sotheast Virginia	OAMC	1.000
VA - Sotheast Virginia	OAEP0	1.000
VA - Sotheast Virginia	Choice II	1.000
VA - Southwest Virginia	No Product	1.000
VA - Southwest Virginia	TC	1.000
VA - Southwest Virginia	TCHL	1.000
VA - Southwest Virginia	OC	1.000
VA - Southwest Virginia	MC	1.000
VA - Southwest Virginia	EPO	1.000
VA - Southwest Virginia	OAMC	1.000
VA - Southwest Virginia	OAEP0	1.000
VA - Southwest Virginia	Choice II	1.000
VA - WASHINGTON AREA	No Product	0.900
VA - WASHINGTON AREA	TC	0.900
VA - WASHINGTON AREA	TCHL	0.900
VA - WASHINGTON AREA	OC	0.750
VA - WASHINGTON AREA	MC	0.750
VA - WASHINGTON AREA	EPO	0.750
VA - WASHINGTON AREA	OAMC	0.750
VA - WASHINGTON AREA	OAEP0	0.750

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VA - WASHINGTON AREA	Choice II	0.650
VA - WASHINGTON AREA IHJ1	No Product	0.900
VA - WASHINGTON AREA IHJ1	TC	0.900
VA - WASHINGTON AREA IHJ1	TCHL	0.900
VA - WASHINGTON AREA IHJ1	OC	0.750
VA - WASHINGTON AREA IHJ1	MC	0.750
VA - WASHINGTON AREA IHJ1	EPO	0.750
VA - WASHINGTON AREA IHJ1	OAMC	0.750
VA - WASHINGTON AREA IHJ1	OAEP0	0.750
VA - WASHINGTON AREA IHJ1	Choice II	0.650
VA - WOODBRIDGE	No Product	0.900
VA - WOODBRIDGE	TC	0.900
VA - WOODBRIDGE	TCHL	0.900
VA - WOODBRIDGE	OC	0.750
VA - WOODBRIDGE	MC	0.750
VA - WOODBRIDGE	EPO	0.750
VA - WOODBRIDGE	OAMC	0.750
VA - WOODBRIDGE	OAEP0	0.750
VA - WOODBRIDGE	Choice II	0.650
VA - WOODBRIDGE IHJ1	No Product	0.900
VA - WOODBRIDGE IHJ1	TC	0.900
VA - WOODBRIDGE IHJ1	TCHL	0.900
VA - WOODBRIDGE IHJ1	OC	0.750
VA - WOODBRIDGE IHJ1	MC	0.750
VA - WOODBRIDGE IHJ1	EPO	0.750
VA - WOODBRIDGE IHJ1	OAMC	0.750
VA - WOODBRIDGE IHJ1	OAEP0	0.750
VA - WOODBRIDGE IHJ1	Choice II	0.650
VA - WOODBRIDGE IHJ2	No Product	0.900
VA - WOODBRIDGE IHJ2	TC	0.900
VA - WOODBRIDGE IHJ2	TCHL	0.900
VA - WOODBRIDGE IHJ2	OC	0.750
VA - WOODBRIDGE IHJ2	MC	0.750
VA - WOODBRIDGE IHJ2	EPO	0.750
VA - WOODBRIDGE IHJ2	OAMC	0.750
VA - WOODBRIDGE IHJ2	OAEP0	0.750
VA - WOODBRIDGE IHJ2	Choice II	0.650
VI - ALL AREAS	No Product	1.000
VI - ALL AREAS	TC	1.000
VI - ALL AREAS	TCHL	1.000
VI - ALL AREAS	OC	1.000
VI - ALL AREAS	MC	1.000
VI - ALL AREAS	EPO	1.000
VI - ALL AREAS	OAMC	1.000
VI - ALL AREAS	OAEP0	1.000
VI - ALL AREAS	Choice II	1.000
VT - All Others VT	No Product	1.050
VT - All Others VT	TC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
VT - All Others VT	TCHL	1.050
VT - All Others VT	OC	0.998
VT - All Others VT	MC	0.998
VT - All Others VT	EPO	0.998
VT - All Others VT	OAMC	0.998
VT - All Others VT	OAEP0	0.998
VT - All Others VT	Choice II	0.898
VT - All Others VT	No Product	1.050
VT - All Others VT	TC	1.050
VT - All Others VT	TCHL	1.050
VT - All Others VT	OC	0.998
VT - All Others VT	MC	0.998
VT - All Others VT	EPO	0.998
VT - All Others VT	OAMC	0.998
VT - All Others VT	OAEP0	0.998
VT - All Others VT	Choice II	0.898
VT - BURLINGTON	No Product	1.050
VT - BURLINGTON	TC	1.050
VT - BURLINGTON	TCHL	1.050
VT - BURLINGTON	OC	0.998
VT - BURLINGTON	MC	0.998
VT - BURLINGTON	EPO	0.998
VT - BURLINGTON	OAMC	0.998
VT - BURLINGTON	OAEP0	0.998
VT - BURLINGTON	Choice II	0.898
WA - All Others WA	No Product	1.150
WA - All Others WA	TC	1.150
WA - All Others WA	TCHL	1.150
WA - All Others WA	OC	0.950
WA - All Others WA	MC	1.050
WA - All Others WA	EPO	1.050
WA - All Others WA	OAMC	1.050
WA - All Others WA	OAEP0	1.050
WA - All Others WA	Choice II	0.900
WA - All Others WA	No Product	1.150
WA - All Others WA	TC	1.150
WA - All Others WA	TCHL	1.150
WA - All Others WA	OC	0.950
WA - All Others WA	MC	1.050
WA - All Others WA	EPO	1.050
WA - All Others WA	OAMC	1.050
WA - All Others WA	OAEP0	1.050
WA - All Others WA	Choice II	0.900
WA - Bellevue	No Product	1.150
WA - Bellevue	TC	1.150
WA - Bellevue	TCHL	1.150
WA - Bellevue	OC	0.950
WA - Bellevue	MC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - Bellevue	EPO	1.050
WA - Bellevue	OAMC	1.050
WA - Bellevue	OAEP0	1.050
WA - Bellevue	Choice II	0.900
WA - Bellingham	No Product	1.150
WA - Bellingham	TC	1.150
WA - Bellingham	TCHL	1.150
WA - Bellingham	OC	0.950
WA - Bellingham	MC	1.050
WA - Bellingham	EPO	1.050
WA - Bellingham	OAMC	1.050
WA - Bellingham	OAEP0	1.050
WA - Bellingham	Choice II	0.900
WA - Bremerton	No Product	1.150
WA - Bremerton	TC	1.150
WA - Bremerton	TCHL	1.150
WA - Bremerton	OC	0.950
WA - Bremerton	MC	1.050
WA - Bremerton	EPO	1.050
WA - Bremerton	OAMC	1.050
WA - Bremerton	OAEP0	1.050
WA - Bremerton	Choice II	0.900
WA - Central Seattle	No Product	1.150
WA - Central Seattle	TC	1.150
WA - Central Seattle	TCHL	1.150
WA - Central Seattle	OC	0.900
WA - Central Seattle	MC	0.800
WA - Central Seattle	EPO	0.800
WA - Central Seattle	OAMC	0.800
WA - Central Seattle	OAEP0	0.800
WA - Central Seattle	Choice II	0.600
WA - Everett	No Product	1.150
WA - Everett	TC	1.150
WA - Everett	TCHL	1.150
WA - Everett	OC	0.950
WA - Everett	MC	1.050
WA - Everett	EPO	1.050
WA - Everett	OAMC	1.050
WA - Everett	OAEP0	1.050
WA - Everett	Choice II	0.900
WA - FederalWay	No Product	1.150
WA - FederalWay	TC	1.150
WA - FederalWay	TCHL	1.150
WA - FederalWay	OC	0.950
WA - FederalWay	MC	1.050
WA - FederalWay	EPO	1.050
WA - FederalWay	OAMC	1.050
WA - FederalWay	OAEP0	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - FederalWay	Choice II	0.900
WA - Kennewick	No Product	1.150
WA - Kennewick	TC	1.150
WA - Kennewick	TCHL	1.150
WA - Kennewick	OC	0.950
WA - Kennewick	MC	1.050
WA - Kennewick	EPO	1.050
WA - Kennewick	OAMC	1.050
WA - Kennewick	OAEO	1.050
WA - Kennewick	Choice II	0.900
WA - Mount Vernon	No Product	1.150
WA - Mount Vernon	TC	1.150
WA - Mount Vernon	TCHL	1.150
WA - Mount Vernon	OC	0.950
WA - Mount Vernon	MC	1.050
WA - Mount Vernon	EPO	1.050
WA - Mount Vernon	OAMC	1.050
WA - Mount Vernon	OAEO	1.050
WA - Mount Vernon	Choice II	0.900
WA - North Seattle	No Product	1.150
WA - North Seattle	TC	1.150
WA - North Seattle	TCHL	1.150
WA - North Seattle	OC	0.900
WA - North Seattle	MC	0.800
WA - North Seattle	EPO	0.800
WA - North Seattle	OAMC	0.800
WA - North Seattle	OAEO	0.800
WA - North Seattle	Choice II	0.600
WA - Olympia	No Product	1.150
WA - Olympia	TC	1.150
WA - Olympia	TCHL	1.150
WA - Olympia	OC	0.950
WA - Olympia	MC	1.050
WA - Olympia	EPO	1.050
WA - Olympia	OAMC	1.050
WA - Olympia	OAEO	1.050
WA - Olympia	Choice II	0.900
WA - Puyallup	No Product	1.150
WA - Puyallup	TC	1.150
WA - Puyallup	TCHL	1.150
WA - Puyallup	OC	0.950
WA - Puyallup	MC	1.050
WA - Puyallup	EPO	1.050
WA - Puyallup	OAMC	1.050
WA - Puyallup	OAEO	1.050
WA - Puyallup	Choice II	0.900
WA - Redmond	No Product	1.150
WA - Redmond	TC	1.150



ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - Redmond	TCHL	1.150
WA - Redmond	OC	0.950
WA - Redmond	MC	1.050
WA - Redmond	EPO	1.050
WA - Redmond	OAMC	1.050
WA - Redmond	OAEP0	1.050
WA - Redmond	Choice II	0.900
WA - SeaTac	No Product	1.150
WA - SeaTac	TC	1.150
WA - SeaTac	TCHL	1.150
WA - SeaTac	OC	0.950
WA - SeaTac	MC	1.050
WA - SeaTac	EPO	1.050
WA - SeaTac	OAMC	1.050
WA - SeaTac	OAEP0	1.050
WA - SeaTac	Choice II	0.900
WA - Seattle	No Product	1.150
WA - Seattle	TC	1.150
WA - Seattle	TCHL	1.150
WA - Seattle	OC	0.900
WA - Seattle	MC	0.800
WA - Seattle	EPO	0.800
WA - Seattle	OAMC	0.800
WA - Seattle	OAEP0	0.800
WA - Seattle	Choice II	0.600
WA - South Seattle	No Product	1.150
WA - South Seattle	TC	1.150
WA - South Seattle	TCHL	1.150
WA - South Seattle	OC	0.900
WA - South Seattle	MC	0.800
WA - South Seattle	EPO	0.800
WA - South Seattle	OAMC	0.800
WA - South Seattle	OAEP0	0.800
WA - South Seattle	Choice II	0.600
WA - SPOKANE	No Product	1.150
WA - SPOKANE	TC	1.150
WA - SPOKANE	TCHL	1.150
WA - SPOKANE	OC	0.950
WA - SPOKANE	MC	1.050
WA - SPOKANE	EPO	1.050
WA - SPOKANE	OAMC	1.050
WA - SPOKANE	OAEP0	1.050
WA - SPOKANE	Choice II	0.900
WA - TACOMA	No Product	1.150
WA - TACOMA	TC	1.150
WA - TACOMA	TCHL	1.150
WA - TACOMA	OC	0.950
WA - TACOMA	MC	1.050

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WA - TACOMA	EPO	1.050
WA - TACOMA	OAMC	1.050
WA - TACOMA	OAEPO	1.050
WA - TACOMA	Choice II	0.900
WA - VANCOUVER	No Product	0.750
WA - VANCOUVER	TC	0.750
WA - VANCOUVER	TCHL	0.750
WA - VANCOUVER	OC	0.700
WA - VANCOUVER	MC	0.700
WA - VANCOUVER	EPO	0.700
WA - VANCOUVER	OAMC	0.700
WA - VANCOUVER	OAEPO	0.700
WA - VANCOUVER	Choice II	0.650
WA - Wenatchee	No Product	1.150
WA - Wenatchee	TC	1.150
WA - Wenatchee	TCHL	1.150
WA - Wenatchee	OC	0.950
WA - Wenatchee	MC	1.050
WA - Wenatchee	EPO	1.050
WA - Wenatchee	OAMC	1.050
WA - Wenatchee	OAEPO	1.050
WA - Wenatchee	Choice II	0.900
WA - West Washington (WA30)	QPOS	1.597
WA - West Washington (WA30)	HMO	1.597
WA - West Washington (WA30)	OAQPOS	1.597
WA - West Washington (WA30)	OAHMO	1.597
WA - West Washington (WA30)	Choice II	1.747
WA - West Washington (WA30)	QPOS	1.597
WA - West Washington (WA30)	HMO	1.597
WA - West Washington (WA30)	OAQPOS	1.597
WA - West Washington (WA30)	OAHMO	1.597
WA - West Washington (WA30)	Choice II	1.747
WA - Yakima	No Product	1.150
WA - Yakima	TC	1.150
WA - Yakima	TCHL	1.150
WA - Yakima	OC	0.950
WA - Yakima	MC	1.050
WA - Yakima	EPO	1.050
WA - Yakima	OAMC	1.050
WA - Yakima	OAEPO	1.050
WA - Yakima	Choice II	0.900
WI - All Others WI	No Product	1.450
WI - All Others WI	TC	1.450
WI - All Others WI	TCHL	1.450
WI - All Others WI	OC	1.450
WI - All Others WI	MC	1.450
WI - All Others WI	EPO	1.450
WI - All Others WI	OAMC	1.450

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - All Others WI	OAEPO	1.450
WI - All Others WI	Choice II	1.450
WI - All Others WI	No Product	1.450
WI - All Others WI	TC	1.450
WI - All Others WI	TCHL	1.450
WI - All Others WI	OC	1.450
WI - All Others WI	MC	1.450
WI - All Others WI	EPO	1.450
WI - All Others WI	OAMC	1.450
WI - All Others WI	OAEPO	1.450
WI - All Others WI	Choice II	1.450
WI - APPLETON	No Product	1.450
WI - APPLETON	TC	1.450
WI - APPLETON	TCHL	1.450
WI - APPLETON	OC	1.450
WI - APPLETON	MC	1.450
WI - APPLETON	EPO	1.450
WI - APPLETON	OAMC	1.450
WI - APPLETON	OAEPO	1.450
WI - APPLETON	Choice II	1.450
WI - BROOKFIELD	No Product	1.450
WI - BROOKFIELD	TC	1.450
WI - BROOKFIELD	TCHL	1.450
WI - BROOKFIELD	OC	1.450
WI - BROOKFIELD	MC	1.450
WI - BROOKFIELD	EPO	1.450
WI - BROOKFIELD	OAMC	1.450
WI - BROOKFIELD	OAEPO	1.450
WI - BROOKFIELD	Choice II	1.450
WI - FOND DU LAC	No Product	1.450
WI - FOND DU LAC	TC	1.450
WI - FOND DU LAC	TCHL	1.450
WI - FOND DU LAC	OC	1.450
WI - FOND DU LAC	MC	1.450
WI - FOND DU LAC	EPO	1.450
WI - FOND DU LAC	OAMC	1.450
WI - FOND DU LAC	OAEPO	1.450
WI - FOND DU LAC	Choice II	1.450
WI - GREEN BAY	No Product	1.450
WI - GREEN BAY	TC	1.450
WI - GREEN BAY	TCHL	1.450
WI - GREEN BAY	OC	1.450
WI - GREEN BAY	MC	1.450
WI - GREEN BAY	EPO	1.450
WI - GREEN BAY	OAMC	1.450
WI - GREEN BAY	OAEPO	1.450
WI - GREEN BAY	Choice II	1.450
WI - JANESVILLE	No Product	1.450

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - JANESVILLE	TC	1.450
WI - JANESVILLE	TCHL	1.450
WI - JANESVILLE	OC	1.450
WI - JANESVILLE	MC	1.450
WI - JANESVILLE	EPO	1.450
WI - JANESVILLE	OAMC	1.450
WI - JANESVILLE	OAEPO	1.450
WI - JANESVILLE	Choice II	1.450
WI - KENOSHA	No Product	1.450
WI - KENOSHA	TC	1.450
WI - KENOSHA	TCHL	1.450
WI - KENOSHA	OC	1.450
WI - KENOSHA	MC	1.450
WI - KENOSHA	EPO	1.450
WI - KENOSHA	OAMC	1.450
WI - KENOSHA	OAEPO	1.450
WI - KENOSHA	Choice II	1.450
WI - MADISON	No Product	1.450
WI - MADISON	TC	1.450
WI - MADISON	TCHL	1.450
WI - MADISON	OC	1.450
WI - MADISON	MC	1.450
WI - MADISON	EPO	1.450
WI - MADISON	OAMC	1.450
WI - MADISON	OAEPO	1.450
WI - MADISON	Choice II	1.450
WI - MILWAUKEE	No Product	1.450
WI - MILWAUKEE	TC	1.450
WI - MILWAUKEE	TCHL	1.450
WI - MILWAUKEE	OC	1.450
WI - MILWAUKEE	MC	1.450
WI - MILWAUKEE	EPO	1.450
WI - MILWAUKEE	OAMC	1.450
WI - MILWAUKEE	OAEPO	1.450
WI - MILWAUKEE	Choice II	1.450
WI - RACINE	No Product	1.450
WI - RACINE	TC	1.450
WI - RACINE	TCHL	1.450
WI - RACINE	OC	1.450
WI - RACINE	MC	1.450
WI - RACINE	EPO	1.450
WI - RACINE	OAMC	1.450
WI - RACINE	OAEPO	1.450
WI - RACINE	Choice II	1.450
WI - SHEBOYGAN	No Product	1.450
WI - SHEBOYGAN	TC	1.450
WI - SHEBOYGAN	TCHL	1.450
WI - SHEBOYGAN	OC	1.450

