State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

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

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 8.200%

Effective Date of Last Rate Revision: 04/01/2013

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:		Overall Rate Impact:		Cha	ten nium nge for Program:	for this	licy s Affected s Program:		m for	Maximu Change (where r	Minimum % Change : (where req'd):
Group Hospitalization and Medical Services, Inc.		3.900%		3.900%		\$419	9,636	3,259		\$9,577,9	969	7.300%	-0.040%
Produc Covere	t Type: d Lives:	НМО	PP0		EPO		POS	HSA 3,044	HDH	P	FFS	Other	
Policy I	Holders:		978					2,281					

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

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

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Rate Review Detail

COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.

HHS Issuer Id: 78079

Product Names: UW Standard, UW Saver, UW HSA, HIPAA Standard

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

Other Affected Forms: D/DP-IEA-5/95, DC/CF/IND RX3 (1/03), DC/CF/IND RX3 (R. 7/09),

DC/IEA/HIPAA (10/97), PPP-A/DC-4/96, DC/CF/DB/BP (7/07), DC/GHMSI/DOL APPEAL (3/06), DC/CF/DB/ELIG HIPAA (R. 2/06), DC/CF/DB/ELIG SCH (R. 2/06), DC/CF/BP/DB/IEA HIPAA (7/08), DC/CF/BP/DB/IEA (7/08), DC/CF/BP/DOCS (7/08), DC/CF/DB/BP (R.

3/08), DC/CF/DB/ELIG HIPAA (7/08), DC/CF/DB/ELIG (7/08), DC/CF/LCRX (1/05), DC/CF/LCRX (R. 7/09), DC/DP-IEA-9/95, DC/CF/DB/SOB/LC70 (7/07), DC/CF/DB/SOB/LC100 (7/07), DC/CF/DB SAVER SOB (7/08), DC/CF/IND HSA RX3 (R. 7/09), DC/CF/HSA80 (R. 7/07), DC/CF/HSA100 (R. 7/07), DC/CF/IND HSA RX3 (R. 7/06), DC/CF/DB HSA SOB (7/08), DC/CF/DB/NGF/PPACA (9/10, DC/CF/DB/DEPENDENT AGE (9/10), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
Member Months: 45,256
Benefit Change: Increase

Percent Change Requested: Min: -0.04 Max: 7.3 Avg: 3.9

PRIOR RATE:

Total Earned Premium: 10,720,380.00 Total Incurred Claims: 7,759,455.00

Annual \$: Min: 189.45 Max: 1,211.33 Avg: 236.88

REQUESTED RATE:

Projected Earned Premium: 11,140,016.00 Projected Incurred Claims: 8,900,552.00

Annual \$: Min: 189.36 Max: 1,299.25 Avg: 246.16

State: District of Columbia

H21 Health - Other/H21.000 Health - Other

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Rate/Rule Schedule

TOI/Sub-TOI:

Filing Company: Group Hospitalization and Medical Services, Inc.

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

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

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Item	Schedule		Affected Form Numbers			
No.	Item	Document Name	(Separated with commas)	Rate Action	Rate Action Information	Attachments
	Status					

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

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

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

1	1867_DC PPO UW & HIPAA -	D/DP-IEA-5/95, DC/CF/IND	Revised	Previous State Filing Number:	1867_DC_PPO UW &
	PPACA - Rate Filing	RX3 (1/03), DC/CF/IND RX3		CFAP-128718553 or 1830	HIPAA - PPACA
		(R. 7/09), DC/IEA/HIPAA		Percent Rate Change Request:	(Q3_Q4 Combined) -
		(10/97), PPP-A/DC-4/96,		4.6	Rate Filing - 5-2-
		DC/CF/DB/BP (7/07),			13.pdf,
		DC/GHMSI/DOL APPEAL			
		(3/06), DC/CF/DB/ELIG HIPAA			
		(R. 2/06), DC/CF/DB/ELIG			
		SCH (R. 2/06),			
		DC/CF/BP/DB/IEA HIPAA			
		(7/08), DC/CF/BP/DB/IEA			
		(7/08), DC/CF/BP/DOCS			
		(7/08), DC/CF/DB/BP (R.			
		3/08), DC/CF/DB/ELIG HIPAA			
		(7/08), DC/CF/DB/ELIG (7/08),			
		DC/CF/LCRX (1/05),			
		DC/CF/LCRX (R. 7/09),			
		DC/DP-IEA-9/95,			
		DC/CF/DB/SOB/LC70 (7/07),			
		DC/CF/DB/SOB/LC100 (7/07),			
		DC/CF/DB SAVER SOB			
		(7/08), DC/CF/IND HSA RX3			
		(R. 7/09), DC/CF/HSA80 (R.			
		7/07), DC/CF/HSA100 (R.			
		7/07), DC/CF/IND HSA RX3			
		(R. 7/06), DC/CF/DB HSA SOB			
		(7/08),			
		DC/CF/DB/NGF/PPACA (9/10,			
		DC/CF/DB/DEPENDENT AGE			
		(9/10), and any amendments			

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

District of Columbia

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

Rate Filing # 1867
Rate Filing

Effective 7/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business PPO (BluePreferred) District of Columbia Underwritten & HIPAA Standard, Saver, and HSA - PPACA Rate Filing # 1867 Rate Filing Table of Contents

Effective 7/1/2013

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GHMSI dba

CareFirst BlueCross BlueShield INDIVIDUAL, NON-MEDIGAP

District of Columbia

PPO/BluePreferred

Underwritten Standard, Saver and HSA Plans Form Numbers

Underwritten (Standard):

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

Underwritten Saver:

and any amendments

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

Underwritten Health Savings Account (HSA):

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

HIPAA (Standard):

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

PPACA:

and any amendments

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

PPACA:

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

PPACA:

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

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

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

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

Base Rate \$437.23

Age 0-5	Ind \$240.48	Ind & Child(ren)	Ind & Adult	Family
6-18	\$214.24	\$432.77	\$428.49	\$582.74
19-20	\$317.87	\$642.09	\$635.73	\$864.60
21	\$317.87	\$642.09	\$635.73	\$864.60
22	\$317.87	\$642.09	\$635.73	\$864.60
23	\$317.87	\$642.09	\$635.73	\$864.60
24	\$317.87	\$642.09	\$635.73	\$864.60
25	\$317.87	\$642.09	\$635.73	\$864.60
				•
26	\$317.87	\$642.09	\$635.73	\$864.60
27	\$317.87	\$642.09	\$635.73	\$864.60
28	\$317.87	\$642.09	\$635.73	\$864.60
29	\$317.87	\$642.09	\$635.73	\$864.60
30	\$317.87	\$642.09	\$635.73	\$864.60
31	\$317.87	\$642.09	\$635.73	\$864.60
32	\$317.87	\$642.09	\$635.73	\$864.60
33	\$326.17	\$658.87	\$652.35	\$887.19
34	\$338.85	\$684.48	\$677.71	\$921.68
35	\$351.97	\$710.98	\$703.94	•
36	\$365.52	\$738.36	\$703.94	\$957.36 \$994.23
37	\$379.95	\$767.50	\$751.05	\$1,033.47
38	\$394.82	\$797.53	\$789.64	\$1,073.91
39	\$410.12	\$828.45	\$820.24	\$1,073.91
40	\$426.30	\$861.12	\$852.60	\$1,159.53
41	\$442.91	\$894.69	\$885.83	\$1,204.73
42	\$460.40	\$930.01	\$920.81	\$1,252.30
43	\$478.33	\$966.23	\$956.66	\$1,301.06
44	\$497.13	\$1,004.20	\$994.26	\$1,352.19
45	\$516.37	\$1,043.06	\$1,032.74	\$1,404.52
46	\$536.48	\$1,083.69	\$1,072.96	\$1,459.23
47	\$557.47	\$1,126.09	\$1,114.94	\$1,516.31
48	\$579.33	\$1,170.25	\$1,158.66	\$1,575.78
49	\$602.07	\$1,216.17	\$1,204.13	\$1,637.62
50	\$625.68	\$1,263.87	\$1,251.35	\$1,701.84
51	\$650.16	\$1,313.33	\$1,300.32	\$1,768.44
52	\$675.52	\$1,364.55	\$1,351.04	\$1,837.42
53	\$701.75	\$1,417.54	\$1,403.51	\$1,908.77
54	\$729.30	\$1,473.19	\$1,458.60	\$1,983.70
55	\$757.72	\$1,530.59	\$1,515.44	\$2,061.00
56	\$787.45	\$1,590.65	\$1,574.90	\$2,141.87
57	\$818.06	\$1,652.48	\$1,636.11	\$2,225.12
58	\$849.98	\$1,716.95	\$1,699.95	\$2,311.93
59	\$883.20	\$1,784.07	\$1,766.41	\$2,402.32
60	\$917.75	\$1,853.85	\$1,835.49	\$2,496.27
61	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
62	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
63	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
64	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
65	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
>65 Non-Medicare Eligible	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
>65 Medicare Eligible **	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 90% Coins
Proposed Monthly Premium Rates Effective 7/1/2013
District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

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

\$353.29	
\$353.2	29

Age	Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	\$194.31				
6-18	\$173.11	\$349.69	\$346.22	\$470.86	
19-20	\$256.84	\$518.82	\$513.68	\$698.61	
21	\$256.84	\$518.82	\$513.68	\$698.61	
22	\$256.84	\$518.82	\$513.68	\$698.61	
23	\$256.84	\$518.82	\$513.68	\$698.61	
24	\$256.84	\$518.82	\$513.68	\$698.61	
25	\$256.84	\$518.82	\$513.68	\$698.61	
26	\$256.84	\$518.82	\$513.68	\$698.61	
27	\$256.84	\$518.82	\$513.68	\$698.61	
28	\$256.84	\$518.82	\$513.68	\$698.61	
	·		•		
29	\$256.84	\$518.82	\$513.68	\$698.61	
30	\$256.84	\$518.82	\$513.68	\$698.61	
31	\$256.84	\$518.82	\$513.68	\$698.61	
32	\$256.84	\$518.82	\$513.68	\$698.61	
33	\$263.55	\$532.38	\$527.11	\$716.87	
34	\$273.80	\$553.08	\$547.60	\$744.74	
35	\$284.40	\$574.48	\$568.80	\$773.56	
36	\$295.35	\$596.61	\$590.70	\$803.35	
37	\$307.01	\$620.16	\$614.02	\$835.06	
38	\$319.02	\$644.42	\$638.04	\$867.74	
39	\$331.39	\$669.40	\$662.77	\$901.37	
40	\$344.46	\$695.80	\$688.92	\$936.93	
41	\$357.88	\$722.92	\$715.77	\$973.44	
42	\$372.01	\$751.47	\$744.03	\$1,011.88	
43	\$386.50	\$780.73	\$773.00	\$1,051.28	
44	\$401.69	\$811.42	\$803.38	\$1,092.60	
45	\$417.24	\$842.82	\$834.47	\$1,134.88	
46	\$433.49	\$875.64	\$866.97	\$1,179.08	
47	\$450.44	\$909.90	\$900.89	\$1,225.21	
48	\$468.11	\$945.58	\$936.22	\$1,273.26	
49	\$486.48	\$982.69	\$972.96	\$1,323.23	
50	\$505.56	\$1,021.23	\$1,011.12	\$1,375.12	
51	\$525.34	\$1,061.19	\$1,050.68	\$1,428.93	
52	\$545.83	\$1,102.58	\$1,091.67	\$1,484.67	
53	\$567.03	\$1,145.40	\$1,134.06	\$1,542.32	
54	\$589.29	\$1,190.36	\$1,178.58	\$1,602.86	
55	\$612.25	\$1,236.75	\$1,224.50	\$1,665.32	
56	\$636.28	\$1,285.28	\$1,272.55	\$1,730.67	
57	\$661.01	\$1,335.23	\$1,322.01	\$1,797.94	
58	\$686.80	\$1,387.33	\$1,373.59	\$1,868.08	
59	\$713.65	\$1,441.56	\$1,427.29	\$1,941.12	
60	\$741.56	\$1,497.94	\$1,483.11	\$2,017.03	
61	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
62	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
63	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
64	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
65	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
>65 Non-Medicare Eligible	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	
>65 Medicare Eligible **	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83	

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013
District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

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

Base Rate	\$338.46
-----------	----------

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$186.15	¢225.04	¢224.60	\$451.10
6-18 19-20	\$165.85 \$246.06	\$335.01 \$497.04	\$331.69 \$492.12	\$669.28
21	\$246.06	\$497.04	\$492.12	\$669.28
22	\$246.06	\$497.04	\$492.12	\$669.28
23	\$246.06	\$497.04	\$492.12	\$669.28
24	\$246.06	\$497.04	\$492.12	\$669.28
25	\$246.06	\$497.04	\$492.12	\$669.28
26	\$246.06	\$497.04	\$492.12	\$669.28
27	\$246.06	\$497.04	\$492.12	\$669.28
28	\$246.06	\$497.04	\$492.12	\$669.28
29	\$246.06	\$497.04	\$492.12	\$669.28
30	\$246.06	\$497.04	\$492.12	\$669.28
31	\$246.06	•	\$492.12	•
		\$497.04		\$669.28
32	\$246.06	\$497.04	\$492.12	\$669.28
33	\$252.49	\$510.03	\$504.98	\$686.78
34	\$262.31	\$529.86	\$524.61	\$713.47
35	\$272.46	\$550.37	\$544.92	\$741.09
36	\$282.95	\$571.56	\$565.91	\$769.63
37	\$294.12	\$594.13	\$588.24	\$800.01
38	\$305.63	\$617.37	\$611.26	\$831.31
39	\$317.48	\$641.30	\$634.95	\$863.53
40	\$330.00	\$666.60	\$660.00	\$897.60
41	\$342.86	\$692.58	\$685.72	\$932.58
42	\$356.40	\$719.92	\$712.80	\$969.40
43	\$370.28	\$747.96	\$740.55	\$1,007.15
44	\$384.83	\$777.35	\$769.66	\$1,046.73
45	\$399.72	\$807.44	\$799.44	\$1,087.24
46	\$415.29	\$838.89	\$830.58	\$1,129.59
47	\$431.54	\$871.70	\$863.07	\$1,173.78
48	\$448.46	\$905.89	\$896.92	\$1,219.81
49	\$466.06	\$941.44	\$932.12	\$1,267.68
50	\$484.34	\$978.36	\$968.67	\$1,317.39
51	\$503.29	\$1,016.65	\$1,006.58	\$1,368.95
52	\$522.92	\$1,056.30	\$1,045.84	\$1,422.34
53	\$543.23	\$1,097.32	\$1,086.46	\$1,477.58
54	\$564.55	\$1,140.39	\$1,129.10	\$1,535.58
55	\$586.55	\$1,184.83	\$1,173.10	\$1,595.42
56	\$609.57	\$1,231.32	\$1,219.13	\$1,658.02
57	\$633.26	\$1,279.18	\$1,266.52	\$1,722.46
58	\$657.97	\$1,329.09	\$1,315.93	\$1,789.67
59	\$683.69	\$1,381.05	\$1,367.38	\$1,859.63
60	\$710.43	\$1,435.06	\$1,420.86	\$1,932.36
61	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
62	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
63	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
64	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
65	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
>65 Non-Medicare Eligible	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
>65 Medicare Eligible **	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$500 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM In Network \$500 Out-Of-Network \$1,000 60% / 40% 80% / 20% \$2,500 \$5,000

Base Rate	\$323.10
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	Age	Ind	Ind & Child(ren)	Ind & Adult	Family	
	0-5	\$177.71				
(5-18	\$158.32	\$319.80	\$316.64	\$430.63	
19	9-20	\$234.89	\$474.49	\$469.79	\$638.91	
	21	\$234.89	\$474.49	\$469.79	\$638.91	
	22	\$234.89	\$474.49	\$469.79	\$638.91	
	23	\$234.89	\$474.49	\$469.79	\$638.91	
	24	\$234.89	\$474.49	\$469.79	\$638.91	
	25	\$234.89	\$474.49	\$469.79	\$638.91	
	26	\$234.89	\$474.49	\$469.79	\$638.91	
	27	\$234.89	\$474.49	\$469.79	\$638.91	
	28	\$234.89	\$474.49	\$469.79	\$638.91	
		•		•	•	
	29	\$234.89	\$474.49	\$469.79	\$638.91	
	30	\$234.89	\$474.49	\$469.79	\$638.91	
	31	\$234.89	\$474.49	\$469.79	\$638.91	
	32	\$234.89	\$474.49	\$469.79	\$638.91	
	33	\$241.03	\$486.89	\$482.07	\$655.61	
	34	\$250.40	\$505.81	\$500.81	\$681.09	
	35	\$260.10	\$525.39	\$520.19	\$707.46	
	36	\$270.11	\$545.63	\$540.22	\$734.70	
	37	\$280.77	\$567.16	\$561.55	\$763.71	
	38	\$291.76	\$589.35	\$583.52	\$793.59	
	39	\$303.07	\$612.20	\$606.14	\$824.34	
	40	\$315.02	\$636.35	\$630.05	\$856.86	
	41	\$327.30	\$661.15	\$654.60	\$890.26	
	42	\$340.22	\$687.25	\$680.45	\$925.41	
	43	\$353.47	\$714.01	\$706.94	\$961.44	
	44	\$367.36	\$742.08	\$734.73	\$999.23	
	45	\$381.58	\$770.79	\$763.16	\$1,037.90	
	46	\$396.44	\$800.82	\$792.89	\$1,078.33	
	47	\$411.95	\$832.14	\$823.91	\$1,120.51	
	48	\$428.11	\$864.78	\$856.22	\$1,164.45	
	49	\$444.91	\$898.72	\$889.82	\$1,210.15	
	50	\$462.36	\$933.96	\$924.71	\$1,257.61	
	51	\$480.45	\$970.51	\$960.90	\$1,306.82	
	52	\$499.19	\$1,008.36	\$998.38	\$1,357.80	
	53	\$518.58	\$1,047.52	\$1,037.15	\$1,410.53	
	54	\$538.93	\$1,088.64	\$1,077.86	\$1,465.89	
	55	\$559.93	\$1,131.06	\$1,119.86	\$1,523.02	
	56	\$581.90	\$1,175.44	\$1,163.81	\$1,582.78	
	57	\$604.52	\$1,221.13	\$1,209.04	\$1,644.29	
	58	\$628.11	\$1,268.77	\$1,256.21	\$1,708.45	
	59	\$652.66	\$1,318.38	\$1,305.32	\$1,775.24	
	60	\$678.19	\$1,369.94	\$1,356.37	\$1,844.67	
	61	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	
	62	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	
	63	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	
	64	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	
>65 Non-Medicare Elic	65	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	
>65 Non-Medicare Flic	idié	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73	

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$750 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$750
 \$1,500

 80% / 20%
 60% / 40%

 \$3,500
 \$7,000

Base Rate \$275.52

Age 0-5	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$151.54 \$135.00	\$272.71	\$270.01	\$367.21
19-20	\$135.00	\$404.61	\$400.61	\$544.82
	\$200.30			
21 22		\$404.61	\$400.61	\$544.82
22 23	\$200.30	\$404.61	\$400.61	\$544.82
	\$200.30	\$404.61	\$400.61	\$544.82
24	\$200.30	\$404.61	\$400.61	\$544.82
25	\$200.30	\$404.61	\$400.61	\$544.82
26	\$200.30	\$404.61	\$400.61	\$544.82
27	\$200.30	\$404.61	\$400.61	\$544.82
28	\$200.30	\$404.61	\$400.61	\$544.82
29	\$200.30	\$404.61	\$400.61	\$544.82
30	\$200.30	\$404.61	\$400.61	\$544.82
31	\$200.30		\$400.61	
		\$404.61		\$544.82
32	\$200.30	\$404.61	\$400.61	\$544.82
33	\$205.54	\$415.19	\$411.08	\$559.06
34	\$213.53	\$431.33	\$427.06	\$580.80
35	\$221.79	\$448.02	\$443.59	\$603.28
36	\$230.33	\$465.28	\$460.67	\$626.51
37	\$239.43	\$483.64	\$478.85	\$651.24
38	\$248.79	\$502.57	\$497.59	\$676.72
39	\$258.44	\$522.04	\$516.88	\$702.95
40	\$268.63	\$542.64	\$537.26	\$730.68
41	\$279.10	\$563.79	\$558.20	\$759.16
42	\$290.12	\$586.05	\$580.25	\$789.13
43	\$301.42	\$608.87	\$602.84	\$819.86
44	\$313.27	\$632.80	\$626.53	\$852.08
45	\$325.39	\$657.29	\$650.78	\$885.06
46	\$338.06	\$682.89	\$676.13	\$919.53
47	\$351.29	\$709.60	\$702.58	\$955.50
48	\$365.06	\$737.43	\$730.13	\$992.97
49	\$379.39	\$766.37	\$758.78	\$1,031.94
50	\$394.27	\$796.42	\$788.54	\$1,072.41
51	\$409.70	\$827.59	\$819.40	\$1,114.38
52	\$425.68	\$859.87	\$851.36	\$1,157.85
53	\$442.21	\$893.26	\$884.42	\$1,202.81
54	\$459.57	\$928.33	\$919.13	\$1,250.02
55	\$477.48	\$964.50	\$954.95	\$1,298.74
56	\$496.21	\$1,002.35	\$992.42	\$1,349.70
57	\$515.50	\$1,041.31	\$1,031.00	\$1,402.15
58	\$535.61	\$1,081.93	\$1,071.22	\$1,456.86
59	\$556.55	\$1,124.23	\$1,113.10	\$1,513.82
60	\$578.32	\$1,168.20	\$1,156.63	\$1,573.02
61	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
62	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
63	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
64	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
65	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
>65 Non-Medicare Eligible	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47
>65 Medicare Eligible **	\$600.91	\$1,213.84	\$1,201.82	\$1,634.47

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$2500 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$2,500
 \$5,000

 80% / 20%
 60% / 40%

 \$5,000
 \$7,500

Base Rate	\$ 187.43

Age 0-5	Ind \$103.09	Ind & Child(ren)	Ind & Adult	Family
6-18	\$103.09	\$185.52	\$183.68	\$249.81
19-20	\$136.26	\$185.52	\$272.52	\$370.63
	\$136.26		\$272.52	
21		\$275.25		\$370.63
22	\$136.26	\$275.25	\$272.52	\$370.63
23	\$136.26	\$275.25	\$272.52	\$370.63
24	\$136.26	\$275.25	\$272.52	\$370.63
25	\$136.26	\$275.25	\$272.52	\$370.63
26	\$136.26	\$275.25	\$272.52	\$370.63
27	\$136.26	\$275.25	\$272.52	\$370.63
28	\$136.26	\$275.25	\$272.52	\$370.63
29	\$136.26	\$275.25	\$272.52	\$370.63
30	\$136.26	\$275.25	\$272.52	\$370.63
31	\$136.26	\$275.25	\$272.52	\$370.63
32	\$136.26	\$275.25	\$272.52	\$370.63
33	\$139.82	\$282.44	\$279.65	\$380.32
34	\$145.26	\$293.42	\$290.52	\$395.10
35	\$150.88	\$304.78	\$301.76	\$410.40
36	\$156.69	\$316.52	\$313.38	\$426.20
37	\$162.88	\$329.01	\$325.75	\$443.02
38	\$169.25	\$341.88	\$338.50	\$460.36
39	\$175.81	\$355.13	\$351.62	\$478.20
40	\$182.74	\$369.14	\$365.49	\$497.06
41	\$189.87	\$383.53	\$379.73	\$516.44
42	\$197.36	\$398.67	\$394.73	\$536.83
43	\$205.05	\$414.20	\$410.10	\$557.73
44	\$213.11	\$430.48	\$426.22	\$579.65
45	\$221.35	\$447.14	\$442.71	\$602.09
46	\$229.98	\$464.55	\$459.95	\$625.54
47	\$238.97	\$482.73	\$477.95	\$650.01
48	\$248.34	\$501.66	\$496.69	\$675.50
49	\$258.09	\$521.34	\$516.18	\$702.01
50	\$268.21	\$541.79	\$536.42	\$729.54
51	\$278.71	\$562.99	\$557.42	\$758.09
52	\$289.58	\$584.95	\$579.16	\$787.66
53	\$300.83	\$607.67	\$601.65	\$818.24
54	\$312.63	\$631.52	\$625.27	\$850.36
55	\$324.82	\$656.13	\$649.63	\$883.50
56	\$337.56	\$681.87	\$675.12	\$918.17
57	\$350.68	\$708.38	\$701.36	\$953.85
58	\$364.36	\$736.02	\$728.73	\$991.07
59	\$378.61	\$764.79	\$757.22	\$1,029.82
60	\$393.42	\$794.70	\$786.83	\$1,070.09
61 62	\$408.78 \$408.78	\$825.75	\$817.57	\$1,111.89
63		\$825.75	\$817.57	\$1,111.89
	\$408.78	\$825.75	\$817.57	\$1,111.89
64	\$408.78	\$825.75	\$817.57	\$1,111.89
65	\$408.78 \$408.78	\$825.75 \$825.75	\$817.57 \$817.57	\$1,111.89 \$1.111.89
>65 Non-Medicare Eligible >65 Medicare Eligible **	\$408.78 \$408.78	\$825.75 \$825.75	\$817.57	\$1,111.89

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$2500 Ded Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$2,500
 \$5,000

 70% / 30%
 60% / 40%

 \$5,000
 \$10,000

Base Rate \$194.85

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$107.17			
6-18	\$95.48	\$192.86	\$190.95	\$259.70
19-20	\$141.66	\$286.15	\$283.31	\$385.30
21	\$141.66	\$286.15	\$283.31	\$385.30
22	\$141.66	\$286.15	\$283.31	\$385.30
23	\$141.66	\$286.15	\$283.31	\$385.30
24	\$141.66	\$286.15	\$283.31	\$385.30
25	\$141.66	\$286.15	\$283.31	\$385.30
26	\$141.66	\$286.15	\$283.31	\$385.30
27	\$141.66	\$286.15	\$283.31	\$385.30
28	\$141.66	\$286.15	\$283.31	\$385.30
29	\$141.66	\$286.15	\$283.31	\$385.30
30	\$141.66	\$286.15	\$283.31	\$385.30
31		\$286.15	\$283.31	
32	\$141.66 \$141.66	\$286.15	\$283.31	\$385.30 \$385.30
33	\$145.36	\$293.62	\$290.72	\$395.37
	•			
34	\$151.01	\$305.04	\$302.02	\$410.74
35	\$156.85	\$316.85	\$313.71	\$426.64
36	\$162.89	\$329.05	\$325.79	\$443.07
37	\$169.32	\$342.04	\$338.65	\$460.56
38	\$175.95	\$355.42	\$351.90	\$478.58
39	\$182.77	\$369.19	\$365.54	\$497.13
40	\$189.98	\$383.76	\$379.96	\$516.74
41	\$197.38	\$398.71	\$394.77	\$536.88
42	\$205.18	\$414.46	\$410.35	\$558.08
43	\$213.17	\$430.60	\$426.33	\$579.81
44	\$221.54	\$447.52	\$443.09	\$602.60
45	\$230.12	\$464.84	\$460.24	\$625.92
46	\$239.08	\$482.94	\$478.16	\$650.30
47	\$248.43	\$501.84	\$496.87	\$675.74
48	\$258.18	\$521.52	\$516.35	\$702.24
49	\$268.31	\$541.98	\$536.62	\$729.80
50	\$278.83	\$563.24	\$557.66	\$758.42
51	\$289.74	\$585.28	\$579.48	\$788.10
52	\$301.04	\$608.11	\$602.09	\$818.84
53	\$312.73	\$631.72	\$625.47	\$850.64
54	\$325.01	\$656.52	\$650.02	\$884.03
55	\$337.68	\$682.10	\$675.35	\$918.48
56	\$350.92	\$708.87	\$701.85	\$954.52
57	\$364.56	\$736.42	\$729.13	\$991.62
58	\$378.79	\$765.15	\$757.58	\$1,030.30
59	\$393.60	\$795.07	\$787.19	\$1,070.58
60	\$408.99	\$826.16	\$817.98	\$1,112.45
61	\$424.97	\$858.44	\$849.94	\$1,155.91
62	\$424.97	\$858.44	\$849.94	\$1,155.91
63	\$424.97	\$858.44	\$849.94	\$1,155.91
64	\$424.97	\$858.44	\$849.94	\$1,155.91
65	\$424.97	\$858.44	\$849.94	\$1,155.91
>65 Non-Medicare Eligible	\$424.97	\$858.44	\$849.94	\$1,155.91
>65 Medicare Eligible **	\$424.97	\$858.44	\$849.94	\$1,155.91

- Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.
- **- Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$5000 Ded Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$5,000
 \$10,000

 100% / 0%
 80% / 20%

 \$5,000
 \$12,500

Base Rate \$168.93

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$92.91			
6-18	\$82.78	\$167.21	\$165.55	\$225.15
19-20	\$122.81	\$248.08	\$245.62	\$334.05
21	\$122.81	\$248.08	\$245.62	\$334.05
22	\$122.81	\$248.08	\$245.62	\$334.05
23	\$122.81	\$248.08	\$245.62	\$334.05
24	\$122.81	\$248.08	\$245.62	\$334.05
25	\$122.81	\$248.08	\$245.62	\$334.05
26	\$122.81	\$248.08	\$245.62	\$334.05
27	\$122.81	\$248.08	\$245.62	\$334.05
28	\$122.81	\$248.08	\$245.62	\$334.05
29	\$122.81	\$248.08	\$245.62	\$334.05
30	\$122.81	\$248.08	\$245.62	\$334.05
31	-	\$248.08	\$245.62	
	\$122.81	•		\$334.05
32	\$122.81	\$248.08	\$245.62	\$334.05
33	\$126.02	\$254.56	\$252.04	\$342.78
34	\$130.92	\$264.46	\$261.84	\$356.10
35	\$135.99	\$274.70	\$271.98	\$369.89
36	\$141.23	\$285.28	\$282.45	\$384.13
37	\$146.80	\$296.54	\$293.60	\$399.30
38	\$152.54	\$308.14	\$305.09	\$414.92
39	\$158.46	\$320.08	\$316.91	\$431.00
40	\$164.71	\$332.71	\$329.41	\$448.00
41	\$171.13	\$345.67	\$342.25	\$465.46
42	\$177.88	\$359.32	\$355.77	\$483.84
43	\$184.81	\$373.32	\$369.62	\$502.68
44	\$192.07	\$387.99	\$384.15	\$522.44
45	\$199.51	\$403.00	\$399.01	\$542.66
46	\$207.28	\$418.70	\$414.55	\$563.79
47	\$215.39	\$435.08	\$430.77	\$585.85
48	\$223.83	\$452.14	\$447.66	\$608.82
49	\$232.62	\$469.89	\$465.23	\$632.72
50	\$241.74	\$488.31	\$483.48	\$657.53
51	\$251.20	\$507.42	\$502.40	\$683.26
52	\$261.00	\$527.21	\$521.99	\$709.91
53	\$271.13	\$547.69	\$542.27	\$737.48
54	\$281.78	\$569.19	\$563.55	\$766.43
55	\$292.76	\$591.37	\$585.51	\$796.30
56	\$304.24	\$614.57	\$608.49	\$827.54
57	\$316.07	\$638.46	\$632.14	\$859.71
58	\$328.40	\$663.37	\$656.80	\$893.25
59	\$341.24	\$689.30	\$682.48	\$928.17
60	\$354.58	\$716.26	\$709.17	\$964.47
61	\$368.44	\$744.24	\$736.87	\$1,002.15
62	\$368.44	\$744.24	\$736.87	\$1,002.15
63	\$368.44	\$744.24	\$736.87	\$1,002.15
64	\$368.44	\$744.24	\$736.87	\$1,002.15
65	\$368.44	\$744.24	\$736.87	\$1,002.15
>65 Non-Medicare Eligible >65 Medicare Eligible **	\$368.44 \$368.44	\$744.24 \$744.24	\$736.87 \$736.87	\$1,002.15 \$1,002.15

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$10000 Ded Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$10,000
 \$12,500

 100% / 0%
 80% / 20%

 \$10,000
 \$15,000

Base Rate \$121.92

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$67.06			
6-18	\$59.74	\$120.68	\$119.48	\$162.49
19-20	\$88.64	\$179.04	\$177.27	\$241.09
21	\$88.64	\$179.04	\$177.27	\$241.09
22	\$88.64	\$179.04	\$177.27	\$241.09
23	\$88.64	\$179.04	\$177.27	\$241.09
24	\$88.64	\$179.04	\$177.27	\$241.09
25	\$88.64	\$179.04	\$177.27	\$241.09
26	\$88.64	\$179.04	\$177.27	\$241.09
27	\$88.64	\$179.04	\$177.27	\$241.09
28	\$88.64	\$179.04	\$177.27	\$241.09
29	\$88.64	\$179.04	\$177.27	\$241.09
30	\$88.64	\$179.04	\$177.27	\$241.09
31		•		•
	\$88.64	\$179.04	\$177.27	\$241.09
32	\$88.64	\$179.04	\$177.27	\$241.09
33	\$90.95	\$183.72	\$181.90	\$247.39
34	\$94.49	\$190.87	\$188.98	\$257.01
35	\$98.15	\$198.25	\$196.29	\$266.96
36	\$101.93	\$205.89	\$203.85	\$277.24
37	\$105.95	\$214.02	\$211.90	\$288.18
38	\$110.09	\$222.39	\$220.19	\$299.46
39	\$114.36	\$231.01	\$228.72	\$311.06
40	\$118.87	\$240.12	\$237.74	\$323.33
41	\$123.50	\$249.48	\$247.01	\$335.93
42	\$128.38	\$259.33	\$256.76	\$349.20
43	\$133.38	\$269.43	\$266.76	\$362.79
44	\$138.62	\$280.02	\$277.25	\$377.05
45	\$143.99	\$290.85	\$287.98	\$391.65
46	\$149.60	\$302.18	\$299.19	\$406.90
47	\$155.45	\$314.00	\$310.90	\$422.82
48	\$161.54	\$326.32	\$323.09	\$439.40
49	\$167.88	\$339.13	\$335.77	\$456.64
50	\$174.47	\$352.42	\$348.94	\$474.55
51	\$181.30	\$366.22	\$362.59	\$493.12
52	\$188.37	\$380.50	\$376.73	\$512.36
53	\$195.68	\$395.28	\$391.36	\$532.25
54	\$203.36	\$410.79	\$406.73	\$553.15
55	\$211.29	\$426.80	\$422.57	\$574.70
<u>56</u> 57	\$219.58 \$228.11	\$443.55 \$460.79	\$439.16 \$456.22	\$597.25 \$620.47
58	\$237.01	\$478.77	\$474.02	\$644.67
59	\$237.01	\$497.48	\$474.02 \$492.56	\$669.88
60	\$255.91	\$516.94	\$511.82	\$696.08
61	\$265.91	\$537.13	\$531.82	\$723.27
62	\$265.91	\$537.13	\$531.82	\$723.27
63	\$265.91	\$537.13	\$531.82	\$723.27
64	\$265.91	\$537.13	\$531.82	\$723.27
65	\$265.91	\$537.13	\$531.82	\$723.27
>65 Non-Medicare Eligible	\$265.91	\$537.13	\$531.82	\$723.27

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

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

^{**}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$1200 Ded

Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE

OUT-OF-POCKET MAXIMUM

\$204.39

 In Network
 Out-Of-Network

 \$1,200
 \$2,400

 80% / 20%
 60% / 40%

 \$2,800
 \$5,000

Base Rate

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$112.41			
6-18	\$100.15	\$202.31	\$200.30	\$272.41
19-20	\$148.59	\$300.15	\$297.18	\$404.17
21	\$148.59	\$300.15	\$297.18	\$404.17
22	\$148.59	\$300.15	\$297.18	\$404.17
23	\$148.59	\$300.15	\$297.18	\$404.17
24	\$148.59	\$300.15	\$297.18	\$404.17
25	\$148.59	\$300.15	\$297.18	\$404.17
26	\$148.59	\$300.15	\$297.18	\$404.17
27	\$148.59	\$300.15	\$297.18	\$404.17
28	\$148.59	\$300.15	\$297.18	\$404.17
29	\$148.59	\$300.15	\$297.18	\$404.17
30	\$148.59	\$300.15	\$297.18	\$404.17
31	\$148.59	\$300.15	\$297.18	\$404.17
32	\$148.59	\$300.15	\$297.18	\$404.17
33	\$152.47	\$308.00	\$304.95	\$414.73
34	\$158.40			•
* * * * * * * * * * * * * * * * * * * *	*	\$319.97	\$316.80	\$430.85
35	\$164.53	\$332.36	\$329.07	\$447.53
36	\$170.87	\$345.16	\$341.74	\$464.77
37	\$177.61	\$358.78	\$355.23	\$483.11
38	\$184.56	\$372.82	\$369.13	\$502.01
39	\$191.72	\$387.27	\$383.44	\$521.47
40	\$199.28	\$402.55	\$398.56	\$542.04
41	\$207.05	\$418.24	\$414.09	\$563.17
42 43	\$215.22	\$434.75	\$430.45	\$585.41
43	\$223.60	\$451.68	\$447.21	\$608.20
44 45	\$232.39 \$241.38	\$469.43 \$487.60	\$464.78 \$482.77	\$632.10 \$656.57
45	\$250.79	\$506.59	\$501.57	\$682.14
40	\$260.60	\$526.41	\$521.19	\$708.82
48	\$270.82	\$547.05	\$541.63	\$736.62
49	\$281.45	\$568.52	\$562.89	\$765.53
50	\$292.48	\$590.81	\$584.96	\$795.55
51	\$303.93	\$613.93	\$607.86	\$826.68
52	\$315.78	\$637.88	\$631.57	\$858.93
53	\$328.05	\$662.65	\$656.09	\$892.28
54	\$340.92	\$688.66	\$681.85	\$927.31
55	\$354.21	\$715.50	\$708.42	\$963.45
56	\$368.11	\$743.57	\$736.21	\$1,001.25
57	\$382.41	\$772.48	\$764.83	\$1,040.17
58	\$397.33	\$802.62	\$794.67	\$1,080.75
59	\$412.87	\$833.99	\$825.74	\$1,123.00
60	\$429.01	\$866.61	\$858.03	\$1,166.92
61	\$445.77	\$900.46	\$891.55	\$1,212.51
62	\$445.77	\$900.46	\$891.55	\$1,212.51
63	\$445.77	\$900.46	\$891.55	\$1,212.51
64	\$445.77	\$900.46	\$891.55	\$1,212.51
65	\$445.77	\$900.46	\$891.55	\$1,212.51
Over 65	\$445.77	\$900.46	\$891.55	\$1,212.51

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

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

^{**}not available to new sales

Individual Non-Medigap Business

District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$1400 Ded Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