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WI - SHEBOYGAN	MC	1.450
WI - SHEBOYGAN	EPO	1.450
WI - SHEBOYGAN	OAMC	1.450
WI - SHEBOYGAN	OAEP0	1.450
WI - SHEBOYGAN	Choice II	1.450
WI - Southeast Wisconsin (WI30)	QPOS	0.992
WI - Southeast Wisconsin (WI30)	HMO	0.992
WI - Southeast Wisconsin (WI30)	OAQPOS	0.992
WI - Southeast Wisconsin (WI30)	OA HMO	0.992
WI - Southeast Wisconsin (WI30)	Choice II	1.042
WI - WAUKESHA	No Product	1.450
WI - WAUKESHA	TC	1.450
WI - WAUKESHA	TCHL	1.450
WI - WAUKESHA	OC	1.450
WI - WAUKESHA	MC	1.450
WI - WAUKESHA	EPO	1.450
WI - WAUKESHA	OAMC	1.450
WI - WAUKESHA	OAEP0	1.450
WI - WAUKESHA	Choice II	1.450
WI - WAUSAU	No Product	1.450
WI - WAUSAU	TC	1.450
WI - WAUSAU	TCHL	1.450
WI - WAUSAU	OC	1.450
WI - WAUSAU	MC	1.450
WI - WAUSAU	EPO	1.450
WI - WAUSAU	OAMC	1.450
WI - WAUSAU	OAEP0	1.450
WI - WAUSAU	Choice II	1.450
WI - WEST BEND	No Product	1.450
WI - WEST BEND	TC	1.450
WI - WEST BEND	TCHL	1.450
WI - WEST BEND	OC	1.450
WI - WEST BEND	MC	1.450
WI - WEST BEND	EPO	1.450
WI - WEST BEND	OAMC	1.450
WI - WEST BEND	OAEP0	1.450
WI - WEST BEND	Choice II	1.450
WI - WESTERN WISCONSIN	No Product	1.450
WI - WESTERN WISCONSIN	TC	1.450
WI - WESTERN WISCONSIN	TCHL	1.450
WI - WESTERN WISCONSIN	OC	1.450
WI - WESTERN WISCONSIN	MC	1.450
WI - WESTERN WISCONSIN	EPO	1.450
WI - WESTERN WISCONSIN	OAMC	1.450
WI - WESTERN WISCONSIN	OAEP0	1.450
WI - WESTERN WISCONSIN	Choice II	1.450
WV - All Others WV	No Product	1.000
WV - All Others WV	TC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WV - All Others WV	TCHL	1.000
WV - All Others WV	OC	1.000
WV - All Others WV	MC	1.000
WV - All Others WV	EPO	1.000
WV - All Others WV	OAMC	1.000
WV - All Others WV	OAEP0	1.000
WV - All Others WV	Choice II	1.000
WV - All Others WV	No Product	1.000
WV - All Others WV	TC	1.000
WV - All Others WV	TCHL	1.000
WV - All Others WV	OC	1.000
WV - All Others WV	MC	1.000
WV - All Others WV	EPO	1.000
WV - All Others WV	OAMC	1.000
WV - All Others WV	OAEP0	1.000
WV - All Others WV	Choice II	1.000
WV - BECKLEY	No Product	1.000
WV - BECKLEY	TC	1.000
WV - BECKLEY	TCHL	1.000
WV - BECKLEY	OC	1.000
WV - BECKLEY	MC	1.000
WV - BECKLEY	EPO	1.000
WV - BECKLEY	OAMC	1.000
WV - BECKLEY	OAEP0	1.000
WV - BECKLEY	Choice II	1.000
WV - CHARLESTON	No Product	1.000
WV - CHARLESTON	TC	1.000
WV - CHARLESTON	TCHL	1.000
WV - CHARLESTON	OC	1.000
WV - CHARLESTON	MC	1.000
WV - CHARLESTON	EPO	1.000
WV - CHARLESTON	OAMC	1.000
WV - CHARLESTON	OAEP0	1.000
WV - CHARLESTON	Choice II	1.000
WV - GRANT	No Product	1.000
WV - GRANT	TC	1.000
WV - GRANT	TCHL	1.000
WV - GRANT	OC	1.000
WV - GRANT	MC	1.000
WV - GRANT	EPO	1.000
WV - GRANT	OAMC	1.000
WV - GRANT	OAEP0	1.000
WV - GRANT	Choice II	1.000
WV - HUNTINGTON	No Product	1.000
WV - HUNTINGTON	TC	1.000
WV - HUNTINGTON	TCHL	1.000
WV - HUNTINGTON	OC	1.000
WV - HUNTINGTON	MC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WV - HUNTINGTON	EPO	1.000
WV - HUNTINGTON	OAMC	1.000
WV - HUNTINGTON	OAEP0	1.000
WV - HUNTINGTON	Choice II	1.000
WV - PARKERSBURG	No Product	1.000
WV - PARKERSBURG	TC	1.000
WV - PARKERSBURG	TCHL	1.000
WV - PARKERSBURG	OC	1.000
WV - PARKERSBURG	MC	1.000
WV - PARKERSBURG	EPO	1.000
WV - PARKERSBURG	OAMC	1.000
WV - PARKERSBURG	OAEP0	1.000
WV - PARKERSBURG	Choice II	1.000
WV - SOUTH CHARLESTON	No Product	1.000
WV - SOUTH CHARLESTON	TC	1.000
WV - SOUTH CHARLESTON	TCHL	1.000
WV - SOUTH CHARLESTON	OC	1.000
WV - SOUTH CHARLESTON	MC	1.000
WV - SOUTH CHARLESTON	EPO	1.000
WV - SOUTH CHARLESTON	OAMC	1.000
WV - SOUTH CHARLESTON	OAEP0	1.000
WV - SOUTH CHARLESTON	Choice II	1.000
WV - West Virginia (WV31)	QPOS	0.850
WV - West Virginia (WV31)	HMO	0.850
WV - West Virginia (WV31)	OAQPOS	0.850
WV - West Virginia (WV31)	OA HMO	0.850
WV - West Virginia (WV31)	Choice II	0.850
WV - West Virginia (WV31)	QPOS	0.850
WV - West Virginia (WV31)	HMO	0.850
WV - West Virginia (WV31)	OAQPOS	0.850
WV - West Virginia (WV31)	OA HMO	0.850
WV - West Virginia (WV31)	Choice II	0.850
WV - WHEELING	No Product	1.000
WV - WHEELING	TC	1.000
WV - WHEELING	TCHL	1.000
WV - WHEELING	OC	1.000
WV - WHEELING	MC	1.000
WV - WHEELING	EPO	1.000
WV - WHEELING	OAMC	1.000
WV - WHEELING	OAEP0	1.000
WV - WHEELING	Choice II	1.000
WV - WILLIAMSON	No Product	1.000
WV - WILLIAMSON	TC	1.000
WV - WILLIAMSON	TCHL	1.000
WV - WILLIAMSON	OC	1.000
WV - WILLIAMSON	MC	1.000
WV - WILLIAMSON	EPO	1.000
WV - WILLIAMSON	OAMC	1.000

ATTACHMENT B  
AREA FACTORS BY MARKET AND PRODUCT

Rating Market	ProdNum	Prod. Factor
WV - WILLIAMSON	OAEPO	1.000
WV - WILLIAMSON	Choice II	1.000
WY - All Others WY	No Product	1.000
WY - All Others WY	TC	1.000
WY - All Others WY	TCHL	1.000
WY - All Others WY	OC	1.000
WY - All Others WY	MC	1.000
WY - All Others WY	EPO	1.000
WY - All Others WY	OAMC	1.000
WY - All Others WY	OAEPO	1.000
WY - All Others WY	Choice II	1.000
WY - All Others WY	No Product	1.000
WY - All Others WY	TC	1.000
WY - All Others WY	TCHL	1.000
WY - All Others WY	OC	1.000
WY - All Others WY	MC	1.000
WY - All Others WY	EPO	1.000
WY - All Others WY	OAMC	1.000
WY - All Others WY	OAEPO	1.000
WY - All Others WY	Choice II	1.000



## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
0	0	DEFAULT SIC CODE	1.00
111	119	Cash Grains	1.05
131	139	Field Crops, Except Cash Grains	1.05
161	161	Vegetables and Melons	1.05
171	179	Fruit and Tree Nuts	1.05
181	182	Horticulture Specialties	1.05
191	191	General Farms, Primarily Crop	1.05
211	291	Agriculture Production - Livestock	1.05
711	722	Soil Prep Serv, Crop Planting, Cultiv and Crop Harv	1.05
723	723	Crop Preparation Except Cotton Ginning	1.05
724	724	Cotton Ginning	1.05
741	742	Veterinary Services	1.00
751	752	Animal Services, Except Veterinary	1.05
761	762	Farm Labor and Management Services	1.05
781	783	Landscape and Horticultural Services	1.05
811	851	Forestry	1.05
912	919	Commercial Fishing	1.10
921	921	Fish Hatcheries and Preserves	1.10
971	971	Hunting and Trapping, and Game Propagation	1.10
1011	1031	Iron, Copper, Lead, and Zinc Ores	1.20
1041	1044	Gold and Silver Ores	1.20
1061	1081	Bauxite, Al, Ferroalloy Ores, Metal Min Serv	1.20
1094	1099	Miscellaneous Metal Ores	1.20
1221	1222	Bituminous Coal and Lignite Mining	1.20
1231	1231	Anthracite Mining	1.20
1241	1241	Coal Mining Services	1.20
1311	1321	Crude Petroleum, Natural Gas, Natural Gas Liquids	1.10
1381	1389	Oil and Gas Field Services	1.10
1411	1429	Dimension Stone, Crushed and Broken Stone, Riprap	1.15
1442	1446	Sand and Gravel	1.15
1455	1459	Clay, Ceramic and Refractory Minerals	1.15
1474	1479	Chemical and Fertilizer Mineral Mining	1.15
1481	1499	Nonmetallic Minerals (except fuel)	1.15
1521	1531	General Building Contractors - Residential Bldgs	1.05
1541	1542	General Building Contractors - Non-Residential Bldgs	1.05
1611	1611	Highway and Street Construction	1.05
1622	1629	Heavy Construction, Except Highway and Street	1.05
1711	1711	Plumbing, Heating and Air Conditioning	1.05
1721	1721	Painting, Paper Hanging and Decorating	1.05
1731	1731	Electrical Work	1.05
1741	1741	Masonry, Stone Setting	1.05
1742	1742	Plastering, Acoustical Insulation	1.05
1743	1743	Tile, Marble, Mosaic	1.05
1751	1752	Carpentering and Flooring	1.05
1761	1761	Roofing and Sheet Metal Work	1.05
1771	1771	Concrete Work	1.05
1781	1781	Water Well Drilling	1.05
1791	1791	Structural Steel Erection	1.05
1793	1793	Glass and Glassing Work	1.05
1794	1794	Excavating and Foundation Work	1.05
1795	1795	Wrecking and Demolition Work	1.05