Rx and Medical Combined for Ded and OOP Max* MATERNITY COVERED**

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$1,400
 \$2,800

 80% / 20%
 60% / 40%

 \$2,800
 \$5,000

Base Rate \$199.75

Age	Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	\$109.86	, ,		•	_
6-18	\$97.88	\$197.71	\$195.76	\$266.23	_
19-20	\$145.22	\$293.34	\$290.44	\$394.99	_
21	\$145.22	\$293.34	\$290.44	\$394.99	_
22	\$145.22	\$293.34	\$290.44	\$394.99	_
23	\$145.22	\$293.34	\$290.44	\$394.99	_
24	\$145.22	\$293.34	\$290.44	\$394.99	_
25	\$145.22	\$293.34	\$290.44	\$394.99	_
26	\$145.22	\$293.34	\$290.44	\$394.99	*
27	\$145.22	\$293.34	\$290.44	\$394.99	_
28	\$145.22	\$293.34	\$290.44	\$394.99	_
29	\$145.22	\$293.34	\$290.44	\$394.99	_
30	\$145.22	\$293.34	\$290.44	\$394.99	_
31	\$145.22	\$293.34	\$290.44	\$394.99	
32	\$145.22	\$293.34	\$290.44	\$394.99	
33	\$149.01	\$301.01	\$298.03	\$405.32	_
34		\$312.71			_
	\$154.81	* -	\$309.61	\$421.07	
35	\$160.80	\$324.81	\$321.60	\$437.37	
36	\$166.99	\$337.32	\$333.98	\$454.22	
37	\$173.58	\$350.64	\$347.17	\$472.15	
38	\$180.37	\$364.36	\$360.75	\$490.62	_
39	\$187.37	\$378.48	\$374.73	\$509.63	
40	\$194.76	\$393.41	\$389.51	\$529.74	
41	\$202.35	\$408.74	\$404.69	\$550.38	
42	\$210.34	\$424.88	\$420.67	\$572.12	
43	\$218.53	\$441.42	\$437.05	\$594.39	
44	\$227.12	\$458.77	\$454.23	\$617.75	_
45	\$235.90	\$476.53	\$471.81	\$641.66	_
46	\$245.09	\$495.09	\$490.19	\$666.65	_
47	\$254.68	\$514.46	\$509.36	\$692.73	
48	\$264.67	\$534.63	\$529.34	\$719.90	_
49	\$275.06	\$555.61	\$550.11	\$748.15	
50	\$285.84	\$577.40	\$571.68	\$777.49	_
51	\$297.03	\$600.00	\$594.06	\$807.92	
52	\$308.61	\$623.40	\$617.23	\$839.43	
53	\$320.60	\$647.61	\$641.20	\$872.03	_
54	\$333.18	\$673.03	\$666.37	\$906.26	_
<u>55</u> 56	\$346.17 \$359.75	\$699.26 \$726.69	\$692.33 \$719.50	\$941.57 \$978.52	_
57	\$373.73	\$754.94	\$747.46	\$1,016.55	_
58	\$388.31	\$784.39	\$776.63	\$1,056.21	_
	\$403.50	\$815.06	\$806.99	\$1,097.51	_
60	\$419.28	\$846.94	\$838.55	\$1.140.43	_
61	\$435.65	\$880.02	\$871.31	\$1,184.98	_
62	\$435.65	\$880.02	\$871.31	\$1,184.98	_
63	\$435.65	\$880.02	\$871.31	\$1,184.98	—
64	\$435.65	\$880.02	\$871.31	\$1,184.98	_
65	\$435.65	\$880.02	\$871.31	\$1,184.98	_
>65 Non-Medicare Eligible	\$435.65	\$880.02	\$871.31	\$1,184.98	_
>65 Medicare Eligible ***	\$435.65	\$880.02	\$871.31	\$1,184.98	_

^{*-} Prescription Drug Benefit: \$10 Generic, \$25 Preferred Brand \$45 Non-Preferred Brand Copays

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

^{***}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$2700 Ded

Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE

OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$2,700
 \$5,400

 100% / 0%
 80% / 20%

 \$3,200
 \$6,400

Base Rate \$151.48

Age 0-5	Ind \$83.31	Ind & Child(ren)	Ind & Adult	Family	_
6-18	\$74.23	\$149.93	\$148.45	\$201.89	_
19-20	\$110.13	\$222.45	\$220.25	\$299.54	_
21	\$110.13	\$222.45	\$220.25	\$299.54	_
22	\$110.13	\$222.45	\$220.25	\$299.54	_
23	\$110.13	\$222.45	\$220.25	\$299.54	_
24	\$110.13	\$222.45	\$220.25	\$299.54	
25	\$110.13	\$222.45	\$220.25	\$299.54	_
26	\$110.13	\$222.45	\$220.25	\$299.54	*
27	\$110.13	\$222.45	\$220.25	\$299.54	_
28	\$110.13	\$222.45	\$220.25	\$299.54	_
29	\$110.13	\$222.45	\$220.25	\$299.54	_
30	\$110.13	\$222.45	\$220.25	\$299.54	_
31	\$110.13	\$222.45	\$220.25	\$299.54	_
32	\$110.13	\$222.45	\$220.25	\$299.54	_
	•		•	•	_
33	\$113.00	\$228.27	\$226.01	\$307.37	
34	\$117.40	\$237.14	\$234.79	\$319.32	_
35	\$121.94	\$246.32	\$243.88	\$331.68	_
36	\$126.64	\$255.81	\$253.27	\$344.45	_
37	\$131.64	\$265.90	\$263.27	\$358.05	_
38	\$136.79	\$276.31	\$273.57	\$372.06	
39	\$142.09	\$287.02	\$284.18	\$386.48	
40	\$147.69	\$298.34	\$295.39	\$401.72	_
41	\$153.45	\$309.97	\$306.90	\$417.38	_
42	\$159.51	\$322.21	\$319.02	\$433.86	
43	\$165.72	\$334.75	\$331.44	\$450.76	
44	\$172.23	\$347.91	\$344.47	\$468.47	
45	\$178.90	\$361.37	\$357.80	\$486.60	
46	\$185.87	\$375.45	\$371.73	\$505.56	
47	\$193.14	\$390.14	\$386.27	\$525.33	
48	\$200.71	\$405.44	\$401.42	\$545.93	
49	\$208.59	\$421.35	\$417.18	\$567.36	_
50	\$216.77	\$437.87	\$433.54	\$589.61	_
51	\$225.25	\$455.01	\$450.50	\$612.68	
52	\$234.04	\$472.75	\$468.07	\$636.58	
<u>53</u> 54	\$243.13	\$491.11	\$486.25	\$661.30	_
	\$252.67	\$510.39	\$505.34	\$687.26	_
<u>55</u> 56	\$262.51 \$272.82	\$530.28 \$551.09	\$525.03 \$545.63	\$714.04 \$742.06	
57	\$283.42	\$572.51	\$566.84	\$770.90	
	\$294.48	\$594.84	\$588.95	\$800.98	_
	\$305.99	\$618.10	\$611.98	\$832.29	_
60	\$317.96	\$642.27	\$635.91	\$864.84	
61	\$330.38	\$667.36	\$660.76	\$898.63	_
62	\$330.38	\$667.36	\$660.76	\$898.63	_
63	\$330.38	\$667.36	\$660.76	\$898.63	_
64	\$330.38	\$667.36	\$660.76	\$898.63	_
65	\$330.38	\$667.36	\$660.76	\$898.63	_
Over 65	\$330.38	\$667.36	\$660.76	\$898.63	_
270.00	7	7	7	7	_

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - HIPAA Standard Plan - \$100 Ded 90% Coins
Proposed Monthly Premium Rates Effective 7/1/2013
District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* FULL MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$100
 \$300

 90% / 10%
 70% / 30%

 \$2,500
 \$5,000

Base Rate \$1,414.45

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$777.95	A		
6-18	\$693.08	\$1,400.02	\$1,386.16	\$1,885.18
19-20	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
21	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
22	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
23	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
24	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
25	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
26	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
27	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
28	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
29	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
30	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
31	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
32	\$1,028.31		\$2,056.61	\$2,796.99
		\$2,077.18		
33	\$1,055.18	\$2,131.46	\$2,110.36	\$2,870.09
34	\$1,096.20	\$2,214.32	\$2,192.40	\$2,981.66
35	\$1,138.63	\$2,300.04	\$2,277.26	\$3,097.08
36	\$1,182.48	\$2,388.61	\$2,364.96	\$3,216.35
37	\$1,229.16	\$2,482.90	\$2,458.31	\$3,343.31
38	\$1,277.25	\$2,580.04	\$2,554.50	\$3,474.12
39	\$1,326.75	\$2,680.04	\$2,653.51	\$3,608.77
40	\$1,379.09	\$2,785.76	\$2,758.18	\$3,751.12
41	\$1,432.84	\$2,894.33	\$2,865.68	\$3,897.32
42	\$1,489.42	\$3,008.62	\$2,978.83	\$4,051.21
43	\$1,547.41	\$3,125.76	\$3,094.82	\$4,208.95
44	\$1,608.23	\$3,248.62	\$3,216.46	\$4,374.38
45	\$1,670.47	\$3,374.34	\$3,340.93	\$4,543.67
46	\$1,735.53	\$3,505.77	\$3,471.06	\$4,720.64
47	\$1,803.42	\$3,642.92	\$3,606.85	\$4,905.31
48 49	\$1,874.15 \$1,947.70	\$3,785.78 \$3,934.35	\$3,748.29 \$3,895.40	\$5,097.68 \$5,297.74
50	\$2,024.08	. ,	\$4,048.16	
51	\$2,024.06	\$4,088.64 \$4,248.64	\$4,206.57	\$5,505.49 \$5,720.94
52	\$2,185.33	\$4,414.36	\$4,370.65	\$5,720.94
53	\$2,703.33	\$4,585.79	\$4,540.38	\$6,174.92
54	\$2,359.30	\$4,765.79	\$4,718.61	\$6,417.30
55	\$2,451.24	\$4,951.51	\$4,902.48	\$6,667.38
56	\$2,547.42	\$5,145.80	\$5,094.85	\$6,928.99
57	\$2,646.44	\$5,345.80	\$5,292.87	\$7,198.31
58	\$2,749.69	\$5,554.38	\$5,499.38	\$7,479.16
59	\$2,857.19	\$5,771.52	\$5,714.38	\$7,771.55
60	\$2,968.93	\$5,997.24	\$5,937.86	\$8,075.49
61	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
62	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
63	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
64	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
 65	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97

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

^{**}not available to new sales

Individual Non-Medigap Business PPO/BluePreferred - HIPAA Standard Plan - \$300 Ded 80% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM In Network Out-Of-Network \$300 \$500 80% / 20% 60% / 40% \$2,500 \$5,000

Base Rate \$906.74

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$498.71			
6-18	\$444.30	\$897.49	\$888.61	\$1,208.50
19-20	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
21	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
22	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
23	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
24	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
25	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
26	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
27	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
28	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
29	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
30	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
31	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
32	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
33	\$676.43	. ,		
		\$1,366.38	\$1,352.86	\$1,839.88
34	\$702.72	\$1,419.50	\$1,405.45	\$1,911.41
35	\$729.93	\$1,474.45	\$1,459.85	\$1,985.40
36	\$758.03	\$1,531.23	\$1,516.07	\$2,061.85
37	\$787.96	\$1,591.67	\$1,575.91	\$2,143.24
38	\$818.79	\$1,653.95	\$1,637.57	\$2,227.10
39	\$850.52	\$1,718.05	\$1,701.04	\$2,313.42
40	\$884.07	\$1,785.82	\$1,768.14	\$2,404.67
41	\$918.53	\$1,855.43	\$1,837.06	\$2,498.40
42	\$954.80	\$1,928.69	\$1,909.59	\$2,597.05
43	\$991.97	\$2,003.79	\$1,983.95	\$2,698.17
44	\$1,030.96	\$2,082.55	\$2,061.93	\$2,804.22
45	\$1,070.86	\$2,163.14	\$2,141.72	\$2,912.74
46 47	\$1,112.57	\$2,247.39	\$2,225.14	\$3,026.19
	\$1,156.09	\$2,335.31	\$2,312.19	\$3,144.57
48 49	\$1,201.43	\$2,426.89	\$2,402.86	\$3,267.89
50	\$1,248.58 \$1,297.54	\$2,522.13 \$2,621.04	\$2,497.16 \$2,595.09	\$3,396.14 \$3,529.32
50	\$1,348.32	\$2,723.61	\$2,696.64	\$3,667.44
52	\$1,400.91	\$2,829.84	\$2,801.83	\$3,810.48
53	\$1,455.32	\$2,939.74	\$2,910.64	\$3,958.46
54	\$1,512.44	\$3,055.13	\$3,024.88	\$4,113.84
55	\$1,571.38	\$3,174.19	\$3,142.76	\$4,274.15
56	\$1,633.04	\$3,298.74	\$3,266.08	\$4,441.87
57	\$1,696.51	\$3,426.95	\$3,393.02	\$4,614.51
58	\$1,762.70	\$3,560.66	\$3,525.41	\$4,794.55
59	\$1,831.61	\$3,699.86	\$3,663.23	\$4,981.99
60	\$1,903.25	\$3,844.56	\$3,806.49	\$5,176.83
61	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
62	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
63	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
64	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
65	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
Over 65	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07

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

^{**}not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider

District of Columbia - PPACA

Underwritten Standard Product (open)

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$100

RETAIL: 30 Day Supply, Copay = \$10 Generic, \$25 Formulary Brand, \$45 Nonformulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Formulary Brand, \$90 Nonformulary

Annual Benefits Maximum = Unlimited

Base Rate = \$93.36

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$51.35			
6-18	\$45.75	\$92.41	\$91.49	\$124.43
19-20	\$67.87	\$137.10	\$135.75	\$184.61
21	\$67.87	\$137.10	\$135.75	\$184.61
22	\$67.87	\$137.10	\$135.75	\$184.61
23	\$67.87	\$137.10	\$135.75	\$184.61
24	\$67.87	\$137.10	\$135.75	\$184.61
25	\$67.87	\$137.10	\$135.75	\$184.61
26	\$67.87	\$137.10	\$135.75	\$184.61
27	\$67.87	\$137.10	\$135.75	\$184.61
28	\$67.87	\$137.10	\$135.75	\$184.61
29	\$67.87	\$137.10	\$135.75	\$184.61
30	\$67.87	\$137.10	\$135.75	\$184.61
31	\$67.87	\$137.10	\$135.75	\$184.61
32	\$67.87	\$137.10	\$135.75	\$184.61
33	\$69.65	\$140.69	\$139.29	\$189.44
34	\$72.35	\$146.16	\$144.71	\$196.80
35	\$75.15	\$151.81	\$150.31	\$204.42
36	\$78.05	\$157.66	\$156.10	\$212.29
37	\$81.13	\$163.88	\$162.26	\$220.67
38	\$84.30	\$170.29	\$168.61	\$229.31
39	\$87.57	\$176.89	\$175.14	\$238.19
40	\$91.03	\$183.87	\$182.05	\$247.59
41	\$94.57	\$191.04	\$189.15	\$257.24
42	\$98.31	\$198.58	\$196.62	\$267.40
43	\$102.14	\$206.31	\$204.27	\$277.81
44	\$106.15	\$214.42	\$212.30	\$288.73
45	\$110.26	\$222.72	\$220.52	\$299.90
46	\$114.55	\$231.40	\$229.11	\$311.58
47	\$119.03	\$240.45	\$238.07	\$323.77
48	\$123.70	\$249.88	\$247.40	\$336.47
49	\$128.56	\$259.68	\$257.11	\$349.67
50	\$133.60	\$269.87	\$267.20	\$363.39
51	\$138.83	\$280.43	\$277.65	\$377.61
52	\$144.24	\$291.37	\$288.48	\$392.34
53	\$149.84	\$302.68	\$299.69	\$407.57
54	\$155.72	\$314.56	\$311.45	\$423.57
55	\$161.79	\$326.82	\$323.59	\$440.08
56	\$168.14	\$339.65	\$336.28	\$457.34
57	\$174.68	\$352.85	\$349.35	\$475.12
58	\$181.49	\$366.61	\$362.98	\$493.66
59	\$188.59	\$380.95	\$377.17	\$512.96
60	\$195.96	\$395.84	\$391.93	\$533.02
61	\$203.62	\$411.31	\$407.24	\$553.84
62	\$203.62	\$411.31	\$407.24	\$553.84
63	\$203.62	\$411.31	\$407.24	\$553.84
64	\$203.62	\$411.31	\$407.24	\$553.84
65	\$203.62	\$411.31	\$407.24	\$553.84
>65 Non-Medicare Eligible	\$203.62	\$411.31	\$407.24	\$553.84
>65 Non-wedicare Eligible **	\$203.62	\$411.31	\$407.24	\$553.84
>03 Medicale Eligible	φ203.02	φ411.31	φ401.24	φυυυ.04

^{**}not available to new sales

Individual, non-Medigap Business - Prescription Drug Card Rider

District of Columbia - PPACA

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan PRESCRIPTION DRUG

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible

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

Unlimited

\$21.33 Base Rate

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$11.73	****	***	****
6-18	\$10.45	\$21.11	\$20.90	\$28.43
19-20	\$15.51	\$31.32	\$31.01	\$42.18
21	\$15.51	\$31.32	\$31.01	\$42.18
22	\$15.51	\$31.32	\$31.01	\$42.18
23	\$15.51	\$31.32	\$31.01	\$42.18
24	\$15.51	\$31.32	\$31.01	\$42.18
25	\$15.51	\$31.32	\$31.01	\$42.18
26	\$15.51	\$31.32	\$31.01	\$42.18
27	\$15.51	\$31.32	\$31.01	\$42.18
28	\$15.51	\$31.32	\$31.01	\$42.18
29	\$15.51	\$31.32	\$31.01	\$42.18
30	\$15.51	\$31.32	\$31.01	\$42.18
31	\$15.51	\$31.32	\$31.01	\$42.18
32	\$15.51	\$31.32	\$31.01	\$42.18
33	\$15.91	\$32.14	\$31.82	\$43.28
34	\$16.53	\$33.39	\$33.06	\$44.96
35	\$17.17	\$34.68	\$34.34	\$46.70
36	\$17.83	\$36.02	\$35.66	\$48.50
37	\$18.54	\$37.44	\$37.07	\$50.42
38	\$19.26	\$38.91	\$38.52	\$52.39
39	\$20.01	\$40.42	\$40.02	\$54.42
40	\$20.80	\$42.01	\$41.59	\$56.57
41	\$21.61	\$43.65	\$43.21	\$58.77
42	\$22.46	\$45.37	\$44.92	\$61.09
43	\$23.34	\$47.14	\$46.67	\$63.47
44	\$24.25	\$48.99	\$48.50	\$65.97
45	\$25.19	\$50.89	\$50.38	\$68.52
46	\$26.17	\$52.87	\$52.34	\$71.19
47	\$27.20	\$54.94	\$54.39	\$73.97
48	\$28.26	\$57.09	\$56.52	\$76.87
49	\$29.37	\$59.33	\$58.74	\$79.89
50	\$30.52	\$61.66	\$61.05	\$83.02
51	\$31.72	\$64.07	\$63.44	\$86.27
52	\$32.95	\$66.57	\$65.91	\$89.64
53	\$34.23	\$69.15	\$68.47	\$93.12
54	\$35.58	\$71.87	\$71.16	\$96.77
55	\$36.96	\$74.67	\$73.93	\$100.54
56	\$38.42	\$77.60	\$76.83	\$104.49
57	\$39.91	\$80.62	\$79.82	\$108.55
58	\$41.47	\$83.76	\$82.93	\$112.79
59	\$43.09	\$87.03	\$86.17	\$117.20
60	\$44.77	\$90.44	\$89.54	\$121.78
61	\$46.52	\$93.97	\$93.04	\$126.54
62	\$46.52	\$93.97	\$93.04	\$126.54
63	\$46.52	\$93.97	\$93.04	\$126.54
64	\$46.52	\$93.97	\$93.04	\$126.54
65	\$46.52	\$93.97	\$93.04	\$126.54
>65 Non-Medicare Eligible	\$46.52	\$93.97	\$93.04	\$126.54
>65 Medicare Eligible **	\$46.52	\$93.97	\$93.04	\$126.54

^{**}not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia - PPACA

HIPAA Standard Product (open)

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$100

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

Annual Benefits Maximum = Unlimited

Base Rate = \$142.35

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$78.29			
6-18	\$69.75	\$140.90	\$139.50	\$189.72
19-20	\$103.49	\$209.05	\$206.98	\$281.49
21	\$103.49	\$209.05	\$206.98	\$281.49
22	\$103.49	\$209.05	\$206.98	\$281.49
23	\$103.49	\$209.05	\$206.98	\$281.49
24	\$103.49	\$209.05	\$206.98	\$281.49
25	\$103.49	\$209.05	\$206.98	\$281.49
26	\$103.49	\$209.05	\$206.98	\$281.49
27	\$103.49	\$209.05	\$206.98	\$281.49
28	\$103.49	\$209.05	\$206.98	\$281.49
29	\$103.49	\$209.05	\$206.98	\$281.49
30	\$103.49	\$209.05	\$206.98	\$281.49
31	\$103.49	\$209.05	\$206.98	\$281.49
32	\$103.49	\$209.05	\$206.98	\$281.49
33	\$106.19	\$214.51	\$212.39	\$288.85
34	\$110.32	\$222.85	\$220.64	\$300.07
35	\$114.59	\$231.48	\$229.18	\$311.69
36	\$119.00	\$240.39	\$238.01	\$323.69
37	\$123.70	\$249.88	\$247.40	\$336.47
38	\$128.54	\$259.65	\$257.08	\$349.63
39	\$133.52	\$269.72	\$267.05	\$363.19
40	\$138.79	\$280.36	\$277.58	\$377.51
41	\$144.20	\$291.29	\$288.40	\$392.23
42	\$149.89	\$302.79	\$299.79	\$407.71
43	\$155.73	\$314.58	\$311.46	\$423.59
44	\$161.85	\$326.94	\$323.70	\$440.24
45	\$168.12	\$339.59	\$336.23	\$457.27
46	\$174.66	\$352.82	\$349.33	\$475.08
47	\$181.50	\$366.62	\$362.99	\$493.67
48	\$188.61	\$381.00	\$377.23	\$513.03
49	\$196.02	\$395.95	\$392.03	\$533.16
50	\$203.70	\$411.48	\$407.41	\$554.07
51	\$211.67	\$427.58	\$423.35	\$575.75
52	\$219.93	\$444.26	\$439.86	\$598.21
53	\$228.47	\$461.51	\$456.94	\$621.44
54	\$237.44	\$479.63	\$474.88	\$645.84
55	\$246.69	\$498.32	\$493.39	\$671.00
56	\$256.37	\$517.87	\$512.74	\$697.33
57	\$266.34	\$538.00	\$532.67	\$724.44
58	\$276.73	\$558.99	\$553.46	\$752.70
59	\$287.55	\$580.84	\$575.09	\$782.13
60	\$298.79	\$603.56	\$597.59	\$812.72
61	\$310.47	\$627.14	\$620.93	\$844.47
62	\$310.47	\$627.14	\$620.93	\$844.47
63	\$310.47	\$627.14	\$620.93	\$844.47
64	\$310.47	\$627.14	\$620.93	\$844.47
65	\$310.47	\$627.14	\$620.93	\$844.47
Over 65	\$310.47	\$627.14	\$620.93	\$844.47

^{**}not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia

HIPAA Old Standard Product (Closed) - Grandfathered

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$100

RETAIL (Acute) : 34 Day Supply, Copay = \$10 Generic, \$20 Brand Name
RETAIL (Maintenance) : 35 to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name
MAIL ORDER: Up to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name

Annual Benefits Maximum = \$1,500 (100% member coinsurance thereafter)

Base Rate = \$187.97

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
<21	\$136.65	\$276.04	\$273.31	\$371.70
21	\$136.65	\$276.04	\$273.31	\$371.70
22	\$136.65	\$276.04	\$273.31	\$371.70
23	\$136.65	\$276.04	\$273.31	\$371.70
24	\$136.65	\$276.04	\$273.31	\$371.70
25	\$136.65	\$276.04	\$273.31	\$371.70
26	\$136.65	\$276.04	\$273.31	\$371.70
27	\$136.65	\$276.04	\$273.31	\$371.70
28	\$136.65	\$276.04	\$273.31	\$371.70
29	\$136.65	\$276.04	\$273.31	\$371.70
30	\$136.65	\$276.04	\$273.31	\$371.70
31	\$136.65	\$276.04	\$273.31	\$371.70
32	\$136.65	\$276.04	\$273.31	\$371.70
33	\$140.23	\$283.26	\$280.45	\$381.41
34	\$145.68	\$294.27	\$291.35	\$396.24
35	\$151.32	\$305.66	\$302.63	\$411.58
36	\$157.14	\$317.43	\$314.29	\$427.43
37	\$163.35	\$329.96	\$326.69	\$444.30
38	\$169.74	\$342.87	\$339.47	\$461.68
39	\$176.32	\$356.16	\$352.63	\$479.58
40	\$183.27	\$370.21	\$366.54	\$498.50
41	\$190.41	\$384.64	\$380.83	\$517.93
42	\$197.93	\$399.82	\$395.86	\$538.38
43	\$205.64	\$415.39	\$411.28	\$559.34
44	\$213.72	\$431.72	\$427.44	\$581.32
45	\$221.99	\$448.42	\$443.99	\$603.82
46	\$230.64	\$465.89	\$461.28	\$627.34
47	\$239.66	\$484.12	\$479.32	\$651.88
48	\$249.06	\$503.10	\$498.12	\$677.44
49	\$258.83	\$522.85	\$517.67	\$704.03
50	\$268.99	\$543.35	\$537.97	\$731.64
51	\$279.51	\$564.61	\$559.02	\$760.27
52	\$290.41	\$586.64	\$580.83	\$789.93
53	\$301.69	\$609.42	\$603.38	\$820.60
54	\$313.53	\$633.34	\$627.07	\$852.81
55	\$325.75	\$658.02	\$651.50	\$886.05
56	\$338.53	\$683.84	\$677.07	\$920.81
57	\$351.69	\$710.42	\$703.38	\$956.60
58	\$365.41	\$738.14	\$730.83	\$993.93
59	\$379.70	\$766.99	\$759.40	\$1,032.78
60	\$394.55	\$796.99	\$789.10	\$1,073.17
61	\$409.96	\$828.12	\$819.93	\$1,115.10
62	\$409.96	\$828.12	\$819.93	\$1,115.10
63	\$409.96	\$828.12	\$819.93	\$1,115.10
64	\$409.96	\$828.12	\$819.93	\$1,115.10
65	\$409.96	\$828.12	\$819.93	\$1,115.10
Over 65	\$409.96	\$828.12	\$819.93	\$1,115.10

^{**}not available to new sales

SERFF Tracking #:	CFAP-128905891	State Tracking #:	Company Tracking #:	1867	
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State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1867_Cover Letter.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1867_DC_PPO UW & HIPAA - PPACA (Q3_Q4 Combined) - Actuarial Memorandum 5-2-13.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Justification
Comments:	Please see actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)

SERFF Tracking #:	CFAP-128905891	State Tracking #:		Company Tracking #: 1867	
State:	District of Colu	mbia	Filing Company:	Group Hospitalization and M	edical Services, Inc.
TOI/Sub-TOI:	H21 Health - O	ther/H21.000 Health - Other			
Product Name:	DC PPO UW &	HIPAA - PPACA			
Project Name/Number:	1867_DC PPO	UW & HIPAA - PPACA /1867			
Bypass Reason:		 n/a			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Consumer Disclosure Form			
Bypass Reason:		n/a			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Rate Summary Worksheet			
Bypass Reason:		n/a			
Attachment(s):					
Item Status:					

Status Date:

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business Rate Filing # 1867 PPO (BluePreferred) Underwritten & HIPAA Standard, Saver, and HSA - PPACA

The attached company rate filing #1867 pertains to the individual, non-Medigap business of GHMSI dba CareFirst BlueCross BlueShield.

Rates included in this filing are proposed to have effective dates of 7/1/2013 and 10/1/2013, and are for PPACA products only.

In this filing, we are recommending an overall incremental increase of 3.9% for 3Q13, based on our pricing projection which shows a 10.4% needed increase to reach our desired loss ratio.

We priced each benefit so that no renewal would exceed 19.9% for any renewal month in 3Q13.

Also in this filing, we are recommending a trend increse for 4Q13.

A detailed summary of the benefit changes for both 3Q13 and 4Q13 can be seen below.

Product	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	**Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	-6.8%	10.0%	-4.3%	0.0%
UW Standard \$300 - 90%	0.0%	10.0%	1.9%	6.8%
UW Standard \$300 - 80%	15.2%	10.0%	14.1%	19.9%
UW Standard \$500 - 80%	15.2%	10.0%	14.0%	19.9%
UW Standard \$750 - 80% *	4.8%	10.0%	6.1%	11.7%
UW Standard \$2500 - 80%	-11.6%	10.0%	-5.5%	0.0%
UW Saver \$2500 - 70%	3.2%	-13.5%	1.3%	12.1%
UW Saver \$5000 - 100%	0.0%	-13.5%	-1.7%	2.5%
UW Saver \$10000 - 100%	0.0%	-13.5%	-2.3%	1.6%
UW HSA \$1200 Option	2.0%	n/a	2.0%	16.6%
UW HSA \$2700 Option	2.8%	n/a	2.8%	16.5%
HIPAA Standard \$100 - 90%	9.8%	10.0%	9.8%	19.9%
HIPAA Standard \$300 - 80%	5.6%	10.0%	6.2%	19.9%
UW Standard	6.1%	10.0%	6.9%	12.4%
UW Saver	1.9%	-13.5%	0.0%	8.0%
UW HSA	2.3%	n/a	2.3%	16.6%
HIPAA Standard	6.9%	10.0%	7.3%	19.9%
Composite	3.6%	7.5%	3.9%	15.7%

Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	**Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	1.8%	1.8%	1.8%	-4.1%
UW Standard \$300 - 90%	1.8%	1.8%	1.8%	2.6%
UW Standard \$300 - 80%	1.8%	1.8%	1.8%	15.1%
UW Standard \$500 - 80%	1.8%	1.8%	1.8%	15.2%
UW Standard \$750 - 80% *	1.8%	1.8%	1.8%	7.4%
UW Standard \$2500 - 80%	1.8%	1.8%	1.8%	-3.8%
UW Saver \$2500 - 70%	1.8%	1.8%	1.8%	7.4%
UW Saver \$5000 - 100%	1.8%	1.8%	1.8%	-1.7%
UW Saver \$10000 - 100%	1.8%	1.8%	1.8%	-2.5%
UW HSA \$1200 Option	1.9%	n/a	1.9%	8.2%
UW HSA \$2700 Option	1.9%	n/a	1.9%	8.0%
HIPAA Standard \$100 - 90%	1.8%	1.8%	1.8%	14.8%
HIPAA Standard \$300 - 80%	1.8%	1.8%	1.8%	14.9%
UW Standard	1.8%	1.8%	1.8%	7.9%
UW Saver	1.8%	1.8%	1.8%	3.6%
UW HSA	1.9%	n/a	1.9%	8.1%
HIPAA Standard	1.8%	1.8%	1.8%	14.9%
Composite	1.9%	1.8%	1.9%	8.8%



Digitally signed by Brad Boban DN: cn=Brad Boban, o=CareFirst BlueCross BlueShield, ou=Actuarial Pricing, email=brad.boban@carefirst.com, c=US Date: 2013.02.26 10:15:58 -05'00'

Brad Boban, ASA, MAAA Actuarial Associate

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

District of Columbia

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

Rate Filing # 1867 Actuarial Memorandum

Effective 7/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business PPO (BluePreferred) District of Columbia Underwritten & HIPAA Standard, Saver, and HSA - PPACA Rate Filing # 1867 Actuarial Memorandum Table of Contents

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ACTUARIAL CERTIFICATION

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

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



Digitally signed by Brad Boban DN: cn=Brad Boban, o=CareFirst BlueCross email=brad.boban@carefirst.com, c=US Date: 2013.05.02 12:54:09 -04'00'

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

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business Rate Filing # 1867 PPO (BluePreferred) Underwritten & HIPAA Standard, Saver, and HSA - PPACA

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

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently filed rates, in filing 1830. Rates included in this filing are proposed to have an effective date of 7/1/2013 and be effective through 12/31/2013.

Please see page 10 for the current annual incrementals and the renewal calculations.

3rd Quarter 2013 Renewal	4th Quarter 2013 Renewal

	1	T = = =		3rd Quarter 2013 Renewal	4th Quarter 2013 Renewa
Product	Medical Rate Change	Rx Rate Change	Total Rate Change	**Total Annual Rate	**Total Annual Rate
	(07/2013 over 04/2013	(07/2013 over 04/2013	(07/2013 over 04/2013	Change (07/2013 over	Change (10/2013 over
	Rate Level)	Rate Level)	Rate Level)	07/2012 Rate Level) -	10/2012 Rate Level) -
				excluding age change	excluding age change
UW Standard \$100 - 90%	-6.8%	10.0%	-4.3%	0.0%	-5.8%
UW Standard \$300 - 90%	0.0%	10.0%	1.9%	6.8%	0.7%
UW Standard \$300 - 80%	15.2%	10.0%	14.1%	19.9%	13.1%
UW Standard \$500 - 80%	15.2%	10.0%	14.0%	19.9%	13.2%
UW Standard \$750 - 80% *	5.8%	10.0%	6.8%	12.5%	6.2%
UW Standard \$2500 - 80%	-11.6%	10.0%	-5.5%	0.0%	-5.5%
UW Saver \$2500 - 70%	4.3%	-13.5%	2.3%	13.1%	6.5%
UW Saver \$5000 - 100%	0.0%	-13.5%	-1.7%	2.5%	-3.5%
UW Saver \$10000 - 100%	0.0%	-13.5%	-2.3%	1.6%	-4.3%
UW HSA \$1200 Option	3.1%	n/a	3.1%	17.9%	7.3%
UW HSA \$2700 Option	3.8%	n/a	3.8%	17.6%	7.0%
UW HSA \$1400 Option***	6.5%	n/a	6.5%	n/a	n/a
HIPAA Standard \$100 - 90%	9.8%	10.0%	9.8%	19.9%	12.8%
HIPAA Standard \$300 - 80%	5.6%	10.0%	6.2%	19.9%	12.9%
UW Standard	6.2%	10.0%	7.0%	12.5%	6.1%
UW Saver	2.6%	-13.5%	0.5%	8.7%	2.3%
UW HSA	3.4%	n/a	3.4%	17.8%	7.3%
HIPAA Standard	6.9%	10.0%	7.3%	19.9%	12.9%
Composite	4.4%	7.5%	4.6%	16.4%	7.5%

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

* The 25% Counter Offer of the PPO Standard \$750 option will be used for the PPO QTC Coverage. Prior to PPACA, the PPO QTC had the same rate as the PPO QE. However, the PPO QTC is now a closed, grandfathered product with different benefits than the PPO QTC product. The PPO QT as was set equal to 125% of the equivalent Underwritten PPO underwritten prior.

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

***The \$1400 HSA Option is a new option that we started selling Jan. 1, 2013. This option was created in response to the Federal Government changing the minimum deductible for a qualified HSA plan from \$1,200 to \$1,250. Since the majority of our subscribers in the \$1,200 deductible will migrate to the \$1,400 deductible we are asking for an increase that will keep the \$1,400 base rate 2.3% less than the \$1,200 deductible's base rate, which is the actuarial value of the \$200 difference in deductible. Please see page 8 for the proposed base rates that the above increases produce.

As of 123/1/1, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 101/1/2. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.7% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Boban and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efren Tanhehoc participated. The purpose was to outline our understanding of HBA regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URB) toward assent. The context was 2012 rate filings. A follow-up mig was held on 11/22/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%. Based on this understanding, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%, (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

CareFirst BlueCross BlueShield (GHMSI) Pricing Analysis - Individual, Non-Medigao Underwritten and HIPAA business - PPACA Experience Period: Incurred 10/20211 - 0/3/2012, Paid Thru 12/2012 Rate Filing Effective 07/2013