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
1796	1796	Installation of Building Equipment	1.05
1799	1799	Other Special Trade Contractors	1.05
2011	2013	Meat and Poultry Products	1.05
2015	2020	Poultry Slaughtering & Processing	1.05
2021	2038	Dairy Products, Canned Fr & Veg & Noodles	1.00
2041	2048	Grain Mill Products, Pet & Animal Feeds	0.90
2051	2052	Bakery Products and Crackers	1.00
2053	2053	Frozen Baking Products, Except Bread	1.00
2061	2063	Cane Sugar and Beet Sugar	1.00
2064	2068	Other Sugar and Confectionery Products	1.00
2074	2079	Fats and Oils	1.00
2082	2085	Beverages - Alcoholic	1.00
2086	2087	Beverages - Non-Alcoholic	1.05
2091	2091	Canned and Cured Fish and Seafood	1.00
2092	2092	Fresh or Frozen Packaged Fish & Seafood	1.00
2095	2095	Roasted Coffee	1.00
2096	2096	Potato Chips and Similar Snacks	1.00
2097	2097	Manufactured Ice (Except Dry Ice)	1.00
2098	2098	Macaroni, Noodles (Dry - see above for canned)	1.00
2099	2099	Other Food Preparations	1.00
2111	2141	Tobacco Manufacturers	1.05
2211	2211	Broad Woven Fabric Mills, Cotton	1.00
2221	2221	Broad Woven Fabric Mills, Man-Made Fiber and Silk	1.00
2231	2231	Broad Woven Fabric Mills, Wool	1.00
2241	2241	Narrow Fabrics and Other Small Wares	1.00
2251	2259	Knitting Mills	1.00
2261	2269	Dyeing and Finishing Textiles, Except Wool & Knits	1.00
2273	2273	Carpets and Rugs	1.00
2281	2284	Yarn and Thread Mills	1.00
2295	2299	Miscellaneous Textile Goods	1.00
2311	2328	Mens & Boys Suits, Coats, Shirts & Nightwear	1.00
2331	2342	Womens Outer-wear, Womens & Childrens Undergarments	1.00
2353	2353	Hats, Caps and Millinery	1.00
2361	2369	Girls', Children's, and Infants' Outerwear	1.00
2371	2399	Fur Goods, Miscellaneous Apparel & Textiles	1.00
2411	2411	Logging Camps and Logging Contractors	1.10
2421	2429	Sawmills and Planing Mills	1.05
2431	2431	Millwork	1.05
2434	2434	Wood Kitchen Cabinets	1.05
2435	2435	Hardwood Veneer and Plywood	1.05
2436	2436	Softwood Veneer and Plywood	1.05
2439	2439	Other Structural Wood Members	1.05
2441	2449	Wood Containers	1.05
2451	2452	Wood Buildings and Mobile Homes	1.05
2491	2499	Miscellaneous Wood Products	1.05
2511	2519	Household Furniture	1.05
2521	2522	Office Furniture	1.05
2531	2531	Public Building and Related Furniture	1.05
2541	2542	Partitions, Shelving, Lockers, Office & Storage Fixtures	1.05
2591	2599	Miscellaneous Furniture and Fixtures	1.05
2611	2611	Pulp Mills	1.05

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
2621	2621	Paper Mills	1.00
2631	2631	Paperboard Mills	1.00
2652	2657	Paperboard Containers and Boxes	1.05
2671	2679	Converted Paper & Paper Products Except Cont. & Boxes	1.00
2711	2711	Newspapers - Publishing, and Printing	1.00
2721	2789	Miscellaneous Publishing and Printing	1.00
2791	2796	Service Industries for the Printing Trade	1.00
2812	2819	Industrial Inorganic Chemicals& Mfg. Dry Ice	0.90
2821	2824	Plastics Materials, Man-Made Fibers Except Glass	1.00
2833	2834	Medicinal Chemicals, Botanical Products, Pharm. Preps	1.00
2835	2836	InVitro and InVivo Diagnostic Substances & Biol. Products	1.00
2841	2844	Soap, Detergents, Perfumes, Cosmetics & Other Preps	1.00
2851	2851	Paints, Varnishes, Lacquers, Enamels & Allied Products	1.00
2861	2869	Industrial Organic Chemicals	1.00
2873	2879	Agricultural Chemicals	1.00
2891	2891	Adhesives and Sealants	1.00
2892	2892	Explosives	1.15
2893	2895	Printing Ink and Carbon Black	1.00
2899	2899	Other Chemicals and Chemical Preparation	1.00
2911	2952	Petroleum Refining: Paving and Roofing Materials	1.05
2992	2999	Miscellaneous Products of Petroleum & Coal	1.05
3011	3011	Tires and Inner Tubes	1.00
3021	3069	Other Rubber Products	1.00
3081	3089	Miscellaneous Plastic Products	1.00
3111	3111	Leather Tanning and Refinishing	1.15
3131	3149	Footwear, except Rubber	1.05
3151	3199	Other Leather Products	1.05
3211	3211	Flat Glass	1.05
3221	3231	Glass, Glassware, and Glass Products	1.05
3241	3241	Cement, Hydraulic	1.05
3251	3259	Structural Clay Products	1.05
3261	3269	Pottery and Related Products	1.05
3271	3275	Concrete, Gypsum, and Other Plaster Products	1.05
3281	3281	Cut Stone and Stone Products	1.05
3291	3291	Abrasive Products	1.05
3292	3292	Asbestos Products	1.20
3295	3299	Misc. Non-Metallic Mineral Products	1.05
3312	3317	Blast Furnaces, Steel Works, and Rolling & Finishing Mills	1.10
3321	3325	Iron and Steel Foundries	0.90
3331	3339	Primary Smelting and Refining of Non-Ferrous Metals	1.10
3341	3341	Secondary Smelting and Refining of Non-Ferrous Metals	1.10
3351	3357	Rolling, Drawing and Extruding of Non-Ferrous Metals	1.10
3363	3369	Non-ferrous Foundries (Castings)	1.10
3398	3399	Miscellaneous Primary Metal Products	1.10
3411	3412	Metal Cans and Shipping Containers	1.00
3421	3429	General Hardware	1.00
3431	3433	Heating Equipment, Except Electric and Warm Air	1.00
3441	3441	Fabricated Structural Metal	1.00
3442	3442	Metal Doors, Sash, Frames, Molding & Trim	1.00
3443	3443	Fabricated Plate Work (Boiler Shops)	1.00
3444	3444	Sheet Metal Works	1.00

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
3446	3446	Architectural and Ornamental Metal Work	1.00
3448	3448	Prefabricated Metal Building & Components	1.00
3449	3449	Miscellaneous Metal Work	1.00
3451	3452	Screw Machine Products, Bolts, Nuts, Screws, Rivets	1.00
3462	3469	Metal Forging and Stamping	1.00
3471	3479	Coating, Engraving and Allied Services	1.00
3482	3483	Ammunition	1.00
3484	3484	Small Arms	1.00
3489	3489	Other Ordnance and Accessories	1.00
3491	3499	Miscellaneous Fabricated Metal Products	1.10
3511	3519	Engines and Turbines	1.00
3523	3524	Farm and Garden Machinery & Equip.	0.90
3531	3537	Construction, Mining, and Mat Handling, Mach & Equipment	1.00
3541	3549	Metal Working Machinery & Equipment	1.00
3552	3569	Industrial Machinery	1.00
3571	3579	Computer and Office Equipment	1.00
3581	3589	Refrigeration and Service Industry Machinery	1.00
3592	3599	Miscellaneous Machinery, Except Electrical	1.00
3612	3613	Electric Transmission and Distribution Equip.	1.00
3621	3629	Electrical Apparatus	1.00
3631	3648	Appliances/Lighting	1.00
3651	3652	Radio and TV Receiving Equipment Except Commun Types	1.00
3661	3669	Communication Equipment	0.90
3671	3679	Electronic Components and Accessories	1.05
3691	3699	Miscellaneous Electrical Machinery, Equipment & Supplies	1.00
3711	3716	Motor Vehicles and Motor Vehicle Equip.	1.00
3721	3728	Aircraft and Parts	1.00
3731	3731	Ship Building and Repairing	1.00
3732	3732	Boat Building and Repairing	1.00
3743	3743	Railroad Equipment	1.00
3751	3751	Motorcycles, Bicycles, and Parts	1.00
3761	3769	Guided Missiles and Space Vehicles & Parts	1.00
3792	3792	Travel Trailers and Campers	1.00
3795	3795	Tanks and Tank Components	1.00
3799	3799	Other Transportation Equipment	1.00
3812	3812	Search, Detection, Navigation and Aeronautical Equipment	1.00
3821	3829	Lab Appar & Analyt, Optical, Meas, & Contr. Instruments	1.00
3841	3845	Surgical, Medical, and Dental Instruments & Supplies	1.00
3851	3851	Ophthalmic Goods	1.00
3861	3861	Photographic Equipment and Supplies	1.00
3873	3873	Watches, Clocks, Clockwork Operated Devices & Parts	1.00
3911	3915	Jewelry, Silverware and Plated Ware	1.00
3931	3931	Musical Instruments	1.00
3942	3949	Toys, Amusements, Sporting & Athletic Goods	1.00
3951	3955	Pens, Pencils, & Other Office & Artist' Materials	1.00
3961	3965	Costume Jewelry, Novelties, Notions	1.00
3991	3999	Miscellaneous Manufacturing Industries	1.00
4011	4013	Railroads	1.10
4111	4119	Local and Suburban Passenger Trans..	1.10
4121	4121	Taxicabs	1.15
4131	4131	Inner-city and Rural Highway Passenger Trans.	1.10