Rx Experience Underwritten	Standard Saver HS (incl Saver HS (incl A) UW Total Standard HPAA Total	Saver : ((incl Rx) 3: UW Total 4: Standard	Pd beer Contracts 12/2012 6.927 64 3.341 24 13.647 2.28 3.915 3.17	3 283 1 3,044	7 Distribution 19.8% 7.5% 70.0%	8 Incurred Claims Adjusted for Catastrophic \$1,132,085 \$298,838	9 Capitations	Trend Mos 10 Rebates	23.5 11 Incurred + Capitations + Rebates	12	13 Loss Ratio	14 Trend	15 Trend (16	17 Projected Claims +	Medical Pooling 18	4.7% 19	20 Income at	21 Proj LR at	22 23 Incremental Rat		26	27 LR w/	28	29
Underwritten HIPAA Medical - Underwritten & HIPAA Rx Experience Underwritten HSA	Saver HSA (incl Rx) UW Total Standard HIPAA Total	Standard Saver Survivo Action Control Standard Saver Survivo Control Assured Standard Standard	6,927 64 3,341 24 3,647 2,28 3,915 3,17	12/2012 6 783 3 283 1 3,044	19.8% 7.5%	Adjusted for Catastrophic			Capitations +	Income	Loss Ratio		Trend (Canitation (Income at	Proi LR at	Incremental Pat			LR w/		
HIPAA Medical - Underwritten & HIPAA Rx Experience Underwritten HSA	Saver HSA (incl Rx) UW Total Standard HIPAA Total	Saver : ((incl Rx) 3: UW Total 4: Standard	3,341 24 13,647 2,28 13,915 3,17 1,341 8	3 283 1 3,044	7.5%		00.404					Assumed	Factor	s Factor	Capitations + Rebates	Required Income	IAF (Current Rate Level	Increase: 07/2013 (04/2013 Derived Propos	Over Generate Income		Proposed Increase	Renewal Rate 07/2013 Ove Derived	r 07/2012
HIPAA Medical - Underwritten & HIPAA Rx Experience Underwritten HSA	Saver HSA (incl Rx) UW Total Standard HIPAA Total	Saver : ((incl Rx) 3: UW Total 4: Standard	3,341 24 13,647 2,28 13,915 3,17 1,341 8	3 283 1 3,044	7.5%		******																		
Medical - Underwritten & HIPAA Rx Experience Underwritten HSA	HIPAA Total				97.3%	\$4,010,923 \$5,441,846	\$8,404 \$4,051 \$40,798 \$53,254	\$0 \$0 (\$28,724) (\$28,724)	\$1,140,489 \$302,889 \$4,022,997 \$5,466,375	\$1,696,859 \$492,677 \$5,469,726 \$7,659,261	67.2% 61.5% 73.6% 71.4%	7.5% 7.5% 8.0% 7.9%	1.1521 1.1521 1.1627 1.1599	1.0312 1.0317 1.0318 1.0317	\$1,312,996 \$348,485 \$4,672,062 \$6,333,543	\$1,676,154 \$501,132 \$6,377,194 \$8,554,480	1.0609 1.1204 1.1275 1.1123	\$1,800,186 \$551,982 \$6,167,387 \$8,519,555	72.9% 63.1% 75.8% 74.3%	-9.2% 3.4%	6.2% \$1,911.5 2.6% \$566.3 3.4% \$6,376.2 3.9% \$8,854.1	04 \$65,172 69 (\$925)	68.7% 61.5% 73.3% 71.5%		9.3% 11.6% 17.8% 15.6%
Rx Experience Underwritten HSA	HIPAA Total			9 104	2.7%	\$1,398,114	\$1.625	\$0	\$1,399,739	\$1,251,609	111.8%	7.5%	1.1521	1.0322	\$1,612,512	\$2.058.512	1.1397	\$1,426,494	113.0%	44.3%	6.9% \$1.524.5	97 (\$533.915)	105.8%	60.9%	19.2%
Rx Experience Underwritten HSA	Standard		1,341 8	9 104	2.7%	\$1,398,114	\$1,625	\$0	\$1,399,739	\$1,251,609	111.8%	7.5%	1.1521	1.0322	\$1,612,512	\$2,058,512	1.1397	\$1,426,494	113.0%	44.3%	6.9% \$1,524,5	97 (\$533,915)	105.8%	60.9%	19.2%
Underwritten HSA	Saver HSA (incl Rx) UW & HIPAA Total	Saver :	8,268 73 3,341 24 13,647 2,28 15,256 3,25	3 283 1 3,044	70.0%	\$2,530,199 \$298,838 \$4,010,923 \$6,839,959	\$10,029 \$4,051 \$40,798 \$54,879	\$0 \$0 (\$28,724) (\$28,724)	\$2,540,228 \$302,889 \$4,022,997 \$6,866,114	\$2,948,468 \$492,677 \$5,469,726 \$8,910,871	86.2% 61.5% 73.6% 77.1%	7.5% 7.5% 8.0% 7.8%	1.1521 1.1521 1.1627 1.1583	1.0314 1.0317 1.0318 1.0317	\$2,925,508 \$348,485 \$4,672,062 \$7,946,054	\$3,734,666 \$501,132 \$6,377,194 \$10,612,992	1.0944 1.1204 1.1275 1.1162	\$3,226,680 \$551,982 \$6,167,387 \$9,946,049	90.7% 63.1% 75.8% 79.9%	3.4%	6.5% \$3,436.1 2.6% \$566,3 3.4% \$6,376.2 4.4% \$10,378.7	04 \$65,172 69 (\$925)	85.1% 61.5% 73.3% 76.6%	17.9% -11.5% 0.0% 5.1%	8.5% 0.0% 0.0% 2.8%
HSA																									
НРАА	Standard Saver SA (Rx incl w/ Medical)	Saver : (Medical)	6,927 64 3,341 24	3 283 0 0	24.8% 0.0%	\$398,248 \$19,753 \$0	\$0 \$0 \$0	(\$18,738) (\$929) \$0	\$379,510 \$18,824 \$0	\$422,939 \$75,413 \$0	89.7% 25.0% 0.0%	7.9% 7.9% 0.0%	1.1614 1.1614 0.0000	1.0000 1.0000 0.0000	\$440,750 \$21,861 \$0	\$562,655 \$31,437 \$0	1.1715 1.0735 0.0000	\$495,473 \$80,957 \$0	89.0% 27.0% 0.0%	-61.2% - 0.0%		28 \$38,590 \$0 \$0	80.9% 31.2% 0.0%	29.0% -59.6% 0.0%	25.0% -10.0% 0.0%
НІРАА	UW Total	UW Total 1	0,268 88	9 1,066	90.9%	\$418,001	\$0	(\$19,667)	\$398,334	\$498,351	79.9%	7.9%	1.1614	1.0000	\$462,611	\$594,093	1.1567	\$576,430	80.3%	3.1%	6.7% \$615,0	48 \$20,955	75.2%	16.0%	20.1%
	Standard HIPAA Total		1,341 8 1,341 8		9.1% 9.1%	\$519,447 \$519,447	\$0 \$0	(\$24,440) (\$24,440)	\$495,007 \$495.007	\$168,747 \$168,747	293.3% 293.3%	7.9% 7.9%	1.1614	1.0000	\$574,884 \$574.884	\$733,889 \$733,889	1.1728	\$197,902 \$197,902	290.5% 290.5%		10.0% \$217,6 10.0% \$217,6		264.1% 264.1%		25.0% 25.0%
Rx - Underwritten & HIPAA	Standard Saver HSA (incl Rx) UW & HIPAA Total	Saver :	8,268 73 3,341 24 0 1,609 97	3 283 0 0	75.2% 24.8% 0.0% 100.0%	\$917.695 \$19,753 \$0 \$937,448	\$0 \$0 \$0 \$0	(\$43,178) (\$929) \$0 (\$44,108)	\$874,517 \$18,824 \$0 \$893,341	\$591,686 \$75,413 \$0 \$667,099	147.8% 25.0% 0.0% 133.9%	7.9% 7.9% 0.0% 7.9%	1.1614 1.1614 0.0000 1.1614	1.0000 1.0000 0.0000 1.0000	\$1,015,633 \$21,861 \$0 \$1,037,495	\$1,296,545 \$31,437 \$0 \$1,327,982	1.1719 1.0735 0.0000 1.1607	\$693,374 \$80,957 \$0 \$774,331	146.5% 27.0% 0.0% 134.0%	87.0% -61.2% - 0.0%	10.0% \$762.7 13.5% \$70.0 0.0% \$832,7	12 (\$533,833) 28 \$38,590 \$0 \$0	133.2% 31.2% 0.0% 124.6%	112.5% -59.6% 0.0%	25.0% -10.0% 0.0% 21.3%
Medical & Rx Experience COMBINED																									
Underwritten	Standard Saver HSA (incl Rx) UW Total	Saver :	6,927 64 3,341 24 3,647 2,28 3,915 3,17	3 283 1 3,044	19.8% 7.5% 70.0% 97.3%	\$1,530,333 \$318,591 \$4,010,923 \$5,859,847	\$8,404 \$4,051 \$40,798 \$53,254	(\$18,738) (\$929) (\$28,724) (\$48,392)	\$1,519,999 \$321,713 \$4,022,997 \$5,864,709	\$2,119,797 \$568,089 \$5,469,726 \$8,157,613	71.7% 56.6% 73.6% 71.9%	7.6% 7.5% 8.0% 7.9%	1.1545 1.1527 1.1627 1.1600	1.0312 1.0317 1.0318 1.0317	\$1,753,745 \$370,347 \$4,672,062 \$6,796,154	\$2,238,809 \$532,570 \$6,377,194 \$9,148,573	1.0830 1.1142 1.1275 1.1150	\$2,295,659 \$632,939 \$6,167,387 \$9,095,985	76.4% 58.5% 75.8% 74.7%	-15.9% 3.4%	7.0% \$2,456,6 0.5% \$636,3 3.4% \$6,376,2 4.1% \$9,469,2	31 \$103,762 69 (\$925)	71.4% 58.2% 73.3% 71.8%	-9.1% 17.8%	12.5% 8.7% 17.8%
HIPAA	Standard HIPAA Total		1,341 8 1,341 8		2.7% 2.7%	\$1,917,561 \$1,917,561	\$1,625 \$1,625	(\$24,440) (\$24,440)	\$1,894,746 \$1,894,746	\$1,420,356 \$1,420,356	133.4% 133.4%	7.6% 7.6%	1.1546 1.1546	1.0322 1.0322	\$2,187,396 \$2,187,396	\$2,792,402 \$2,792,402		\$1,624,395 \$1,624,395	134.7% 134.7%		7.3% \$1,742,2 7.3% \$1,742,2		125.5% 125.5%	92.1% 92.1%	19.9% 19.9%
Medical - Underwritten & HIPAA		Saver :	8,268 73 3,341 24 13,647 2,28 5,256 3,25	3 283 1 3,044	22.6% 7.5% 70.0% 100.0%	\$3,447,894 \$318,591 \$4,010,923 \$7,777,408	\$10,029 \$4,051 \$40,798 \$54,879	(\$43,178) (\$929) (\$28,724) (\$72,832)	\$3,414,745 \$321,713 \$4,022,997 \$7,759,455	\$3,540,154 \$568,089 \$5,469,726 \$9,577,969	96.5% 56.6% 73.6% 81.0%	7.6% 7.5% 8.0% 7.8%	1.1545 1.1527 1.1627 1.1587	1.0314 1.0317 1.0318 1.0317	\$3,941,141 \$370,347 \$4,672,062 \$8,983,549	\$5,031,211 \$532,570 \$6,377,194 \$11,940,974	1.1073 1.1142 1.1275 1.1193	\$3,920,054 \$632,939 \$6,167,387 \$10,720,380	100.5% 58.5% 75.8% 83.8%	-15.9% 3.4%	7.1% \$4,198,9 0.5% \$636,3 3.4% \$6,376,2 4.6% \$11,211,5	31 \$103,762 69 (\$925)	93.9% 58.2% 73.3% 80.1%	38.5% -9.1% 17.8% 24.0%	15.6% 8.7% 17.8% 16.4%

CareFirst BlueCross BlueShield (GHMSI) Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - PPACA Experience Period: Incurred 10/2011 - 09/2012, Pad Thru 12/2012 Rate Filing Effective 07/2013

TARGET LOSS RATIO = H.S.A. 73.5.,
Standard 76.3%
Sorer 69.5%
Medical Pooling 4.7%
18 19 Start Thru Spans Thru Midpt Trend Mos 10 7/1/2013 12/31/2013 11/30/2014 3/16/2014 23.5 Start Incurred thru Paid thru Midpt 10/1/2011 9/30/2012 12/31/2012 3/31/2012 Experience Period: Projection Period: Pricing Trend Women's Preventive Trend Total Rx Trend 7.5% 0.4% 7.9% Non-CDH Trend CDH Trend Current Rate Level 7.5% 8.0% 4/1/2013 Rx Rebates Capitations Trend 2 8 12 13 14 15 27 Projected
Claims +
Trend Trend Capitation Capitation +
Assumed Factor s Factor Rebates + Incurred Claims Adjusted for Incurred + Capitations +

		Months	12/2012	12/2012	Distribution	Catastrophic	Capitations	Rebates	Rebates	Income	Loss Ratio	Assumed	Factor	s Factor	Rebates	Income	IAF	04/2013 Level	Level	04/20 Derived		Income	Needed Income	Increase	07/2013 Over Derived F	
Medical Experience																										
Underwritten Standard	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80%	690 832 1,173 2,439	63 86 109 221	73 93 130 273 116	1.9% 2.6% 3.3% 6.8% 2.8%	\$79,651 \$111,069 \$220,620 \$490,462 \$179,588	\$837 \$1,009 \$1,424 \$2,959 \$1,191	\$0 \$0 \$0 \$0 \$0	\$80,489 \$112,078 \$222,043 \$493,421 \$180,778	\$248,887 \$231,357 \$272,112 \$556,171 \$236,490	32.3% 48.4% 81.6% 88.7% 76.4%	7.5% 7.5% 7.5% 7.5% 7.5%	1.1521 1.1521 1.1521 1.1521 1.1521	1.0309 1.0314 1.0309 1.0311 1.0318	\$92,633 \$129,009 \$255,654 \$568,136 \$208,140	\$118,255 \$164,691 \$326,365 \$725,275 \$265,709	1.0604 1.0614 1.0611 1.0599 1.0622	\$263,918 \$245,566 \$288,749 \$589,496 \$251,205	35.1% 52.5% 88.5% 96.4% 82.9%	-55.2% -32.9% 13.0% 23.0% 5.8%	-6.8% 0.0% 15.2% 15.2% 5.8%	\$245,971 \$245,566 \$332,639 \$679,099 \$265,775	\$127,717 \$80,875 \$6,274 (\$46,176) \$66	37.7% 52.5% 76.9% 83.7% 78.3%	-53.9% -31.0% 16.3% 26.6% 8.8%	-4.1% 2.9% 18.5% 18.5%
Saver	Std \$2500 / 80% Svr \$2500 / 70% Svr \$5000 / 100%	982 811 1,748 754	90 77 127 60	98 146 68	2.4% 3.9% 1.8%	\$50,696 \$220,786 \$31,853	\$984 \$2,120 \$914	\$0 \$0 \$0	\$51,680 \$222,906 \$32,768	\$236,490 \$151,841 \$289,022 \$112,322	34.0% 77.1% 29.2%	7.5% 7.5% 7.5% 7.5%	1.1521 1.1521 1.1521 1.1521	1.0313 1.0317 1.0316	\$59,424 \$256,565 \$37,643	\$75,859 \$368,948 \$54,132	1.0622 1.0620 1.1524 1.0778	\$161,253 \$333,062 \$121,062	36.9% 77.0% 31.1%	-53.0% 10.8% -55.3%	-11.6% 4.3% 0.0%	\$142,547 \$347,384 \$121,062	\$66,688 (\$21,565) \$66,929	73.9% 31.1%	-51.6% 23.6% -53.3%	18.5% 8.9% -9.0% 16.4% 4.4%
HSA (incl Rx)	Svr \$10000 / 100% HSA \$1200 / 80% HSA \$2700 / 100%	839 16,988 16,659	56 970 1,311	69 1,311 1,733	1.7% 29.8% 40.2%	\$46,198 \$2,370,017 \$1,640,906	\$1,017 \$20,592 \$20,206	\$0 (\$23,662) (\$5,062)	\$47,215 \$2,366,947 \$1,656,050	\$91,333 \$3,047,021 \$2,422,706	51.7% 77.7% 68.4%	7.5% 8.0% 8.0%	1.1521 1.1627 1.1627	1.0319 1.0321 1.0315	\$54,277 \$2,749,281 \$1,922,781	\$78,052 \$3,752,668 \$2,624,526	1.0714 1.1946 1.0433	\$97,858 \$3,639,895 \$2,527,492	55.5% 75.5% 76.1%	-20.2% 3.1% 3.8%	0.0% 3.1% 3.8%	\$97,858 \$3,752,732 \$2,623,537	\$19,807 \$64 (\$989)	55.5% 73.3% 73.3%	-17.1% 17.9% 17.7%	3.9% 17.9% 17.6%
HIPAA	UW Total	43,915	3,170	4,110	97.3%	\$5,441,846 \$347,957	\$53,254 \$401	(\$28,724) \$0	\$5,466,375 \$348,358	\$7,659,261 \$391,125	71.4%	7.9%	1.1599	1.0317	\$6,333,543 \$401,312	\$8,554,480	1.1123	\$8,519,555 \$433,796	74.3%	0.4%	3.9%	\$8,854,170 \$476,308	\$299,690	71.5%	11.7%	15.6%
Standard	Std \$100 / 90% Std \$300 / 80% HIPAA Total	1,010 1,341	21 68 89	25 79 104	0.6% 2.1% 2.7%	\$347,957 \$1,050,157 \$1,398,114	\$1,224 \$1,625	\$0 \$0 \$0	\$348,358 \$1,051,382 \$1,399,739	\$391,125 \$860,485 \$1,251,609	89.1% 122.2% 111.8%	7.5% 7.5% 7.5%	1.1521 1.1521 1.1521	1.0322 1.0322 1.0322	\$401,312 \$1,211,200 \$1,612,512	\$512,309 \$1,546,203 \$2,058,512	1.1091 1.1536 1.1397	\$433,796 \$992,698 \$1,426,494	92.5% 122.0% 113.0%	18.1% 55.8% 44.3%	9.8% 5.6% 6.9%	\$476,308 \$1,048,289 \$1,524,597	(\$497,914) (\$533,915)	84.3% 115.5% 105.8%	28.4% 75.7% 61.0%	19.4% 19.1% 19.2%
Medical - Underwritten & HIPAA	Std \$100 / 90%	1,021	84	98	2.6%	\$427,608	\$1,239	\$0	\$428,846	\$640,012	67.0%	7.5%	1.1521	1.0313	\$493,945	\$630,564	1.0902	\$697,713	70.8%	-9.6%	3.5%	\$722,279	\$91,715	68.4%	-3.5%	10.5%
	Std \$300 / 80% Std \$300 / 80% Std \$500 / 80% Std \$500 / 80% Std \$2500 / 80% Str \$2500 / 100% Str \$5000 / 100% HSA \$1200 / 80% HSA \$2700 / 100% UW & HIPAA Total	832 2,183 2,439 982 811 1,748 754 839 16,988 16,659	86 177 221 90 77 127 60 56 970 1,311 3,259	93 209 273 116 98 146 68 69 1,311 1,733	2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% 40.2%	\$111,069 \$1,270,777 \$490,462 \$179,588 \$50,696 \$220,786 \$31,853 \$46,198 \$2,370,017 \$1,640,906	\$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 \$914 \$1,017 \$20,592 \$20,206 \$54,879	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 (\$23,662) (\$5,062)	\$112,078 \$1,273,425 \$493,421 \$180,778 \$51,680 \$222,906 \$32,768 \$47,215 \$2,366,947 \$1,656,050 \$6,866,114	\$231,357 \$1,132,597 \$556,171 \$236,490 \$151,841 \$289,022 \$112,322 \$91,333 \$3,047,021 \$2,422,706 \$8,910,871	48.4% 112.4% 88.7% 76.4% 34.0% 77.1% 29.2% 51.7% 77.7% 68.4%	7.5% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5%	1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1627 1.1627	1.0314 1.0315 1.0311 1.0318 1.0313 1.0317 1.0316 1.0319 1.0321 1.0315	\$129,009 \$1,466,854 \$568,136 \$208,140 \$59,424 \$256,565 \$37,643 \$54,277 \$2,749,281 \$1,922,781 \$7,946,054	\$164,691 \$1,872,568 \$725,275 \$265,709 \$75,859 \$368,948 \$54,132 \$78,052 \$3,752,668 \$2,624,526	1.0614 1.1314 1.0599 1.0622 1.0620 1.1524 1.0778 1.0714 1.1946 1.0433 1.1162	\$245,566 \$1,281,447 \$589,496 \$251,205 \$161,253 \$333,062 \$121,062 \$97,858 \$3,639,895 \$2,527,492 \$9,946,049	52.5% 114.5% 96.4% 82.9% 36.9% 77.0% 31.1% 55.5% 76.1%	-32.9% 46.1% 23.0% 5.8% -53.0% 10.8% -55.3% -20.2% 3.1% 3.8% 6.7%	0.0% 7.8% 15.2% 5.8% -11.6% 4.3% 0.0% 3.1% 3.8%	\$245,566 \$1,380,928 \$679,099 \$265,775 \$142,547 \$347,384 \$121,062 \$97,858 \$3,752,732 \$2,623,537 \$10,378,767	\$80,875 (\$491,640) (\$46,176) \$66 \$66,688 (\$21,565) \$66,929 \$19,807 \$64 (\$989)	52.5% 106.2% 83.7% 78.3% 41.7% 73.9% 31.1% 55.5% 73.3% 73.3%	-31.0% 61.4% 26.6% 8.8% -51.6% 23.6% -53.3% -17.1% 17.9% 17.7%	2.9% 19.0% 18.5% 8.9% -9.0% 16.4% 4.4% 3.9% 17.9% 17.6%
Rx Experience						***********			***************************************	***************************************					***************************************	***********		***********				*	(4-0-()			
Underwritten		690							\$17.613				1.1614	1.0000	\$20.455	\$26.112	1.1710	\$46.094				\$50,704				
Standard Saver	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70%	832 1,173 2,439 982 811	63 86 109 221 90 77 127	73 93 130 273 116 98	6.4% 8.8% 11.1% 22.6% 9.2% 7.9%	\$18,482 \$53,846 \$72,745 \$162,981 \$62,478 \$27,715 \$10,074	\$0 \$0 \$0 \$0 \$0 \$0	(\$870) (\$2,533) (\$3,423) (\$7,668) (\$2,940) (\$1,304)	\$17,613 \$51,312 \$69,323 \$155,313 \$59,538 \$26,411 \$9,600	\$39,364 \$48,712 \$67,493 \$145,891 \$67,684 \$53,794 \$40,400	44.7% 105.3% 102.7% 106.5% 88.0% 49.1% 23.8%	7.9% 7.9% 7.9% 7.9% 7.9% 7.9%	1.1614 1.1614 1.1614 1.1614 1.1614 1.1614	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	\$20,455 \$59,593 \$80,509 \$180,375 \$69,146 \$30,673 \$11,149	\$26,112 \$76,075 \$102,777 \$230,264 \$88,270 \$39,157 \$16,033	1.1710 1.1719 1.1715 1.1702 1.1732 1.1728 1.0738	\$46,094 \$57,088 \$79,069 \$170,725 \$79,404 \$63,092 \$43,383	44.4% 104.4% 101.8% 105.7% 87.1% 48.6%	-43.3% 33.3% 30.0% 34.9% 11.2% -37.9% -63.0%	10.0% 10.0% 10.0% 10.0% 10.0%	\$50,704 \$62,797 \$86,976 \$187,798 \$87,345 \$69,401 \$37,526	\$24,591 (\$13,278) (\$15,800) (\$42,466) (\$926) \$30,244	40.3% 94.9% 92.6% 96.0% 79.2% 44.2%	-35.6% 51.4% 47.7% 53.3% 26.3% -29.5% -61.6%	25.0% 25.0% 25.0% 25.0% 25.0% 25.0%
HSA (Rx incl w/ Medical)	Svr \$5000 / 100% Svr \$10000 / 100% HSA \$1200 / 80%	1,748 754 839	60 56	146 68 69	13.0% 6.1% 5.7%	\$3,001 \$6,679	\$0 \$0 \$0	(\$474) (\$141) (\$314)	\$2,859 \$6,364	\$16,420 \$18,592	17.4% 34.2%	7.9% 7.9% 7.9%	1.1614	1.0000	\$3,321 \$7,391	\$4,775 \$10,629	1.0740	\$17,636 \$19,938	25.7% 18.8% 37.1%	-72.9% -46.7%	-13.5% -13.5% -13.5%	\$15,255 \$17,246	\$21,493 \$10,479 \$6,618	29.7% 21.8% 42.9%	-71.8% -44.6%	-10.0% -10.0% -10.0%
	HSA \$2700 / 100% UW Total	10,268	889	1,066	90.9%	\$418,001	\$0	(\$19,667)	\$398,334	\$498,351	79.9%	7.9%	1.1614	1.0000	\$462,611	\$594,093	1.1567	\$576,430	80.3%	3.1%	6.7%	\$615,048	\$20,955	75.2%	16.0%	20.1%
HIPAA Standard	Std \$100 / 90% Std \$300 / 80% HIPAA Total	331 1,010 1,341	21 68 89	25 79 104	2.1% 7.0% 9.1%	\$115,575 \$403,873 \$519,447	\$0 \$0 \$0	(\$5,438) (\$19,002) (\$24,440)	\$110,137 \$384,870 \$495,007	\$37,497 \$131,250 \$168,747	293.7% 293.2% 293.3%	7.9% 7.9% 7.9%	1.1614 1.1614 1.1614	1.0000 1.0000 1.0000	\$127,909 \$446,975 \$574,884	\$163,287 \$570,602 \$733,889	1.1728 1.1728 1.1728	\$43,978 \$153,923 \$197,902	290.8% 290.4% 290.5%	271.3% 270.7% 270.8%	10.0% 10.0% 10.0%	\$48,376 \$169,316 \$217,692	(\$114,911) (\$401,287) (\$516,198)	264.4% 264.0% 264.1%	321.9% 321.2% 321.4%	25.0% 25.0% 25.0%
Rx - Underwritten & HIPAA	Std \$100 / 90%	1.021	84	98	8.6%	\$134.057	\$0	(\$6.307)	\$127.749	\$76.862	166.2%	7.9%	1.1614	1.0000	\$148.364	\$189.399	1.1719	\$90.072	164.7%	110.3%	10.0%	\$99.079	(\$90.320)	149.7%	138.9%	25.0%
	Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70% Svr \$5000 / 100% Svr \$10000 / 100%	832 2,183 2,439 982 811 1,748 754 839	86 177 221 90 77 127 60 56	93 209 273 116 98 146 68 69	8.8% 18.1% 22.6% 9.2% 7.9% 13.0% 6.1% 5.7%	\$134,057 \$53,846 \$476,618 \$162,981 \$62,478 \$27,715 \$10,074 \$3,001 \$6,679	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$6,307) (\$2,533) (\$22,425) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141) (\$314)	\$51.312 \$454.193 \$155.313 \$59.538 \$26,411 \$9,600 \$2,859 \$6,364	\$76,662 \$48,712 \$198,743 \$145,891 \$67,684 \$53,794 \$40,400 \$16,420 \$18,592	105.3% 228.5% 106.5% 88.0% 49.1% 23.8% 17.4% 34.2%	7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9%	1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	\$59,593 \$527,484 \$180,375 \$69,146 \$30,673 \$11,149 \$3,321 \$7,391	\$76,075 \$673,379 \$230,264 \$88,270 \$39,157 \$16,033 \$4,775 \$10,629	1.1719 1.1723 1.1702 1.1732 1.1728 1.0738 1.0740 1.0724	\$90,072 \$57,088 \$232,993 \$170,725 \$79,404 \$63,092 \$43,383 \$17,636 \$19,938	104.7% 104.4% 226.4% 105.7% 87.1% 48.6% 25.7% 18.8% 37.1%	33.3% 189.0% 34.9% 11.2% -37.9% -63.0% -72.9% -46.7%	10.0% 10.0% 10.0% 10.0% 10.0% -13.5% -13.5%	\$62,797 \$256,292 \$187,798 \$87,345 \$69,401 \$37,526 \$15,255 \$17,246	(\$90,320) (\$13,278) (\$417,087) (\$42,466) (\$926) \$30,244 \$21,493 \$10,479 \$6,618	94.9% 94.9% 205.8% 96.0% 79.2% 44.2% 29.7% 21.8% 42.9%	51.4% 228.4% 53.3% 26.3% -29.5% -61.6% -71.8% -44.6%	25.0% 25.0% 25.0% 25.0% 25.0% -10.0% -10.0%
-	HSA \$1200 / 80% HSA \$2700 / 100% UW & HIPAA Total	11,609	978	1,170	100.0%	\$937,448	\$0	(\$44,108)	\$893,341	\$667,099	133.9%	7.9%	1.1614	1.0000	\$1,037,495	\$1,327,982	1.1607	\$774,331	134.0%	71.5%	7.5%	\$832,739	(\$495,243)	124.6%	93.5%	21.3%
Medical & Rx Experience COMBINED																										1
Underwritten Standard	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80%	690 832 1,173 2,439 982 811	63 86 109 221 90 77	73 93 130 273 116 98	1.9% 2.6% 3.3% 6.8% 2.8% 2.4%	\$98,134 \$164,915 \$293,365 \$653,443 \$242,066 \$78,411	\$837 \$1,009 \$1,424 \$2,959 \$1,191 \$984	(\$870) (\$2,533) (\$3,423) (\$7,668) (\$2,940) (\$1,304)	\$98,102 \$163,390 \$291,366 \$648,734 \$240,317 \$78,091	\$288,252 \$280,069 \$339,605 \$702,062 \$304,174 \$205,635	34.0% 58.3% 85.8% 92.4% 79.0% 38.0%	7.6% 7.6% 7.6% 7.6% 7.6% 7.7%	1.1538 1.1551 1.1544 1.1544 1.1544 1.1553	1.0309 1.0314 1.0309 1.0311 1.0318 1.0313	\$113,088 \$188,601 \$336,163 \$748,511 \$277,286 \$90,097	\$144,367 \$240,766 \$429,141 \$955,539 \$353,980 \$115,016	1.0755 1.0806 1.0831 1.0828 1.0869 1.0910	\$310,012 \$302,654 \$367,818 \$760,221 \$330,609 \$224,344	36.5% 62.3% 91.4% 98.5% 83.9% 40.2%	-53.4% -20.4% 16.7% 25.7% 7.1% -48.7%	-4.3% 1.9% 14.1% 14.0% 6.8% -5.5%	\$296,675 \$308,362 \$419,615 \$866,897 \$353,120 \$211,948	\$152,308 \$67,597 (\$9,526) (\$88,642) (\$860)	38.1% 61.2% 80.1% 86.3% 78.5% 42.5%	-51.3% -16.6% 22.6% 32.2% 12.8% -45.7%	0.0% 6.8% 19.9% 19.9% 12.5% 0.0%
Saver HSA	Svr \$2500 / 70% Svr \$5000 / 100% Svr \$10000 / 100% HSA \$1200 / 80% HSA \$2700 / 100% UW Total	1,748 754 839 16,988 16,659 43,915	127 60 56 970 1,311 3,170	146 68 69 1,311 1,733 4,110	3.9% 1.8% 1.7% 29.8% 40.2% 97.3%	\$230,860 \$34,854 \$52,877 \$2,370,017 \$1,640,906 \$5,859,847	\$2,120 \$914 \$1,017 \$20,592 \$20,206 \$53,254	(\$474) (\$141) (\$314) (\$23,662) (\$5,062) (\$48,392)	\$232,506 \$35,627 \$53,580 \$2,366,947 \$1,656,050 \$5,864,709	\$329,422 \$128,742 \$109,925 \$3,047,021 \$2,422,706 \$8,157,613	70.6% 27.7% 48.7% 77.7% 68.4% 71.9%	7.5% 7.5% 7.6% 8.0% 8.0%	1.1525 1.1529 1.1533 1.1627 1.1627	1.0317 1.0316 1.0319 1.0321 1.0315	\$267,714 \$40,964 \$61,668 \$2,749,281 \$1,922,781 \$6,796,154	\$384,981 \$58,908 \$88,681 \$3,752,668 \$2,624,526 \$9,148,573	1.1427 1.0773 1.0716 1.1946 1.0433	\$376,445 \$138,697 \$117,797 \$3,639,895 \$2,527,492 \$9,095,985	71.1% 29.5% 52.4% 75.5% 76.1%	2.3% -57.5% -24.7% 3.1% 3.8% 0.6%	2.3% -1.7% -2.3% 3.1% 3.8% 4.1%	\$384,910 \$136,316 \$115,105 \$3,752,732 \$2,623,537 \$9,469,217	(\$71) \$77,409 \$26,424 \$64 (\$989) \$320,645	69.6% 30.1% 53.6% 73.3% 71.8%	13.1% -55.7% -21.8% 17.9% 17.7%	13.1% 2.5% 1.6% 17.9% 17.6%
HIPAA Standard	Std \$100 / 90%	331	21	25	0.6%	\$463,531	\$401	(\$5,438)	\$458,494	\$428,622	107.0%	7.6%	1.1544	1.0322	\$529,220	\$675,596	1.1147	\$477,774	110.8%	41.4%	9.8%	\$524,684	(\$150,913)	100.9%	54.4%	19.9%
	Std \$300 / 80% HIPAA Total	1,010 1,341	68 89	79 104	2.1% 0.0%	\$1,454,030 \$1,917,561	\$1,224 \$1,625	(\$19,002) (\$24,440)	\$1,436,252 \$1,894,746	\$991,734 \$1,420,356	144.8% 133.4%	7.6% 7.6%	1.1546 1.1546	1.0322 1.0317	\$1,658,175 \$2,187,396	\$2,116,805 \$2,792,402	1.1562 1.1437	\$1,146,621 \$1,624,395	144.6% 134.7%	84.6% 71.9%	6.2% 7.3%	\$1,217,605 \$1,742,289	(\$899,201) (\$1,050,113)	136.2% 125.5%	108.4% 92.1%	19.9% 19.9%
Medical - Underwritten & HIPAA	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70% Svr \$5000 / 100%	1,021 832 2,183 2,439 982 811 1,748 754	84 86 177 221 90 77 127 60	98 93 209 273 116 98 146 68	2.6% 2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8%	\$561,665 \$164,915 \$1,747,395 \$653,443 \$242,066 \$78,411 \$230,860 \$34,854	\$1,239 \$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 \$914	(\$6,307) (\$2,533) (\$22,425) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141)	\$556,596 \$163,390 \$1,727,618 \$648,734 \$240,317 \$78,091 \$232,506 \$35,627	\$716,874 \$280,069 \$1,331,340 \$702,062 \$304,174 \$205,635 \$329,422 \$128,742	77.6% 58.3% 129.8% 92.4% 79.0% 38.0% 70.6% 27.7%	7.6% 7.6% 7.6% 7.6% 7.6% 7.7% 7.5%	1.1543 1.1551 1.1546 1.1544 1.1553 1.1525 1.1529	1.0313 1.0314 1.0315 1.0311 1.0318 1.0313 1.0317 1.0316	\$642,309 \$188,601 \$1,994,338 \$748,511 \$277,286 \$90,097 \$267,714 \$40,964	\$819,963 \$240,766 \$2,545,947 \$955,539 \$353,980 \$115,016 \$384,981 \$58,908	1.0989 1.0806 1.1375 1.0828 1.0869 1.0910 1.1427 1.0773	\$787,786 \$302,654 \$1,514,440 \$760,221 \$330,609 \$224,344 \$376,445 \$138,697	81.5% 62.3% 131.7% 98.5% 83.9% 40.2% 71.1% 29.5%	4.1% -20.4% 68.1% 25.7% 7.1% -48.7% 2.3% -57.5%	4.3% 1.9% 8.1% 14.0% 6.8% -5.5% 2.2% -1.7%	\$821,359 \$308,362 \$1,637,220 \$866,897 \$353,120 \$211,948 \$384,910 \$136,316	\$1,395 \$67,597 (\$908,727) (\$88,642) (\$860) \$96,932 (\$71) \$77,409	78.2% 61.2% 121.8% 86.3% 78.5% 42.5% 69.6% 30.1%	11.9% -16.6% 86.4% 32.2% 12.8% -45.7% 13.2% -55.7%	12.1% 6.8% 19.9% 19.9% 12.5% 0.0% 13.1% 2.5%
	Svr \$10000 / 100% HSA \$1200 / 80% HSA \$2700 / 100% UW & HIPAA Total	839 16,988 16,659 45,256	56 970 1,311 3,259	1,311 1,733 4,214	1.7% 29.8% 40.2% 97.3%	\$52,877 \$2,370,017 \$1,640,906 \$7,777,408	\$1,017 \$20,592 \$20,206 \$54,879	(\$314) (\$23,662) (\$5,062) (\$72,832)	\$53,580 \$2,366,947 \$1,656,050 \$7,759,455	\$109,925 \$3,047,021 \$2,422,706 \$9,577,969	48.7% 77.7% 68.4% 81.0%	7.6% 8.0% 8.0% 7.8%	1.1533 1.1627 1.1627 1.1587	1.0319 1.0321 1.0315 1.0317	\$61,668 \$2,749,281 \$1,922,781 \$8,983,549	\$88,681 \$3,752,668 \$2,624,526 \$11,940,974	1.0716 1.1946 1.0433 1.1193	\$117,797 \$3,639,895 \$2,527,492 \$10,720,380	52.4% 75.5% 76.1% 83.8%	-24.7% 3.1% 3.8% 11.4%	-2.3% 3.1% 3.8%	\$115,105 \$3,752,732 \$2,623,537 \$11,211,506	\$26,424 \$64 (\$989) (\$729,468)	53.6% 73.3% 73.3% 80.1%	-21.7% 17.9% 17.7% 24.0%	2.5% 1.6% 17.9% 17.6%