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
4141	4142	Passenger Transportation Charter Services	1.10
4151	4151	School Buses	1.10
4173	4173	Terminal and Svc Facil for Motor Veh Passenger Trans.	1.10
4212	4212	Local Trucking without Storage	1.10
4213	4215	Trucking, Expt Local, Local Trucking w/ Strg; Courier Svc	0.90
4221	4221	Farm Product Warehousing and Storage	1.10
4222	4222	Refrigerated Warehousing	1.10
4225	4225	General Warehousing and Storage	1.10
4226	4226	Special Warehousing and Storage	1.10
4231	4231	Terminal Maint Facilities for Motor Freight Transp	1.10
4311	4399	U.S. Post Office	1.05
4412	4412	Deep Sea Foreign Transportation of Freight	1.10
4424	4424	Deep Sea Domestic Transportation of Freight	1.10
4432	4432	Great Lakes - St. Lawrence Seaway	1.10
4449	4449	Water Transportation of Freight, nec	1.10
4481	4489	Water Transportation of Passengers	1.10
4491	4499	Services Incidental to Water Transp.	1.10
4512	4513	Air Transportation, Scheduled and Air Courier Svcs	1.00
4522	4522	Air Transportation Non Scheduled	1.00
4581	4581	Airports, and Airport Terminal Services	1.00
4612	4619	Pipe Lines, Except Natural Gas	1.05
4724	4729	Arrangement of Passenger Transportation	1.00
4731	4731	Arrangement of Transportation of Freight & Cargo	1.00
4741	4789	Other Transportation Services	1.00
4812	4822	Telephone Communication (Wire & Radio)	0.95
4832	4899	Other Communication Services	0.95
4911	4911	Electric Services	1.00
4922	4925	Gas Production and Distribution	0.85
4931	4939	Combination Electric and Gas, & Other Utility Svcs	1.00
4941	4941	Water Supply	1.00
4952	4959	Sanitary Services	1.10
4961	4961	Steam Supply	1.10
4971	4971	Irrigation Systems	1.10
5012	5012	Motor Vehicle	1.00
5013	5023	Automotive Parts and Supplies	1.00
5031	5039	Construction Materials	1.25
5043	5049	Professional and Commercial Equipment Supplies	1.00
5051	5052	Metals and Minerals, Except Petroleum	1.00
5063	5065	Electrical Goods	1.00
5072	5078	Hardware, Plumbing and Heating Equip & Supplies	1.00
5082	5087	Machinery, Equipment and Supplies	1.00
5088	5088	Transportation Equip and Sup, Except Motor Vehicles	1.00
5091	5092	Sporting, Rec and Hobby Goods, Toys, and Supplies	1.00
5093	5093	Scrap and Waste Materials	1.10
5094	5099	Miscellaneous Durable Goods	1.00
5111	5113	Paper and Paper products	1.00
5122	5122	Drugs, Drug Proprietaries and Druggists' Sundries	1.00
5131	5139	Apparel, Piece Goods, Notions	1.00
5141	5149	Groceries and Related Products	1.00
5153	5153	Grain and Field Beans	1.00
5154	5159	Livestock; Farm-Product Raw Materials	1.00

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
5162	5169	Chemicals and Allied Products	1.00
5171	5172	Petroleum and Petroleum Products	1.00
5181	5182	Beer, Wine, and Distilled Alcoholic Beverages	1.00
5191	5199	Miscellaneous Nondurable Goods	0.90
5211	5211	Lumber and Other Building Materials Dealers	1.00
5231	5231	Paint, Glass, Wallpaper Stores	1.00
5251	5261	Hrdw Stores, Retail Nurseries, Lawn & G Sup Stores	1.00
5271	5271	Mobile Home Dealers	1.00
5311	5399	General Merchandise Stores	1.00
5411	5411	Grocery Stores	1.00
5421	5421	Meat and Fish Markets, Including Freezer Provisioners	1.00
5431	5431	Fruit Stores and Vegetable Markets	1.00
5441	5441	Candy, Nut and Confectionery Stores	1.00
5451	5451	Dairy Products Stores	1.00
5461	5461	Retail Bakeries	1.00
5499	5499	Miscellaneous Food Stores	1.00
5511	5519	New and Used Cars	1.10
5521	5529	Used Cars	1.10
5531	5531	Auto and Home Supply Stores	1.10
5541	5541	Gasoline Service Stations	1.10
5551	5551	Boat Dealers	1.10
5561	5561	Recreational and Utility Trailer Dealers	1.10
5571	5571	Motorcycle Dealers	1.10
5599	5599	Automotive Dealers	1.10
5611	5651	Apparel and Accessory Stores	1.00
5661	5661	Shoe Stores	1.00
5699	5699	Miscellaneous Apparel and Accessory Stores	1.00
5712	5736	Misc. Stores	1.00
5812	5812	Eating Places	1.10
5813	5813	Drinking Places - Alcoholic	1.15
5912	5912	Drug Stores and Proprietary Stores	1.00
5921	5921	Liquor Stores	1.00
5932	5932	Used Merchandise Stores	1.00
5941	5949	Miscellaneous Shopping Goods Stores	1.00
5961	5963	Non-store Retailers	1.00
5983	5989	Fuel Dealers	1.00
5992	5992	Florists	1.00
5993	5999	Other Retail Stores, Except Florists	0.95
6011	6163	Depository and Non-depository Credit Institutions	1.05
6211	6289	Securities and Commodities	0.90
6311	6399	Insurance	1.00
6411	6411	Insurance Agents, Brokers and Service	1.05
6512	6512	Operators	1.00
6513	6519	Real Estate Operators (Except Developers) & Lessors	1.00
6531	6531	Real Estate Agent and Managers	1.00
6541	6553	Title Abstract Offices, Subdividers & Developers	1.00
6712	6799	Holding and Other Investment Offices	0.95
7011	7041	Lodgings	1.10
7211	7219	Laundry, Cleaning and Garment Services	1.05
7221	7221	Photographic Studios, Portrait	1.05
7231	7241	Beauty Shops, Barber Shops	1.05

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
7251	7261	Shoe Repair, Shoe Shine, Hat Cng Shops; Funeral Svc	1.05
7291	7299	Miscellaneous Personal Services	1.05
7311	7311	Advertising Agencies	1.00
7312	7319	Other Advertising	1.00
7322	7331	Credit & Merc Rptg Agencies, Coll Agencies, Mail Svcs.	1.00
7334	7334	Photocopying and Duplicating Services	1.00
7335	7336	Commercial Photography, Art, and Graphics	1.00
7338	7338	Secretarial and Court Reporting Services	1.00
7342	7349	Other Services to Dwellings and Building	1.05
7352	7352	Medical Equipment Rental and Leasing	1.00
7353	7359	Misc. Equipment Rental and Leasing	1.00
7361	7363	Personnel Supply Services	1.00
7371	7379	Computer and Data Processing Services	1.00
7381	7381	Detective and Armored Car Services	1.05
7382	7382	Security System Services	1.00
7383	7383	News Syndicate	1.00
7384	7384	Photo Finishing Laboratories	1.00
7389	7389	Other Business Services	1.00
7513	7519	Automotive Rental and Leasing	0.85
7521	7521	Automobile Parking	1.10
7532	7539	Automotive Repair Shops	1.10
7542	7548	Car Washes	1.05
7549	7621	Automotive Services, Except Repair	1.10
7622	7629	Electrical Repair Shops	1.00
7631	7641	Watch, Clock, Jewelry, Reupholstery & Furn Repair	1.00
7692	7692	Welding Repair	1.00
7694	7699	Other Repair Shops and Related Services	1.00
7810	7829	Motion Pictures-Industry	1.05
7830	7839	Motion Pictures-Theaters	1.05
7841	7841	Video Tape Rental	1.05
7911	7911	Dance Studio, Schools & Halls	1.10
7922	7929	Theatrical Prod, Bands, Orchestras & Entertainers	1.10
7933	7933	Bowling Alleys	1.10
7941	7948	Professional Sports, Clubs and Racing	1.10
7991	7997	Amusement and Recreation Services	1.10
7999	7999	Other Amusement and Recreation Services	1.10
8011	8049	Health and Dental Offices	1.10
8051	8059	Nursing Care Facilities	1.10
8062	8069	Hospitals	1.20
8071	8072	Medical and Dental Laboratories	1.10
8082	8099	Home Health Care Svcs: Other Health & Allied Svcs	1.10
8111	8111	Legal Services	1.05
8211	8211	Elementary and Secondary Schools	1.00
8221	8222	Colleges, Univ, Professional Schools, & Jr Colleges	1.00
8231	8244	Libraries, Data Proc Schools, Bus & Sec Schools	1.00
8249	8249	Vocational Schools, Except Vocational High Schools	1.00
8299	8299	Other Schools and Educational Services	1.00
8322	8322	Individual and Family Social Services	1.05
8331	8331	Job Training and Vocational Rehabilitation	1.05
8351	8351	Child Day Care Services	1.05
8361	8361	Residential Care	1.05

## ATTACHMENT C - INDUSTRY FACTORS (SIC)

SIC Range		SIC Description	SIC Factor
8399	8399	Other Social Services	1.05
8412	8422	Museums, Art Gal; Arboreta, Bot & Zool Gardens	1.00
8611	8611	Business Associations	1.05
8621	8651	Professional Membership, Labor Unions, Civic, Social	1.05
8661	8661	Religious Organizations	0.90
8699	8699	Other Membership Organizations	1.05
8711	8713	Engineering, Architectural and Surveying Offices	0.95
8721	8721	Accounting, Auditing, and Bookkeeping Services	0.95
8731	8732	Commercial, Physical & Non-Physical, Research	0.95
8733	8733	Noncommercial Research Organizations	0.95
8734	8734	Testing Laboratories	0.95
8741	8748	Management and Public Relations Services	0.95
8811	8811	Private Households	1.00
8999	8999	Other Services (i.e., writers, artists)	1.00
9111	9131	Executive and Legislative Bodies	1.10
9191	9191	Highway and Sanitation Departments	1.10
9199	9199	All Departments Combined	0.90
9211	9211	Courts	1.10
9221	9221	Police Protection (Written Alone)	1.10
9222	9222	Legal Counsel and Prosecution	1.10
9223	9223	Correctional Institutions	1.10
9224	9224	Fire Protection (Written Alone)	1.10
9229	9229	Other Public Order and Safety	1.10
9311	9451	Administration of Human Resources Programs	1.10
9511	9532	Admin. of Envir Quality & Housing Programs	1.10
9611	9661	Administration of Economic Programs	1.10
9711	9711	National Security	1.10
9721	9721	International Affairs	1.10



## ATTACHMENT D - SHORT-LONG POLICY PERIOD FACTORS

Policy Period	20,000	25,000	30,000	35,000	40,000	45,000	50,000	60,000	75,000	100,000	125,000	150,000	175,000
5	0.905	0.902	0.890	0.890	0.881	0.881	0.866	0.866	0.843	0.826	0.826	0.826	0.826
6	0.918	0.915	0.905	0.905	0.897	0.897	0.884	0.884	0.864	0.849	0.849	0.849	0.849
7	0.931	0.929	0.920	0.920	0.913	0.913	0.902	0.902	0.885	0.873	0.873	0.873	0.873
8	0.945	0.943	0.935	0.935	0.930	0.930	0.921	0.921	0.907	0.897	0.897	0.897	0.897
9	0.958	0.957	0.951	0.951	0.947	0.947	0.940	0.940	0.929	0.922	0.922	0.922	0.922
10	0.972	0.971	0.967	0.967	0.964	0.964	0.960	0.960	0.952	0.947	0.947	0.947	0.947
11	0.986	0.985	0.983	0.983	0.982	0.982	0.980	0.980	0.976	0.973	0.973	0.973	0.973
12	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
13	1.029	1.030	1.034	1.034	1.037	1.037	1.042	1.042	1.050	1.056	1.056	1.056	1.056
14	1.058	1.060	1.068	1.068	1.074	1.074	1.084	1.084	1.100	1.112	1.112	1.112	1.112
15	1.087	1.090	1.102	1.102	1.112	1.112	1.128	1.128	1.152	1.170	1.170	1.170	1.170
16	1.118	1.122	1.138	1.138	1.150	1.150	1.172	1.172	1.206	1.230	1.230	1.230	1.230
17	1.150	1.155	1.175	1.175	1.189	1.189	1.218	1.218	1.266	1.298	1.298	1.298	1.298
18	1.183	1.189	1.214	1.214	1.230	1.230	1.265	1.265	1.329	1.369	1.369	1.369	1.369

## ATTACHMENT D - SHORT-LONG POLICY PERIOD FACTORS

Policy Period	200,000	225,000	250,000	300,000	350,000	400,000	500,000	750,000	1,000,000
5	0.826	0.826	0.826	0.826	0.826	0.826	0.826	0.826	0.826
6	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849
7	0.873	0.873	0.873	0.873	0.873	0.873	0.873	0.873	0.873
8	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
9	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922
10	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947
11	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056
14	1.112	1.112	1.112	1.112	1.112	1.112	1.112	1.112	1.112
15	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170	1.170
16	1.230	1.230	1.230	1.230	1.230	1.230	1.230	1.230	1.230
17	1.298	1.298	1.298	1.298	1.298	1.298	1.298	1.298	1.298
18	1.369	1.369	1.369	1.369	1.369	1.369	1.369	1.369	1.369

Factors for other Stop Loss Limits will be determined on an actuarially consistent basis.

## ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

### (1) ASL Annualized Base Rate Per \$100 of Claims

- Base rate table is attached (Attachment F)
- Life years are used to interpolate within the appropriate base rate column
- Base rates vary according to level of ISL coverage

### (2) Managed Care Product Factor (Product description provided in Attachment G)

Product	MC Product Factor
TC	1.100
TCHL	1.000
OC	0.80
MC	0.75
QPOS	0.75
EPO	0.75
HMO	0.75
Open Access MC	0.75
Open Access QPOS	0.75
Open Access EPO	0.75
Open Access HMO	0.75
Choice II	0.75

### (3) Ancillary Benefits Factor (1 + Ancillary Load)

- The addition of ancillary benefits such as Dental, Temporary Disability and pharmacy reduces total claim volatility. Thus, as ancillary claims increase as a percent of total claims, the ancillary load is decreased.

Ancillary Claims -- % of Total	Ancillary Load
0%	10%
1%	9%
2%	8%
3%	7%
4%	6%
5%	5%
6%	4%
7%	3%
8%	2%
9%	1%
10%+	0%

### (4) Hospital Factor (1 + Hospital Load)

- The load for hospital cases is 25%

## ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

### (5) Additional Underwriting Adjustment (1 + Underwriting Adjustment)

- Additional underwriting adjustments will be calculated in accordance with the requirements described in Attachment A item 29.

### (5a) Deficit Recoup Provision (Optional) (1 - Deficit Recoup discount)

Aggregate Stop Loss premiums will be reduced to reflect the ability for Aetna to recoup deficit in subsequent policy periods. Premium discounts were modeled using Monte Carlo simulation techniques. The resulting discounts are:

Deficit Recoup	Corridor			
	110%	115%	120%	125%
5%	3%	4%	4%	5%
10%	7%	8%	8%	10%
15%	11%	12%	13%	15%
20%	15%	16%	17%	20%
25%	18%	20%	21%	15%

### (5b) Termination Provision (Optional)

A discount of 5% is provided to employers who select this option at the time of policy purchase. It provides the option at policy termination of recouping a portion of prior period losses. The factor in the pricing formula is 0.95.

- (6) If the policy is sold without Individual Stop Loss (Aggregate Stop Loss only), the following two charges apply.

### (6a) State Assessment Charge

A PEPM state assessment charge for employees resident in certain states is added to the ASL rate. This charge is described in item (30) of Attachment A - Individual Stop Loss (ISL) Rate Manual. If Individual Stop Loss is included, this charge is zero.

### (6b) State Premium Tax/Miscellaneous Assessment Charges

The load is 50 bp for premium taxes and 5 bp for state assessments not covered by the State Assessment Charge described in (6a) above. If Individual Stop Loss is included, this load is zero.

### (7) Preliminary ASL Percentage Rate

$$= [(1) \times (2) \times (3) \times (4) \times (5) \times (5a) \times (5b) + (6a)] \times [1 + (6b)]$$

### (8) Non-Pooled Paid Claims

- Trended, non-pooled claim dollars

## ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

### (9) Lasering Adjustments to Non-Pooled Paid Claims

- at least 50% of the difference between each lasered claim ISL level and the overall case ISL level is calculated and added to non-pooled paid claims

### (10) Aggregating Specific Adjustment to Non-Pooled Paid Claims

- at least 50% of the Aggregating Specific Stop Loss Amount is added to non-pooled paid claims

### (11) Pooling and Coinsurance Adjustment

- Designed to adjust aggregate claim cost by calculating the increase or decrease of claims that will be covered under the Individual Stop Loss.
- The pooling and coinsurance adjustment is 0 if:
  - The case is ASL only
  - The paid claims are provided to the same limit as the ISL limit and the paid claims coinsurance percentage equals the ISL coinsurance percentage
- Calculation is as follows:  
Premium 1 = premium calculated using the ISL limit and ISL coinsurance percentage  
Premium 2 = premium calculated using the paid claims limit and paid claims coinsurance percentage  
$$\text{ASL adjustment} = \text{loss ratio} \times (\text{Premium 1} - \text{Premium 2})$$
- When the the ISL contract is mature but the ASL contract is immature (plan types such as 15/12 ISL – 12/12 ASL, etc.), the calculation is as follows:  
$$\text{ASL adjustment} = \text{loss ratio} \times (\text{Premium 1} - \text{Premium 2}) \times (\text{ASL Policy Period Length} - 3) / (\text{ASL Policy Period Length}) / \text{Contract Factor}$$

### (12) Adjusted Non-Pooled Claims that Apply to ASL

$$= (8) + (9) + (10) + (11)$$

### (13) Annual ASL Maximum Adjustment

Group Size	Annual Maximum					
	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	Unlimited
< 100	0%	2%	3%	5%	7%	10%
100 - 199	0%	3%	5%	7%	9%	15%
200 - 299	0%	4%	6%	8%	10%	20%
300 - 499	0%	5%	7%	9%	11%	25%
500 - 999	0%	5%	7%	9%	12%	30%
1,000 – 2,999	0%	5%	7%	9%	12%	40%
3,000 – 7,999	0%	0%	10%	15%	25%	100%
8,000 – 19,999	0%	0%	0%	20%	50%	100%
20,000 +	0%	0%	0%	0%	100%	300%

Adjustments for additional Annual Maximum amounts will be determined on an actuarially consistent basis.

## ATTACHMENT E -- AGGREGATE STOP LOSS (ASL) RATE MANUAL

### (14) Terminal Liability Option (TLO) or Terminal Reserve Option (TRO)

Optional coverage that if elected must be purchased at the beginning of the policy period. This provides the ability to cover run out claims upon policy termination. The factor is 1 if not elected.

- TLO: 3 Months of Run Out Protection 1.04
- TLO: 6 Months of Run Out Protection 1.06
- TLO: 12 Months of Run Out Protection 1.07
- TLO: 24 Months of Run Out Protection 1.08
  
- TRO: 12 Months of Run Out Protection 1.02

Upon termination, if the TLO option is exercised, additional mature premium must be paid to cover the run out protection period. The TRO Option provides 12 months of run-out protection that is automatically applied at termination and the additional mature premium is pre-funded in the first policy year. TRO is only available with the Aetna Funding Advantage Product.

### (15) ASL Premium

$$= (7) \times (12) \times (1 + (13)) \times (14)$$

Note: We also offer an Aggregate Advance Funding Option which applies to **GR-96272 only**. Typical Aggregate Stop Loss claim reimbursement occurs at the end of the policy period. For \$1.00 per employee per month, we will agree to accelerate this claim payment to the end of the month during the policy year when the net eligible claim expenses exceed the Minimum Aggregate Stop Loss Amount for that policy year.

Monthly billing rates may be reallocated on a revenue neutral basis to align with tier relativities required by the customer or with costs indicated by the underlying medical plan design.