CareFirst BlueCross BlueShield

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

			Rolling-12				
			Observed	Rolling-12	Proposed		
		Weights by	Claims	Normalized	Rating Trend		Prior Rating Trend
Medical Non-HSA	Member Months	Incurred Claims	Trend	Trend	07/01/2013	EP Claims	04/01/2013
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	9.0%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	8.0%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.5%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA Total HSA	140,686 515,251	27.2% 100.0%	7.1% 8.4%	6.5% 7.1%	9.0% 8.9%	\$19,039,112 \$69,894,433	14.5% 10.3%
	•	100.070				. , ,	
Medical Total	1,603,628		9.0%	9.3%	8.6%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	8.6%	\$271,697,408	9.8%

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

Proposed PPO/BluePreferred Base Rates - PPACA Effective 7/1/2013

									-	Proposed Counter Offe			
					Current	Proposed			110%	125%	150%		
UW	Coverage	Deductible	Coinsurance	OOP Max	Base Rate	Base Rate				25% Load Base Rate		Base Rate	Base Rate
Options	Type	(In/Out)	(In/Out)	(In/Out)	4/1/2013	7/1/2013	% Change	\$ Change	7/1/2013	7/1/2013	7/1/2013	7/1/2012	Renewal Increase
Ориона	туре	(III/Out)	(III/Out)	(III/Out)	4/1/2013	7/1/2013	70 Change	ψ Change	7/1/2013	77172013	17172013	1/1/2012	Tteriewai increase
	1 PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$469.13	\$437.23	-6.8%	(\$31.90)	n/a	n/a	n/a	\$455.93	-4.1%
	2 PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$353.29	\$353.29	0.0%	\$0.00	n/a	n/a	n/a	\$343.34	2.9%
	3 PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$293.80	\$338.46	15.2%	\$44.66	n/a	n/a	n/a	\$285.53	18.5%
	4 PPO	\$500/\$750	80%/60%	\$2,500/\$4,000	\$280.47	\$323.10	15.2%	\$42.63	\$355.41	\$403.88	\$484.65	\$272.57	18.5%
	5 PPO	\$750/\$1,000	80%/60%	\$3,500/\$7,000	\$260.42	\$275.52	5.8%	\$15.10	\$303.07	\$344.40	\$413.28	\$253.10	8.9%
	6 PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$212.02	\$187.43	-11.6%	(\$24.59)	\$206.17	\$234.29	\$281.15	\$206.06	-9.0%
	7 PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$186.82	\$194.85	4.3%	\$8.03	\$214.34	\$243.56	\$292.28	\$167.38	16.4%
	8 PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$168.93	\$168.93	0.0%	\$0.00	\$185.82	\$211.16	\$253.40	\$161.88	4.4%
	9 PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$121.92	\$121.92	0.0%	\$0.00	\$134.11	\$152.40	\$182.88	\$117.33	3.9%
1	0 PPO H.S.A.	\$1,200/\$2,400 (Self)	80%/60% (Self)	\$2,800/\$5,000 (Self)	\$198.24	\$204.39	3.1%	\$6.15	\$224.83	\$255.49	\$306.59	\$173.34	17.9%
1	1 PPO H.S.A.	\$2,700/\$5,400 (Self)	100%/80%(Self)	\$3,200/\$6,400(Self)	\$145.93	\$151.48	3.8%	\$5.55	\$166.63	\$189.35	\$227.22	\$128.79	17.6%
1	2 PPO H.S.A.	\$1,400/\$2,800 (Self)	80%/60% (Self)	\$2,800/\$5,000(Self)	\$187.56	\$199.75	6.5%	\$12.19	\$219.73	\$249.69	\$299.63	n/a	n/a
			, ,						P	Proposed Counter Offe	rs		
					Current	Proposed			110%	125%	150%	Current	
	Coverage	Deductible	Copay	Max Annual Benefit	Base Rate	Base Rate			10% Load Base Rate	25% Load Base Rate	50% Load Base Rate	Base Rate	
UW	Type		. ,		4/1/2013	7/1/2013	% Change	\$ Change	7/1/2013	7/1/2013	7/1/2013	7/1/2012	% Change
-	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$84.87	\$93.36	10.0%	\$8.49	\$102.70	\$116.70	\$140.04	\$74.69	25.0%
	Saver Rx	\$100	\$15 Generic Only	Unlimited	\$24.66	\$21.33	-13.5%	(\$3.33)	\$23.46	\$26.66	\$32.00	\$23.71	-10.0%
HIPAA Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current Base Rate 4/1/2013	Proposed Base Rate 7/1/2013	% Change	\$ Change				Current Base Rate 7/1/2012	% Change
	1 PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$1,288.21	\$1,414.45	9.8%	\$126.24				\$1,184.63	19.4%
	3 PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$858.66	\$906.74	5.6%	\$48.08			_	\$761.18	19.1%
LUDAA	Coverage	Deductible	Copay	Max Annual Benefit	Current Base Rate	Proposed Base Rate	0/ 0	(O)				Current Base Rate	0/ 01
HIPAA	Туре	0100	#40/#0F/#4F	11.8.3.5.1	4/1/2013	7/1/2013	% Change	\$ Change			-	7/1/2012	% Change
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$129.41	\$142.35	10.0%	\$12.94				\$113.89	25.0%
	Closed Rx - Non-PPACA	\$100	\$10/\$20	\$1,500	\$170.88	\$187.97	10.0%	\$17.09			L	\$150.39	25.0%
			HIPAA F HIPAA	PPO High w/ Open Rx PPO High w/ Closed Rx PPO Low w/ Open Rx PPO Low w/ Closed Rx	\$1,459.09 \$988.07	\$1,556.80 \$1,602.42 \$1,049.09 \$1,094.71	9.8% 9.8% 6.2% 6.3%				HIPAA PPO High w/ Open Rx HIPAA PPO High w/ Closed Rx HIPAA PPO Low w/ Open Rx HIPAA PPO Low w/ Closed Rx	\$1,298.52 \$1,335.02 \$875.07 \$911.57	19.9% 20.0% 19.9% 20.1%

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, Non-Medigap Business
PPO (BluePreferred)
Underwritten & HIPAA
District of Columbia
Standard, Saver, and HSA - PPACA
Incremental Rate Increase History

Effective		Medical		R	Rx	Medical	Rx
	Underwritten	Underwritten	Underwritten	Underwritten	Underwritten	inouiou.	100
Date	Standard	Saver	H.S.A.	Standard	Saver	HIPAA Standard	HIPAA Standard
10/01/95	•		•				
05/01/97							
05/01/97							
01/01/98							
01/01/98						Inception	
07/01/98						4.0%	
01/01/03						18.6%	
03/01/03						0.0%	Inception
01/01/04						9.0%	9.6%
01/01/05						0.0%	0.0%
10/01/05						-6.3%	0.0%
03/01/06			Inception			0.0%	0.0%
08/01/06			-10.8%			-5.0%	-5.0%
01/01/07			0.0%			12.5%	0.0%
07/01/07			0.0%			3.7%	0.0%
01/01/08			5.0%			11.0%	1.8%
07/01/08			0.0%			4.3%	0.0%
01/01/09			0.0%			12.3%	0.0%
04/01/09			35.0%			5.7%	0.0%
07/01/09			0.0%			3.2%	0.0%
1/1/2010*			-17.8%			2.9%	0.0%
4/1/2010*			34.1%			2.4%	0.0%
07/01/10			-5.8%			7.3%	5.1%
10/01/10	Inception	Inception	7.9%	Inception	Inception	-0.5%	0.0%
01/01/11	2.4%	2.4%	-19.7%	2.4%	2.4%	0.0%	0.0%
04/01/11	2.4%	2.4%	34.1%	2.4%	2.4%	2.4%	2.4%
06/01/11	0.0%	0.0%	-13.2%	0.0%	0.0%	-14.9%	0.0%
07/01/11	0.0%	0.0%	-5.8%	0.0%	0.0%	8.5%	0.0%
10/01/11	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	0.0%
01/01/12	0.0%	0.0%	-12.2%	0.0%	0.0%	0.0%	0.0%
04/01/12	1.7%	1.7%	5.9%	1.7%	1.7%	1.7%	1.7%
07/01/12	1.7%	1.7%	0.0%	1.7%	1.7%	1.7%	1.7%
10/01/12	6.5%	6.5%	9.9%	4.0%	4.0%	6.5%	4.0%
01/01/13	-5.0%	-2.7%	-6.2%	-5.0%	0.0%	0.4%	-5.0%
04/01/13	1.7%	4.8%	10.4%	15.0%	0.0%	4.2%	15.0%
PROPOSED 07/01/13	6.2%	2.6%	3.4%	10.0%	-13.5%	6.9%	10.0%

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

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD Individual, Non-Medigap Business PPO (BluePreferred) Underwritten & HIPAA District of Columbia

Standard, Saver, and HSA - PPACA Current Incremental Rate Increases and Renewals

Renewals are equal to the multiplication or product of the prior 12 month's incrementals. In the table below, July's renewals are equal the product of the approved incrementals from all filings in the prior year. Those incremental increases are in columns 1 through 12, from August 2012 through July 2013. Each subsequent month's renewal is then the product of the next twelve months of incrementals. So, August renewals are the product of columns 2-13 and so on. This table shows the resulting renewals based on the prior approved rate increases and the newly proposed rate increases effective 7/1. As mentioned in the filing summary we are not proposing any incremental rate increases for 10/1. The increases we are proposing for 7/1 and the rates they produce will be effective from 7/1/2013 through 12/31/2013. But those July increases will produce different renewal amounts in the third and fourth quarter, as seen below.