# ATTACHMENT F – AGGREGATE STOP LOSS BASE RATES

## Aetna Life Insurance Company

### Aggregate Stop Loss Insurance Premiums

#### Twelve (12) Month Paid Policy Period

Annual Aggregate Stop Loss premiums are equal to the annual expected paid claims  
(in thousands) times a percentage factor (sample factors shown below)

LIFE YEARS	110% AGGREGATE			115% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
50	26.973%	19.844%	22.691%	23.239%	16.111%	18.957%
100	17.649%	13.380%	15.085%	13.916%	9.647%	11.352%
200	12.034%	8.898%	10.064%	8.301%	5.165%	6.331%
300	9.830%	7.468%	8.340%	6.164%	3.802%	4.675%
400	8.536%	6.635%	7.331%	4.969%	3.067%	3.763%
500	7.668%	6.100%	6.658%	4.194%	2.626%	3.185%
1,000	5.507%	4.674%	4.958%	2.450%	1.617%	1.901%
5,000	2.982%	2.835%	2.835%	0.539%	0.392%	0.392%
10,000	2.815%	2.786%	2.786%	0.372%	0.343%	0.343%

  

LIFE YEARS	120% AGGREGATE			125% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
50	18.767%	11.861%	14.555%	9.329%	8.101%	8.510%
100	11.238%	7.103%	8.716%	5.586%	4.851%	5.096%
200	6.703%	3.802%	4.861%	3.332%	2.597%	2.842%
300	4.704%	2.626%	3.361%	2.225%	1.735%	1.891%
400	3.626%	2.029%	2.587%	1.666%	1.303%	1.421%
500	2.950%	1.676%	2.117%	1.333%	1.039%	1.137%
1,000	1.529%	0.960%	1.147%	0.676%	0.568%	0.598%
5,000	0.314%	0.245%	0.245%	0.176%	0.167%	0.176%
10,000	0.235%	0.225%	0.235%	0.167%	0.167%	0.167%

## ATTACHMENT F – AGGREGATE STOP LOSS BASE RATES

LIFE YEARS	130% AGGREGATE			135% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
50	7.703%	6.603%	7.245%	5.139%	5.139%	5.139%
100	4.613%	3.954%	4.338%	3.077%	3.077%	3.077%
200	2.568%	2.205%	2.323%	1.803%	1.803%	1.803%
300	1.715%	1.470%	1.548%	1.205%	1.205%	1.205%
400	1.294%	1.117%	1.176%	0.921%	0.921%	0.921%
500	1.029%	0.882%	0.931%	0.725%	0.725%	0.725%
1,000	0.519%	0.470%	0.480%	0.363%	0.363%	0.363%
5,000	0.137%	0.137%	0.137%	0.098%	0.098%	0.098%
10,000	0.137%	0.137%	0.137%	0.098%	0.098%	0.098%

  

LIFE YEARS	150% AGGREGATE			200% AGGREGATE		
	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +	AGG ONLY	AGG & IND < 100K	AGG & IND 100K +
50	1.872%	1.872%	1.872%	0.624%	0.624%	0.624%
100	1.121%	1.121%	1.121%	0.374%	0.374%	0.374%
200	0.657%	0.657%	0.657%	0.219%	0.219%	0.219%
300	0.441%	0.441%	0.441%	0.147%	0.147%	0.147%
400	0.333%	0.333%	0.333%	0.111%	0.111%	0.111%
500	0.265%	0.265%	0.265%	0.088%	0.088%	0.088%
1,000	0.137%	0.137%	0.137%	0.046%	0.046%	0.046%
5,000	0.039%	0.039%	0.039%	0.013%	0.013%	0.013%
10,000	0.039%	0.039%	0.039%	0.013%	0.013%	0.013%

Factors for lives and aggregate attachment points other than those shown are determined on an actuarially consistent basis. Thus, for a customer that has 135% aggregate Stop Loss, \$50,000 individual Stop Loss, and 325 enrolled employees, the aggregate Stop Loss factor would be calculated as follows:  $.921 + (1.205 - .921) \times [(400 - 325) / (400 - 300)] = 1.134$



## ATTACHMENT G – DEFINITIONS OF MANAGED CARE PRODUCTS

<b><u>Code</u></b>	<b><u>Aetna Name</u></b>	<b><u>Industry Name/Brief Description</u></b>
<b>TC</b>	Traditional Choice indemnity insurance	Non-network product.
<b>TCHL</b>	Traditional Choice with Health Line indemnity insurance	Non-network product that requires certification for inpatient admissions
<b>OC</b>	Open Choice	PPO (Preferred Provider Option). In and out of network coverage. No gatekeeper/primary care physician or referrals required.
<b>MC</b>	Managed Choice	POS (Point of Service) plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
<b>QPOS</b>	Quality Point of Service	Quality Point of Service plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
<b>EPO</b>	Exclusive Provider Organization	Only in-network coverage. Gatekeeper/primary care physician and referrals required. Includes Aexcel network.
<b>HMO</b>	Health Maintenance Organization	Only in-network coverage. Gatekeeper/primary care physician and referrals required
<b>OAMC</b>	Open Access Managed Choice	POS (Point of Service) plan. In and out of network coverage. No gatekeeper/primary care physician or referrals required.
<b>OAQPOS</b>	Open Access Quality Point of Service	Quality Point of Service plan. In and out of network coverage. Gatekeeper/primary care physician and referrals required.
<b>OAEPPO</b>	Open Access Exclusive Provider Organization	EPO (Exclusive Provider Organization). Only in-network coverage. No gatekeeper/primary care physician or referrals required. Includes Aexcel network.
<b>OAHMO</b>	Open Access Health Maintenance Organization	Only in-network coverage. No gatekeeper/primary care physician or referrals required.
<b>CHOICE II</b>	Choice POS II	In and out of network coverage. No gatekeeper/primary care physician or referrals required.

## ATTACHMENT H – AGGREGATING SPECIFIC STOP LOSS OPTION

Aggregating Specific Stop Loss is an additional deductible level that applies to the group, in addition to the individual stop loss deductible. The aggregating specific stop loss deductible may be met by one claim or by the sum of many claims.

Coverage applies to claims under the self-insured medical benefit plans that meet the definition of a Contractual Loss under the Stop Loss policy.

### **Development of Rates**

Individual Stop Loss premium rates are a function of base rates that vary by Individual Stop Loss level and are adjusted for each group's characteristics. The amount of reduction applied to the net claim costs also vary by Individual Stop Loss level, as well as Aggregating Stop Loss level, case size, and geographic area. The adjustments were developed using Monte Carlo simulation.

The methodology required to apply the aggregating stop loss option is as follows:

1. Calculate Individual Stop Loss rate using the standard method described in Attachment A.
2. Look up amount of reduction to be applied to net claim costs. A sample table has been included below. Again, reductions are based on case size, area, individual stop loss level and aggregating stop loss level.
3. Adjust Gross Premium to reflect adjusted claim costs.

*Note:*

-Reduction will not exceed Aggregating Specific deductible.

-Retention levels for both the standard ISL rate and the Aggregating specific stop loss product are equivalent.

### **Reduction to Net Premium (Expected Claim Costs)**

*Geographic Area = C*

<b>Group Size</b>	<b>Individual Stop Loss</b>	<b>Aggregating Stop Loss</b>										
		20,000	25,000	50,000	75,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
100	25,000	9.9%	12.1%	21.8%	29.7%	36.4%	46.8%	54.9%	65.9%	76.8%	82.7%	85.2%
100	50,000	10.7%	13.0%	23.0%	30.7%	38.0%	48.3%	56.5%	66.7%	77.1%	82.8%	85.3%
100	100,000	10.2%	12.6%	22.5%	29.7%	37.1%	46.6%	53.7%	64.1%	75.5%	81.5%	84.4%
100	150,000	9.6%	12.0%	21.1%	28.1%	34.4%	43.4%	50.3%	61.3%	73.4%	80.0%	83.4%
100	200,000	8.2%	9.9%	18.3%	24.7%	30.4%	39.7%	46.7%	58.3%	70.7%	78.2%	82.1%
100	300,000	6.5%	8.3%	15.2%	21.7%	26.9%	37.3%	44.3%	55.5%	68.4%	77.6%	82.3%
100	500,000	5.9%	7.5%	14.1%	20.6%	25.1%	34.1%	40.6%	52.3%	67.0%	78.5%	84.8%
100	750,000	5.2%	6.2%	13.1%	18.2%	24.7%	33.7%	41.0%	53.9%	70.7%	83.6%	91.5%
100	1,000,000	5.9%	6.1%	13.6%	17.6%	23.0%	30.9%	37.9%	50.5%	67.9%	83.7%	91.1%
200	25,000	5.2%	6.5%	12.6%	18.3%	23.5%	32.7%	40.4%	53.2%	69.5%	80.3%	84.3%
200	50,000	6.8%	8.3%	15.6%	22.0%	27.9%	37.8%	46.2%	59.3%	74.0%	82.0%	84.5%
200	100,000	7.8%	9.5%	17.7%	24.8%	31.1%	41.9%	50.1%	61.7%	75.1%	80.6%	83.5%
200	150,000	8.0%	9.7%	18.3%	26.0%	32.6%	42.5%	50.1%	60.6%	72.7%	79.2%	82.6%
200	200,000	8.1%	9.8%	18.1%	24.4%	30.1%	39.3%	46.2%	57.7%	70.0%	77.5%	81.3%
200	300,000	6.5%	8.2%	15.0%	21.5%	26.6%	36.9%	43.9%	54.9%	67.7%	76.8%	81.4%
200	500,000	5.9%	7.4%	14.0%	20.4%	24.8%	33.7%	40.2%	51.8%	66.3%	77.7%	84.0%
200	750,000	5.1%	6.1%	12.5%	18.2%	23.9%	33.4%	40.8%	50.9%	69.5%	82.5%	83.0%
200	1,000,000	3.6%	5.0%	9.0%	15.2%	19.8%	29.8%	37.5%	50.0%	67.3%	78.5%	78.5%

Group Size	Individual Stop Loss	Aggregating Stop Loss										
		20,000	25,000	50,000	75,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
500	25,000	2.2%	2.8%	5.6%	8.3%	11.0%	16.2%	21.4%	31.0%	46.7%	60.5%	70.4%
500	50,000	3.3%	4.1%	8.1%	11.8%	15.6%	22.4%	28.9%	39.9%	55.9%	69.6%	78.3%
500	100,000	4.8%	5.9%	11.3%	16.1%	20.8%	28.9%	36.4%	47.6%	63.7%	75.8%	82.8%
500	150,000	5.5%	6.9%	13.0%	18.7%	23.3%	32.4%	39.7%	51.1%	66.8%	78.3%	81.8%
500	200,000	5.8%	7.3%	13.6%	19.5%	24.2%	33.2%	40.7%	52.7%	67.9%	76.7%	80.5%
500	300,000	5.9%	7.4%	13.7%	19.8%	25.2%	34.7%	42.5%	53.7%	67.0%	76.0%	81.1%
500	500,000	5.7%	7.0%	13.3%	19.3%	24.6%	33.5%	39.8%	50.0%	62.9%	71.3%	77.0%
500	750,000	4.5%	5.6%	10.9%	16.0%	20.4%	28.4%	33.6%	43.9%	56.1%	68.0%	77.5%
500	1,000,000	3.6%	4.5%	8.9%	12.6%	16.1%	21.7%	26.7%	36.0%	53.2%	70.5%	77.7%
1,000	25,000	1.0%	1.2%	2.5%	3.7%	4.9%	7.3%	9.7%	14.6%	23.9%	35.3%	45.6%
1,000	50,000	1.5%	1.9%	3.7%	5.6%	7.4%	11.1%	14.6%	21.7%	34.5%	48.3%	59.5%
1,000	100,000	2.5%	3.2%	6.2%	9.1%	11.9%	17.5%	22.8%	32.2%	48.3%	63.2%	73.1%
1,000	150,000	3.4%	4.2%	8.3%	12.1%	15.9%	22.6%	28.9%	39.9%	56.8%	70.4%	77.1%
1,000	200,000	4.3%	5.3%	10.1%	14.6%	18.8%	26.6%	33.2%	44.8%	61.3%	73.0%	78.6%
1,000	300,000	5.0%	6.3%	12.0%	17.4%	22.4%	31.5%	39.3%	51.1%	65.9%	74.3%	80.0%
1,000	500,000	5.7%	6.9%	13.2%	19.1%	24.3%	33.2%	39.4%	49.5%	61.7%	70.6%	75.3%
1,000	750,000	4.5%	5.5%	10.8%	15.8%	20.0%	28.2%	33.3%	43.4%	55.5%	65.8%	72.1%
1,000	1,000,000	3.6%	4.4%	8.8%	12.4%	16.0%	21.4%	26.4%	35.6%	51.6%	65.3%	71.6%
5,000	25,000	0.2%	0.3%	0.5%	0.8%	1.0%	1.5%	2.0%	3.1%	5.1%	7.7%	10.2%
5,000	50,000	0.3%	0.4%	0.8%	1.2%	1.5%	2.3%	3.1%	4.6%	7.7%	11.6%	15.5%
5,000	100,000	0.5%	0.7%	1.3%	2.0%	2.6%	3.9%	5.3%	7.9%	13.3%	19.7%	25.9%
5,000	150,000	0.8%	1.0%	1.9%	2.9%	3.8%	5.8%	7.9%	11.6%	18.9%	27.5%	34.4%
5,000	200,000	1.1%	1.4%	2.7%	4.1%	5.4%	8.0%	10.3%	15.2%	24.1%	34.2%	43.0%
5,000	300,000	1.5%	2.0%	3.9%	6.0%	7.9%	12.1%	16.0%	22.3%	35.1%	46.2%	56.2%
5,000	500,000	3.1%	3.8%	7.5%	10.8%	13.9%	19.8%	25.0%	34.1%	47.5%	61.4%	70.2%
5,000	750,000	3.8%	4.8%	9.4%	13.8%	17.9%	25.8%	32.6%	42.6%	54.4%	64.5%	70.7%
5,000	1,000,000	3.5%	4.3%	8.6%	12.2%	15.7%	21.0%	25.9%	34.9%	50.6%	64.0%	70.2%
10,000	25,000	0.1%	0.1%	0.3%	0.4%	0.5%	0.8%	1.1%	1.6%	2.7%	4.1%	5.4%
10,000	50,000	0.2%	0.2%	0.4%	0.6%	0.8%	1.2%	1.6%	2.5%	4.1%	6.1%	8.2%
10,000	100,000	0.3%	0.4%	0.7%	1.0%	1.4%	2.1%	2.8%	4.2%	7.0%	10.4%	13.9%
10,000	150,000	0.4%	0.5%	1.0%	1.5%	2.1%	3.1%	4.2%	6.3%	10.6%	15.8%	20.4%
10,000	200,000	0.6%	0.7%	1.5%	2.2%	2.9%	4.4%	5.7%	8.6%	14.5%	21.4%	27.8%
10,000	300,000	0.8%	1.1%	2.2%	3.5%	4.6%	7.3%	9.9%	14.3%	24.2%	32.8%	43.5%
10,000	500,000	2.2%	2.7%	5.3%	7.9%	10.4%	15.0%	19.2%	26.9%	37.3%	49.0%	58.2%
10,000	750,000	2.8%	3.5%	6.8%	10.1%	12.9%	18.9%	24.6%	33.9%	47.2%	58.8%	64.6%
10,000	1,000,000	3.0%	3.8%	7.2%	10.6%	13.9%	19.7%	25.0%	34.1%	47.5%	58.3%	67.2%
25,000	25,000	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%	1.1%	1.4%
25,000	50,000	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.7%	1.1%	1.7%	2.2%
25,000	100,000	0.1%	0.1%	0.2%	0.3%	0.4%	0.6%	0.8%	1.1%	2.0%	2.9%	3.9%
25,000	150,000	0.1%	0.1%	0.3%	0.4%	0.6%	0.9%	1.2%	1.8%	3.1%	4.7%	6.1%
25,000	200,000	0.2%	0.2%	0.4%	0.6%	0.8%	1.3%	1.7%	2.5%	4.4%	6.6%	8.6%
25,000	300,000	0.3%	0.4%	0.7%	1.2%	1.6%	2.2%	2.9%	4.1%	7.3%	10.1%	14.8%
25,000	500,000	0.8%	1.0%	2.0%	2.9%	3.9%	4.8%	5.8%	8.3%	12.2%	18.6%	24.6%
25,000	750,000	1.1%	1.4%	2.7%	4.1%	5.4%	7.0%	8.8%	12.8%	21.0%	30.3%	38.9%
25,000	1,000,000	1.7%	2.1%	4.0%	5.8%	7.5%	9.5%	11.6%	16.7%	27.8%	40.0%	49.8%

Premium rates for other numbers of lives and/or Individual/Aggregating Stop Loss limits will be determined on an actuarially consistent basis.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Aetna Life Insurance Company
<b>TOI/Sub-TOI:</b>	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
<b>Product Name:</b>	Stop Loss		
<b>Project Name/Number:</b>	2014 Stop Loss Rate Manual/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	DC Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	See attached memorandum as well as rate manual documents.
<b>Attachment(s):</b>	actuarialmemo2014_DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Aetna Life Insurance Company
<b>TOI/Sub-TOI:</b>	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
<b>Product Name:</b>	Stop Loss		
<b>Project Name/Number:</b>	2014 Stop Loss Rate Manual/		

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



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July 9, 2014

District of Columbia  
Department of Insurance

Re: Aetna Life Insurance Company NAIC No. 001-60054  
NAIC Product Code - H12 - Health Excess/Stop Loss  
**Stop Loss Insurance Premium Rate Filing (Large Group)**  
**GR-88435, GR-96272, GR-96272 R-2, GR-96476, GR-96476-R-2, GR-96476-R-3**

A small group rate submission response (AENX-G129224501) indicated that for the Excess/Stop Loss line of businesses, the Department will only review rate filings for groups with greater than 50 eligible employees (i.e., Large Groups). We have previously submitted several large group form only filings but associated rates were never requested.

In light of the response to the Small Group rate filing, we assume this is a new requirement and therefore are now providing a complete Large Group Excess/Stop Loss rate manual for 2014. This Stop Loss rate manual will be used in conjunction with previously approved Aetna Life Insurance Company Stop Loss Insurance Policy Forms - GR-88435, GR-96272, GR-96272 R-2, GR-96476, GR-96476-R-2 and GR-96476-R-3.

There are currently 10 large group Stop Loss customers and the overall percentage change for the proposed rating factors updated in 2014 is -11.4% with an overall percent rate impact of 5.1% (includes impact of leveraged trend). The premium information is noted on the Rate/Rule tab.

As required, the Actuarial Memorandum is included in this submission.

I believe that this submission is complete and in proper order. If your Department requires anything further in connection with this filing, please feel free to contact me at 860-273-8494.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Theresa M. Hatzikostas". The signature is written in a cursive, flowing style.

Theresa M. Hatzikostas  
Actuarial Manager

**CONFIDENTIAL**

**Aetna Life Insurance Company**

**Actuarial Memorandum**

**Stop Loss Insurance Premium Rates**

**District of Columbia**

**Purpose and Scope**

The purpose of this memorandum is to submit a complete large group rate manual for Stop Loss insurance policies (GR-88435, GR-96272 and GR-96476) issued by Aetna Life Insurance Company. The respective rates will apply for future policy effective months.

**Benefit Description**

There are three types of coverage arrangements: Individual Stop Loss, which limits a plan sponsor's liability for claims of individual members under a self-insured medical benefit plan; Aggregate Stop Loss, which limits a plan sponsor's liability for aggregate claims under the benefit plan; and a combination of Individual and Aggregate coverages. Coverage is written on an optionally renewable basis.

Individual Stop Loss (ISL) is standardly issued to plan sponsors with over 50 employees on a policy-year, claims-paid (or claims-issued) basis. Policy duration may vary from 6 to 18 months, although we will quote ISL only on a policy period as short as 5 months. A 12-month policy is standard.

Aggregate Stop Loss (ASL) is standardly written in conjunction with ISL coverage for employee medical plans covered by Aetna Stop Loss. ASL policies may also be written on a stand-alone basis. Policy duration may vary from 6 to 18 months. A 12-month policy is standard.

Coverage applies to claims under the self-insured medical benefit plans that meet the definition of a Contractual Loss or Eligible Claim Expense under the Stop Loss policy.

**Development of Rates**

Individual Stop Loss premium rates are a function of base rates that vary by Individual Stop Loss level and are adjusted for each group's characteristics (i.e., age, gender, area, industry, single/family mix, contract type, annual leveraged trend, policy period length and medical plan). ASL limits (subject to individual state requirements) are expressed as a percentage (e.g., 125%) of the plan sponsor's total expected claim liability during the Stop Loss policy period, excluding claims expected to be covered by ISL. Premium amounts are based on total expected claims and the applicable rate for the requested ASL limit. A complete description of the method of rate definition for Individual and Aggregate Stop Loss is attached.

**Loss Ratio**

The target loss ratio for Stop Loss is 70%. General expenses account for 6-7% of earned premium, commissions account for 0-15% of earned premium, and premium taxes, assessments, licenses and fees, another 3-4%. Profit and risk charges comprise the remaining portion.

**Actuarial Certification**

To the best of my knowledge and judgement, this submittal is in compliance with the applicable laws and regulations of your state.

A handwritten signature in cursive script that reads "Laura A. Barry".

Laura Barry, FSA, MAAA

Dated: May 30, 2014