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
					Q4 2012			Q1 2013			Q2 2013		Q	3 2013			Q4 2013	
Medical & Rx Combined		Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Incrementals																		
UW	Std \$100 / 90%	0%	0%	6.1%	0%	0%	-5.0%	0%	0%	3.5%	0%	0%	-4.2%	0%	0%	0.0%	0%	0%
	Std \$300 / 90%	0%	0%	6.1%	0%	0%	-5.0%	0%	0%	4.0%	0%	0%	1.9%	0%	0%	0.0%	0%	0%
	Std \$300 / 80%	0%	0%	6.0%	0%	0%	-5.0%	0%	0%	4.4%	0%	0%	14.0%	0%	0%	0.0%	0%	0%
	Std \$500 / 80%	0%	0%	6.0%	0%	0%	-5.0%	0%	0%	4.5%	0%	0%	14.0%	0%	0%	0.0%	0%	0%
	Std \$750 / 80%	0%	0%	5.9%	0%	0%	-5.0%	0%	0%	4.7%	0%	0%	6.8%	0%	0%	0.0%	0%	0%
	Std \$2500 / 80%	0%	0%	5.8%	0%	0%	-5.0%	0%	0%	5.2%	0%	0%	-5.4%	0%	0%	0.0%	0%	0%
	Svr \$2500 / 70%	0%	0%	6.2%	0%	0%	0.0%	0%	0%	4.2%	0%	0%	2.2%	0%	0%	0.0%	0%	0%
	Svr \$5000 / 100%	0%	0%	6.2%	0%	0%	-5.7%	0%	0%	4.2%	0%	0%	-1.7%	0%	0%	0.0%	0%	0%
	Svr \$10000 / 100%	0%	0%	6.1%	0%	0%	-5.8%	0%	0%	4.0%	0%	0%	-2.3%	0%	0%	0.0%	0%	0%
	HSA \$1200 / 80%	0%	0%	9.9%	0%	0%	-8.8%	0%	0%	14.1%	0%	0%	3.1%	0%	0%	0.0%	0%	0%
	HSA \$2700 / 100%	0%	0%	9.9%	0%	0%	-1.9%	0%	0%	5.1%	0%	0%	3.8%	0%	0%	0.0%	0%	0%
HIPAA	Std \$100 / 90%	0%	0%	6.3%	0%	0%	-0.1%	0%	0%	2.8%	0%	0%	9.8%	0%	0%	0.0%	0%	0%
	Std \$300 / 80%	0%	0%	6.2%	0%	0%	-0.3%	0%	0%	6.7%	0%	0%	6.2%	0%	0%	0.0%	0%	0%
												_		3 2013			Q4 2013	
Renewals												<u>L</u>	Jul-13	3 2013 Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
														Ü				
UW	Std \$100 / 90%												0.0%	0.0%	0.0%	-5.8%	-5.8%	-5.8%
	Std \$300 / 90%												6.8%	6.8%	6.8%	0.7%	0.7%	0.7%
	Std \$300 / 80%												19.9%	19.9%	19.9%	13.1%	13.1%	13.1%
	Std \$500 / 80%												19.9%	19.9%	19.9%	13.2%	13.2%	13.2%
	Std \$750 / 80% Std \$2500 / 80%												12.5% 0.0%	12.5% 0.0%	12.5% 0.0%	6.2% -5.5%	6.2% -5.5%	6.2% -5.5%
	Svr \$2500 / 80%												13.1%	13.1%	13.1%	-5.5% 6.5%	-5.5% 6.5%	-5.5% 6.5%
	Svr \$5000 / 100%												2.5%	2.5%	2.5%	-3.5%	-3.5%	-3.5%
	Svr \$10000 / 100%												1.6%	1.6%	1.6%	-4.3%	-4.3%	-4.3%
	HSA \$1200 / 80%												17.9%	17.9%	17.9%	7.3%	7.3%	7.3%
	HSA \$2700 / 100%												17.9%	17.9%	17.9%	7.3%	7.0%	7.3%
HIPAA	Std \$300 / 90%												19.9%	19.9%	19.9%	12.8%	12.8%	12.8%
	Std \$500 / 80%												19.9%	19.9%	19.9%	12.9%	12.9%	12.9%
Ellin o Doto	OFFE Fills - "	OF Filia - #	01-1															
Filing Date	-	CF Filing #	Status															
Oct-12	CFAP-128343860		Approved															
Jan-13	CFAP-128659635		Approved															
Apr-13	CFAP-128718553		Approved															
Jul-13	CFAP-128905891	1867	Current Sub	mission														

District of Columbia GHMSI as of 10/01/2013 Rate Filing

HIOS Rate Review 1	Threshold Test						i																										
											_																_					/ eighted	Beneath Threshold?
				3Q13	4Q13						Kenewa	al Increase	by Kenewa	ai Month								Distrib	oution o	or Kene	wai inc	ome b	/ Kenew	al Month	a			verage	Threshold?
			Written	Incremental	Incremental	Contract																											
HIOS Product ID	HIOS Product	Benefit Option	Premium	Increases	Increases	Months	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1/13	8/1/13	9/1/13	10/1/13	11/1/13	12/1/13	1/	1 2/	1 3/	/1 4	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1		
	PPACA	Std \$100 / 90%	\$248,887	-4.2%	0.0%	606	4.3%	4.3%	4.3%	6.2%	6.2%	6.2%	0.0%	0.0%	0.0%	-5.8%	-5.8%	-5.8%	8.49	6 12.79	5.89	% 13.7	7% 14	.4% 7	7.1%	3.0%	4.7%	15.9%	0.0%	1.6%	12.8%	2.59	,
	PPACA	Std \$300 / 90%	\$231,357	1.9%	0.0%	799	4.2%	4.2%	4.2%	6.6%	6.6%	6.6%	6.8%	6.8%	6.8%	0.7%	0.7%	0.7%	13.29	6 8.69	4.69	% 6.3	3% 9	.7% 4	4.3%	8.2%	16.0%	5.2%	6.3%	6.4%	11.2%	4.69	
	PPACA	Std \$300 / 80%	\$272,112	14.0%	0.0%	992	4.1%	4.1%	4.1%	6.9%	6.9%	6.9%	19.9%	19.9%	19.9%	13.1%	13.1%	13.1%	13.89	6 9.49	9.5%	% 7.5	5% 10	.2% 5	5.8%	8.9%	7.1%	8.0%	5.0%	5.8%	8.9%	10.39	
	PPACA	Std \$500 / 80%	\$556,171		0.0%	2,084	4.1%	4.1%	4.1%	7.0%	7.0%	7.0%	19.9%	19.9%	19.9%	13.2%	13.2%	13.2%	4.69	6 5.79	14.89	% 10.8	8% 7	.4% 7	7.7%	11.2%	7.5%	10.4%	5.5%	6.5%	8.0%	11.39	
	PPACA	Std \$750 / 80%	\$236,490		0.0%	825	4.1%	4.1%	4.1%	7.1%	7.1%	7.1%	12.5%	12.5%	12.5%	6.2%	6.2%	6.2%										3.4%				6.99	
	PPACA	Std \$2500 / 80%	\$151,841	-5.4%	0.0%	656	4.0%	4.0%	4.0%	7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	-5.5%	-5.5%	-5.5%										1.2%				2.99	
	Corridor	Std \$100 / 90%	\$61,732		0.0%	200	9.9%	9.9%	9.9%	5.6%	5.6%	5.6%	14.5%	14.5%	14.5%	19.9%	19.9%	19.9%	0.09	6 0.09	0.09	% 21.0	0% 20	.3% 15	5.0%	7.6%	23.3%	12.9%	0.0%	0.0%	0.0%	9.59	
	Corridor	Std \$300 / 90%	\$94,023		0.0%	296	9.9%	9.9%	9.9%	5.8%	5.8%	5.8%	8.1%	8.1%	8.1%	4.6%	4.6%	4.6%										35.1%				7.59	
	Corridor	Std \$300 / 80%	\$70,976		0.0%	360	9.9%	9.9%	9.9%	5.9%	5.9%	5.9%	12.6%	12.6%	12.6%	12.7%		12.7%										21.4%				9.29	
	Corridor	Std \$500 / 80%	\$207,415		0.0%	870	9.9%	9.9%	9.9%	9.3%	9.3%	9.3%	5.2%	5.2%	5.2%	19.9%	19.9%	19.9%										26.6%				6.89	
	Corridor	Std \$750 / 80%	\$157,815		0.0%	767	9.9%	9.9%	9.9%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	19.9%	19.9%	19.9%										29.0%				9.29	
	Corridor	Std \$2500 / 80%			0.0%	643	9.9%	9.9%	9.9%	6.5%	6.5%	6.5%	19.6%	19.6%	19.6%	15.4%	15.4%	15.4%	0.09	6 0.09	0.09	% 17.7	7% 32	.7% 3	3.4%	12.5%	9.7%	23.9%	0.0%	0.0%	0.0%	12.59	
78079DC012	UW Standard	Total	\$2,394,666	7.9%	0.0%	9,098																										7.99	Yes
	PPACA	Svr \$2500 / 70%	\$289,022	2.2%	0.0%	1,516	9.8%	9.8%	9.8%	12.6%	12.6%	12.6%	13.1%	13.1%	13.1%	6.5%	6.5%	6.5%	14.89	6 10.59	6.19	% 8.3	3% 2	.7% 7	7.5%	6.7%	8.4%	14.9%	4.8%	6.3%	9.0%	10.79	
	PPACA	Svr \$5000 / 100%	\$112,322	-1.7%	0.0%	641	3.6%	3.6%	3.6%	6.1%	6.1%	6.1%	2.5%	2.5%	2.5%	-3.5%	-3.5%	-3.5%	11.89	6 14.19	11.79	% 1.8	8% 8	.7% 6	6.4%	9.5%	8.1%	8.2%	6.7%	0.9%	12.1%	2.39	
	PPACA	Svr \$10000 / 100%	\$91,333	-2.3%	0.0%	725	3.4%	3.4%	3.4%	5.7%	5.7%	5.7%	1.6%	1.6%	1.6%	-4.3%	-4.3%	-4.3%	13.29	6 9.39	0.09	% 7.3	3% 2	.0% 5	5.5%	5.7%	3.2%	27.6% 1	14.1%	4.1%	8.0%	1.19	
	Corridor	Svr \$2500 / 70%	\$44,327	17.4%	0.0%	424	9.9%	9.9%	9.9%	12.1%	12.1%	12.1%	19.9%	19.9%	19.9%	9.2%	9.2%	9.2%	0.09	6 0.09	0.09	% 14.6	6% 34	.1% 24	4.0%	13.8%	4.7%	8.7%	0.0%	0.0%	0.0%	14.39	
	Corridor	Svr \$5000 / 100%	\$17,398	3.0%	0.0%	137	9.8%	9.8%	9.8%	12.0%	12.0%	12.0%	5.0%	5.0%	5.0%	-0.9%	-0.9%	-0.9%	0.09	6 0.09	0.09	% 11.8	8% 7	.8% 10	0.8%	7.3%	59.3%	3.0%	0.0%	0.0%	0.0%	7.29	
	Corridor	Svr \$10000 / 100%	\$7,785		0.0%	157	9.9%	9.9%	9.9%	12.1%	12.1%	12.1%	10.6%	10.6%	10.6%	4.6%	4.6%	4.6%	0.09	6 0.09	0.09	% 6.2	2% 8	.7%	0.0%	8.0%	53.4%	23.7%	0.0%	0.0%	0.0%	10.89	
78079DC013	Saver	Total	\$562,187	1.9%	0.0%	3,600																										7.69	Yes
	PPACA	HSA \$1200 / 80%	\$3.047.335	3.1%	0.0%	12,831	9.9%	9.9%	9.9%	14.4%	14.4%	14.4%	17.9%	17.9%	17.9%	7.3%	7.3%	7.3%	9.99	6 9.39	7.49	% 8.6	6% 7	.3% 8	8.9%	9.7%	6.2%	7.6%	9.2%	9.8%	6.0%	12.29	
	PPACA	HSA \$2700 / 100%			0.0%	12,282	7.8%	7.8%	7.8%	13.3%		13.3%	17.6%	17.6%	17.6%	7.0%		7.0%										9.8%				11.39	
78079DC003	HSA		\$5,470,472		0.0%														,													11.89	
						-																											
	PPACA	Std \$100 / 90%	\$391,125		0.0%	274	9.9%	9.9%	9.9%			11.0%	19.9%	19.9%	19.9%	12.8%		12.8%										6.5%				12.49	
	PPACA	Std \$300 / 80%			0.0%	877	9.5%	9.5%	9.5%	14.8%	14.8%	14.8%	19.9%	19.9%	19.9%	12.9%	12.9%	12.9%	2.09	6 10.89	10.59	% 15.4	4% 4	.9% 7	7.0%	6.2%	6.8%	7.9% 1	10.2%	9.3%	8.9%	14.19	
78079DC005	HIPAA Standard	Total	\$1,251,609	7.3%	0.0%	1,151												I	I												ı	13.69	No

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

	1	2	3	4	5
	H.S.A.				
	Members a/o 12/31/12	3,044			
	Member to Contract Ratio	1.335			
		<u>Function</u>	Composite PMPM	0/	<u>\$s</u>
1	Projected Claims (+ Capitations)	runction	\$137.54	73.3%	\$5,023,981
2	Admin Costs		\$26.30	14.0%	\$960.826
3	Broker Commissions & Fees		\$14.80	7.9%	\$540,597
4	Contrib to Reserve		\$0.00	0.00%	\$0
5	Invst Income Credit		(\$0.00)	0.0%	(\$7)
6	Premium Tax/Community Health Investment		\$3.75	2.0%	\$137,151
7	Assessment Fees		\$0.16	0.1%	\$5,990
8 9	Federal Income Tax State Income Tax		\$0.00 \$0.00	0.00%	\$0 \$0
10	Patient-Centered Outcome Fee		\$0.17	0.09%	\$6.088
11	Reinsurance Fee		\$3.14	1.67%	\$114,655
12	Insurer Fee Tax		\$1.87	1.00%	\$68,269
13	Risk Charge		\$0.00	0.0%	\$0
14	SUBTOTAL:		\$188	100.0%	\$6,857,551
15					
16	Saver				
17 18	Members a/o 12/31/12 Member to Contract Ratio				
19	Projected Claims (+ Capitations)		\$100.86	69.5%	\$716,475
20	Admin Costs		\$20.32	14.0%	\$144,359
21	Broker Commissions & Fees		\$16.08	11.1%	\$114,234
22	Contrib to Reserve		\$0.00	0.0%	\$0
23	Invst Income Credit		(\$0.00)	0.00%	(\$1)
24	Premium Tax/Community Health Investment		\$2.90	2.0%	\$20,606
25	Assessment Fees		\$0.13	0.1%	\$900
26 27	Federal Income Tax State Income Tax		\$0.00 \$0.00	0.0%	\$0 \$0
28	Patient-Centered Outcome Fee		\$0.00 \$0.17	0.0%	\$1,184
29	Reinsurance Fee		\$3.14	2.2%	\$22,298
30	Insurer Fee Tax		\$1.44	1.0%	\$10,257
31	Risk Charge		\$0.00	0.0%	\$0
			Ψ0.00	0.070	ΨΟ
32	SUM:		\$145	100.0%	\$1,030,313
32 33	SUM:				
32 33 34	SUM: Standard				
32 33 34 35	SUM: Standard Members a/o 12/31/12				
32 33 34 35 36	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio		\$145	100.0%	\$1,030,313
32 33 34 35 36 37	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$145 \$314.65		\$1,030,313 \$16,820,998
32 33 34 35 36	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio		\$145	100.0% 78.3%	\$1,030,313
32 33 34 35 36 37 38	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$145 \$314.65 \$56.28	78.3% 14.0%	\$1,030,313 \$16,820,998 \$3,008,694
32 33 34 35 36 37 38 39 40 41	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00)	78.3% 14.0% 3.7% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21)
32 33 34 35 36 37 38 39 40 41 42	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03	78.3% 14.0% 3.7% 0.0% 0.00% 2.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469
32 33 34 35 36 37 38 39 40 41 42 43	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$14.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757
32 33 34 35 36 37 38 39 40 41 42 43 44	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757
32 33 34 35 36 37 38 39 40 41 42 43 44 45	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.00	78.3% 14.0% 3.7% 0.00% 2.0% 0.1% 0.1% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757
32 33 34 35 36 37 38 39 40 41 42 43 44	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 0.1% 0.0% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.00 \$0.00	78.3% 14.0% 3.7% 0.00% 2.0% 0.1% 0.00% 0.0% 0.0% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.00% 0.0% 0.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00	78.3% 14.0% 3.7% 0.00% 2.0% 0.1% 0.00% 0.0% 0.0% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.00% 0.0% 0.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.00% 0.0% 0.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.00% 0.0% 0.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Members to Contract Ratio		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1% 0.0% 0.0% 1.0% 0.0% 1.0% 1.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.47 \$3.14 \$4.00 \$0.00 \$0.00 \$0.00 \$0.00	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 1	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 (\$21) \$429,469 \$18,757 \$0 \$0 \$167,802 \$213,774 \$0 \$21,473,473
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Members to Contract Ratio		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1% 0.0% 0.0% 1.0% 0.0% 1.0% 1.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473
32 33 34 35 36 37 38 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.07 \$3.14 \$4.00 \$0.00 \$402	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.09% 0.09% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 59 59 59 59 59 59 59 59 59 59 59 59	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.00 \$0.00 \$4.00 \$4.00 \$4.00 \$4.00 \$4.00 \$6.00	78.3% 14.0% 3.7% 0.00% 0.00% 0.00% 0.09% 0.09% 0.09% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$9,000 \$167,802 \$213,774 \$0 \$21,473,473 \$22,561,454 \$4,113,879 \$1,459,920 \$0 (\$29)
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 55 56 57 58 59 60	Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.00 \$4.00 \$4.00 \$4.00 \$1.17 \$3.14 \$4.00 \$0.00 \$4.00 \$1.17 \$1.10 \$1.	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.09% 0.09% 0.09% 1.09% 0.0% 14.0% 5.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$167,802 \$213,774 \$0 \$21,473,473 \$22,561,454 \$4,113,879 \$1,459,920 \$0 \$29 \$587,227
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 50 51 52 55 56 57 58 60 61	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Insurance Fee Insurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contribate Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00 \$402 \$4.00 \$15.04 \$0.00 \$402	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.00% 1.0% 0.0% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$429,469 \$18,757 \$0 \$0 \$18,757 \$0 \$167,802 \$213,774 \$0 \$21,473,473 \$21,473,473
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 55 55 55 56 57 58 59 60 61 62	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.00 \$0.00 \$4.00 \$4.00 \$402 \$402	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.09% 0.09% 1.09% 0.09% 1.00%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 (\$21) \$429,469 \$0 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473 \$21,473,473 \$2,561,454 \$4,113,879 \$1,459,920 \$0 \$25,67,227 \$25,647 \$0
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 50 51 52 55 56 57 58 60 61	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Insurance Fee Insurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contribate Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00 \$402 \$4.00 \$15.04 \$0.00 \$402	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.00% 1.0% 0.0% 0.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$429,469 \$18,757 \$0 \$0 \$18,757 \$0 \$167,802 \$213,774 \$0 \$21,473,473 \$21,473,473
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 55 56 57 58 59 60 61 62 63	Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax		\$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00) \$8.03 \$0.35 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00 \$402 \$42.37 \$15.04 \$0.00 (\$0.00) \$0.00 \$	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 0	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$0 (\$21) \$429,469 \$18,757 \$0 \$167,802 \$213,774 \$0 \$21,473,473 \$22,561,454 \$4,113,879 \$1,459,920 \$29 \$587,227 \$25,647 \$0
32 33 34 35 36 37 38 39 40 41 42 43 44 45 50 51 52 53 55 66 67 68 66 66	SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00 \$402 \$232 \$42.37 \$15.04 \$0.00	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.0% 0.0% 1.0% 100.0% 100.0% 100.0% 100.0% 100.0% 1100.0% 1100.0% 1100.0% 1100.0% 1100.0% 1100.0% 1100.0% 1100.0% 1100.0%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 \$429,469 \$18,757 \$0 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473 \$21,473,473 \$2,561,454 \$4,113,879 \$1,459,920 \$587,227 \$58,727 \$58,647 \$0 \$0 \$16,182
32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 55 56 57 58 59 60 60 60 60 60 60 60 60 60 60 60 60 60	Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$145 \$314.65 \$56.28 \$15.06 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00 \$0.00 \$0.00 \$4.00 \$4.00 \$4.00 \$4.00 \$4.00 \$0.00 \$4.00 \$0.00	78.3% 14.0% 3.7% 0.00% 0.00% 0.1% 0.09% 0.09% 1.00%	\$1,030,313 \$16,820,998 \$3,008,694 \$805,089 (\$21) \$429,469 \$0 \$0 \$8,910 \$167,802 \$213,774 \$0 \$21,473,473 \$21,473,473 \$2,561,454 \$4,113,879 \$1,459,920 \$0 \$25,87,227 \$25,647 \$0 \$0 \$0 \$16,180 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$

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

Standard & Saver & HSA & HIPAA Products

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

Impact of age change upon renewal Ages 18 - 65

| Max | 3.9% |
| Average | 2.4% |

^{**} Only for renewals; not available for new sales.

Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 07/2013

Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012

Rating Period : Incurred 07/2013 - 09/2014 PPO-UW-Std

)	Δ	C	Δ	

											PPACA													
(a)	(b)	(c)	(d)		(e)		(f)		(g)	((h)=(d)+(f)	(i	i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
Current Rate Level		i	04/2013		=(e)/(f)													Monthly				1		
														Monthly				Incurred				Obcorvo	d Rolling 1	2 Month
			M	ledical				Rx			Tot	·al		Loss Ratio	Polling	-12 Loss R	atio	PMPM	Rolling-12	Incurred	DIADIA	Observe	Trend	Z WIOIILII
			IVI		stimated				timated		100		stimated	LO33 Natio	Kolling	-12 LU33 II	atio	FIVIFIVI	Noming-12	incurred	FIVIFIVI		Heliu	
Date	Contract	Member	Revenue		urred Claims	Re	evenue		rred Claims		Revenue		irred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200811	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200812	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200901	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200902	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200903	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200904	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200905	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
200906	0	0	\$ -	\$ \$	-	\$	-	\$	-	\$ \$	-	\$	-											
200907 200908	0	0	\$ - \$ -	\$	-	\$ \$	-	\$ \$	-	\$		\$ \$	-											
200909	0	0	\$ -	\$		\$		\$	-	\$		\$	-											
200910	0	0	\$ -	\$	-	\$		\$	-	\$		\$	-											
200910	0	0		\$	_	\$	-	\$	-	\$		\$	-											
200912	0	0	\$ -	\$	_	\$	-	\$	-	\$		\$	-											
201001	0	0	\$ -	\$	_	\$	-	\$	-	\$	_	\$	-											
201002	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201003	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201004	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201005	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201006	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201007	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201008	0	0	\$ -	\$	-	\$	-	\$	-	\$	-	\$	-											
201009	0	0	\$ -	\$	-	\$	-	\$	-	\$		\$	-											
201010	0	0	\$ -	\$		\$	-	\$	-	\$		\$	-		,									
201011	11	13	\$ 2,017		336	\$	571	\$	61	\$,	\$	398	15%	17%	11%	15%	\$31	\$26	\$5	\$31			
201012	46	50	\$ 10,757		463	\$	2,769	\$	156	\$		\$	618	5%	6%	6%	6%	\$12	\$13	\$3	\$16			
201101	87	100	\$ 21,766		13,564	\$	5,736	\$	147	\$		\$	13,711	50%	42%	4%	34%	\$137	\$88	\$2	\$90			
201102 201103	141 188	154 209	\$ 33,592 \$ 45,86		7,879 8,568	\$	8,773 11,931	\$ \$	1,076 4,027	\$ \$		\$ \$	8,955 12,596	21% 22%	33% 27%	8% 18%	28% 25%	\$58 \$60	\$70 \$59	\$5 \$10	\$75 \$69			
201103	222	209	\$ 56,645		14,257	\$	14,524	э \$	6,261	\$		\$ \$	20,517	29%	26%	26%	26%	\$83	\$58	\$10 \$15	\$69 \$74			
201104	266	297	\$ 71,488		42,481	\$	18,131		15,092	\$		\$	57,573	64%	36%	43%	38%	\$194	\$82	\$25	\$107			
201106	303	347	\$ 79,93		29,778	\$	20,407		18,163	\$		\$	47,941	48%	36%	54%	40%	\$138	\$83	\$32	\$115			
201107	323	376	\$ 86,887		54,019	\$	22,199	\$	17,789	\$		\$	71,808	66%	42%	60%	46%	\$191	\$96	\$35	\$131			
201108	359	419	\$ 93,906		71,325	\$	24,013		19,555	\$		\$	90,880	77%	48%	64%	51%	\$217	\$110	\$37	\$147			
201109	390	449	\$ 104,394		48,860	\$	26,433	\$	28,329	\$		\$	77,190	59%	48%	71%	53%	\$172	\$110	\$42	\$151			
201110	394	452	\$ 107,518	в \$	41,897	\$	26,940	\$	23,052	\$	134,457	\$	64,949	48%	47%	73%	52%	\$144	\$107	\$43	\$150			
201111	414	476	\$ 109,457	7 \$	48,203	\$	27,151	\$	26,700	\$	136,608	\$	74,903	55%	46%	77%	53%	\$157	\$107	\$45	\$152	312.4%	850.3%	395.4%
201112	430	485	\$ 117,052		37,229	\$	29,043	\$	34,635	\$		\$	71,864	49%	45%	83%	53%	\$148	\$104	\$49	\$153	722.2%		
201201	450	511	\$ 123,111		59,578	\$	30,919	\$	22,922	\$		\$	82,499	54%	45%	84%	53%	\$161	\$105	\$49	\$154		2102.3%	
201202	466	536	\$ 130,780		73,425	\$	32,446		25,672	\$		\$	99,097	61%	47%	85%	55%	\$185	\$110	\$50	\$161		1009.5%	
201203	494	577	\$ 138,979		65,094	\$	34,696		37,938	\$		\$	103,032	59%	48%	90%	56%	\$179	\$113	\$53	\$167	93.5%		
201204	520	605	\$ 149,453		106,615	\$	37,414		38,553	\$		\$	145,169	78%	52%	94%	60%	\$240	\$123	\$56	\$178			
201205	531	615	\$ 153,614		106,494	\$	38,342	\$	39,497	\$		\$	145,991	76%	53%	95%	62%	\$237	\$127	\$57	\$184	55.0%	126.8%	
201206	533	622	\$ 157,049		241,171	\$	38,870	\$	38,758	\$		\$	279,929	143%	65%	96%	71%	\$450	\$156 \$164	\$58	\$214	88.0%	81.7%	
201207	554	651	\$ 162,427		152,275	\$	40,491		29,371	\$	202,917		181,646	90%	68%	94%	73%	\$279	\$164	\$57	\$221	72.0%	62.9%	
201208 201209	577 599	684 713	\$ 169,686 \$ 177,733		124,302	\$ \$	42,262 44,365	\$	34,774 28,354	\$		\$ \$	159,076 139,640	75%	68% 69%	94% 90%	73% 73%	\$233 \$196	\$166 \$160	\$57 \$55	\$223 \$223	51.1% 53.8%	53.2% 31.9%	
201209	621	713	\$ 177,733		111,286 136,620	\$	45,371	_	34,336	\$		\$	170,956	63% 75%	71%	89%	75%	\$196	\$169 \$175	\$55 \$54	\$223 \$229	63.3%	26.3%	
201210	638	768				\$	46,576	\$	41,955	\$		\$	207,734	90%	75%	88%	77%	\$270	\$175 \$184	\$54 \$54	\$229 \$238	72.4%	20.8%	
201211	646	783				\$	48,947		34,513		244,274		133,798	55%	75%	85%	77%		\$185	\$52	\$237		7.2%	
1 20.2.2	340	. 30		Ψ.	00,200	, Ψ	.0,0 17	•	0.,0.0	Ψ	,	Ψ	.00,.00	5570		03,0	,0	Ψ./	Ψ.00	ΨJZ	\$201	/0	/0	00.070
Experience																								
Period	5,962	6,927	\$ 1,696,859	9 \$	1,167,569	\$	422,939	\$	380,225	\$	2,119,797	\$	1,547,794	0%	69%	90%	73%	\$223	\$169	\$55	\$223	53.8%	31.9%	47.8%
						•									-									

Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 07/2013 Experience Period: Incurred 10/2011 - 09/2012 & Paid Through 12/2012

Rating Period : Incurred 07/2013 - 09/2014 PPO-UW-Svr

								PPO-U												
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	PPA (h)=(d)+(f)	.CA (i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
Cu	rrent Rate Level	(D)	(C)	04/2013	=(e)/(f)	(1)	(8)	(11)-(u)+(1)	(I)-(E)+(g)					(J)-(I)/(C)		(K)			(1)	
				0.,	(=), (-)									Monthly						
										Monthly				Incurred				Observe	ed Rolling	L2 Month
		1		Me	dical	F	Rx	1	otal	Loss Ratio	Rollin	g-12 Loss	Ratio	PMPM	Rolling-1	2 Incurred	PMPM		Trend	
					Fetimated		Estimated		Estimated											
	Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claim	s Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
_	200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	3 10141	IVICU	IIX	Total	Total	IVICU	IVA	Total	mod	100	Total
	200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200902 200903	0	0	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -											
	200903	0	0	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ -	\$ -											
	200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200908	0	0	\$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -											
-	200909	0	0	\$ - \$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ -											
	200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	201003	0	0	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -											
	201004 201005	0	0	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$ -	\$ - \$ -											
	201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
	201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
<u> </u>	201009	0	0	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	+										
	201010 201011	6	6	\$ 567	\$ - \$ -	\$ 91	\$ - \$ -	\$ 658		0%	0%	0%	0%	\$0	\$0	\$0	\$0			
	201011	20	23	\$ 2,520	\$ 654	\$ 407	\$ -	\$ 2,928						\$28	\$23	\$0	\$23			
	201101	44	52	\$ 6,570	\$ 968	\$ 1,015	\$ -	\$ 7,585				0%		\$19	\$20	\$0	\$20			
	201102	63	71	\$ 9,443	\$ 2,440	\$ 1,415		\$ 10,858						\$34	\$27	\$0	\$27			
	201103	77	88	\$ 11,853	\$ 8,517	\$ 1,771	\$ 4	\$ 13,623			41%			\$97	\$52	\$0	\$52			
	201104 201105	98 113	108 125	\$ 14,839 \$ 17,021	\$ 2,702 \$ 7,643	\$ 2,241 \$ 2,534	\$ 42 \$ 335	\$ 17,080 \$ 19,555				1% 4%		\$25 \$64	\$44 \$48	\$0 \$1	\$44 \$49			
	201106	137	158	\$ 20,949	\$ 12,570	\$ 3,157	\$ 114	\$ 24,106			42%			\$80	\$56	\$1	\$57			
	201107	154	170	\$ 22,912		\$ 3,441		\$ 26,353						\$243	\$95	\$1	\$96			
	201108	164	181	\$ 25,056	\$ 40,408	\$ 3,849		\$ 28,905				5%		\$224	\$119	\$1	\$120			
	201109	193	210	\$ 28,722	\$ 39,241	\$ 4,376	\$ 298	\$ 33,098			97%	5%	85%	\$188	\$131	\$1	\$132			
	201110 201111	207 221	229 248	\$ 31,035 \$ 35,259	\$ 40,367 \$ 7,764	\$ 4,810 \$ 5,430		\$ 35,845 \$ 40,689				6% 9%		\$178 \$37	\$138 \$123	\$1 \$2	\$139 \$125			
	201111	239	266	\$ 35,259	\$ 19,378	\$ 5,430		\$ 43,081			85%			\$37 \$77	\$123 \$117	\$2 \$2	\$119			428.5%
	201201	236	269	\$ 40,353	\$ 11,629	\$ 6,179		\$ 46,532						\$45	\$110	\$2	\$112			460.4%
	201202	244	289	\$ 42,570	\$ 11,124	\$ 6,536	\$ 1,486	\$ 49,106	5 \$ 12,61	1 26%	74%	12%	66%	\$44	\$104	\$3	\$106			297.1%
	201203	245	284	\$ 42,795	\$ 22,117	\$ 6,554	\$ 1,182	\$ 49,348						\$82	\$101	\$3	\$104		18994.89	
	201204	242 243	284	\$ 43,009	\$ 17,617	\$ 6,608	\$ 1,297	\$ 49,617			70% 76%			\$67 \$100	\$100 \$110	\$3 ¢4	\$103		2292.19	
	201205 201206	243	287 290	\$ 42,809 \$ 43,847	\$ 52,261 \$ 22,777	\$ 6,531 \$ 6,684	\$ 2,332 \$ 2,277	\$ 49,340 \$ 50,531			76% 75%	17% 19%		\$190 \$86	\$110 \$108	\$4 \$4	\$113 \$113		355.19 438.29	
	201200	249	295	\$ 43,530	\$ 14,285	\$ 6,646		\$ 50,176			66%			\$56 \$56	\$95	\$5	\$100	0.0%	364.09	
	201208	248	293	\$ 44,145		\$ 6,704		\$ 50,848						\$97	\$88	\$5	\$93		436.29	
	201209	260	307	\$ 46,020	\$ 39,828	\$ 6,955		\$ 52,975				25%	54%	\$137	\$85	\$6	\$91	-34.8%	438.99	
	201210	257	302	\$ 44,882	\$ 25,023	\$ 6,706	\$ 2,621	\$ 51,588	3 \$ 27,64		53%	27%		\$92	\$79	\$6	\$85		434.69	
	201211 201212	254 243	297 283	\$ 44,214 \$ 44,967				\$ 50,784 \$ 51,670				29% 31%		\$60 \$52	\$80 \$77	\$6 \$7	\$87 \$85		264.79 231.49	
1	201212	243	203	ψ 44 ,967	ψ 11,730	Ιψ 0,703	ψ 3,110	I φ 51,6/€	, φ 14,84	√ I 29%	32%	31%	49%	J φ52	Φ//	ΦI	СОФ	-33.0%	231.49	u -23.U%
	Experience																			
	Period	2,882	3,341	\$ 492,677	\$ 285,314	\$ 75,413	\$ 18,859	\$ 568,089	9 \$ 304,17	3 0%	58%	25%	54%	\$91	\$85	\$6	\$91	-34.8%	438.9%	6 -31.0%

Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 07/2013 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012

Rating Period : Incurred 07/2013 - 09/2014

PPO-UW-HSA

								PPO-UW												
(a)	(h)	(a)	(4)	(e)	(6)	(a)		PPAC						(:)_(:) /(a)		(14)			(1)	
(a) Current Rate Level	(b)	(c)	(d) 04/2013	=(e)/(f)	(f)	(g)		(h)=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
Current Nate Level			04/2013	-(e)/(i)			T				1			Monthly						$\overline{}$
										Monthly				Incurred				Obse	rved Rol	ling 12
			Me	dical		Rx		Tot	al	Loss Ratio	Roll	ing-12 Loss R	atio	PMPM	Rolling-	12 Incurred	PMPM		onth Tre	-
				Estimated		Estimated			Estimated									l		
Date	Contract	Member	Revenue	Incurred Claims	Revenue	Incurred Claims	;	Revenue	Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	530	699	\$ 80,696		\$ -	\$ 13,463		80,696	\$ 112,053	139%				\$160				l		
200811 200812	576 589	772 770	\$ 90,531 \$ 93,501	\$ 127,916 \$ 52,054	\$ - \$ -	\$ 12,828 \$ 13,627		90,531 93,501	\$ 140,744 \$ 65,681	155% 70%				\$182 \$85				l		
200901	648	877	\$ 102.868		\$ -	\$ 13,027			\$ 56,192	55%				\$64				l		
200902	677	908	\$ 106,420		\$ -	\$ 6,653		106,420	\$ 75,037	71%				\$83				l		
200903	734	978	\$ 115,384	\$ 74,093	\$ -	\$ 8,444	\$		\$ 82,537	72%				\$84				l		
200904	788	1,052	\$ 127,724	\$ 69,314	\$ -	\$ 10,440	\$	127,724	\$ 79,755	62%				\$76				l		
200905	814	1,086	\$ 135,125		\$ -	\$ 12,549		135,125	\$ 82,544	61%				\$76				1		
200906	844	1,132	\$ 145,935		\$ -	\$ 19,650			\$ 111,913	77%				\$99				l		
200907	856	1,146	\$ 153,027		\$ -	\$ 15,853			\$ 104,009	68%				\$91				l		
200908 200909	870 885	1,150 1.184	\$ 161,005 \$ 168,578		\$ - \$ -	\$ 15,931 \$ 24,706		161,005 168,578	\$ 139,499 \$ 118,159	87% 70%	68%		79%	\$121 \$100	\$86	\$13	\$99	l		
200909	946	1,164	\$ 178,234		\$ -	\$ 30,502		178,234	\$ 112,254	63%	63%		74%	\$89	\$81	\$14	\$95			
200911	965	1,278	\$ 185,846		\$ -	\$ 33,374			\$ 184,556	99%	61%		72%	\$144	\$80	\$15	\$95	l		
200912	959	1,276	\$ 192,907		\$ -	\$ 37,319			\$ 197,992	103%	64%		76%	\$155	\$85	\$16	\$101	l		
201001	979	1,309	\$ 196,647		\$ -	\$ 2,810			\$ 79,013	40%	62%		73%	\$60	\$84	\$16	\$99	l		
201002	988	1,328	\$ 200,840		\$ -	\$ 8,671			\$ 254,555	127%	68%		79%	\$192	\$94	\$16	\$109	l		
201003	992	1,337	\$ 204,477		\$ -	\$ 19,865		204,477	\$ 121,503	59%	66%		77%	\$91	\$93	\$16	\$109	l		
201004 201005	1,000 1,014	1,332 1,350	\$ 210,177 \$ 214,289		\$ - \$ -	\$ 20,173 \$ 28,735			\$ 172,386 \$ 127,583	82% 60%	67% 66%		79% 78%	\$129 \$95	\$97 \$97	\$16 \$17	\$113 \$114	l		
201005	1,014	1,369	\$ 220.599		\$ -	\$ 36,942		220,599	\$ 195,114	88%	67%		79%	\$143	\$100	\$17 \$18	\$118	l		
201007	1,037	1,396	\$ 225,524		\$ -	\$ 28,063			\$ 191,317	85%	68%		80%	\$137	\$103	\$18	\$122	l		
201008	1,060	1,432	\$ 231,808		\$ -	\$ 25,592			\$ 201,344	87%	68%		80%	\$141	\$105	\$19	\$123	l		
201009	1,100	1,492	\$ 241,942	\$ 133,672	\$ -	\$ 41,233	\$	241,942	\$ 174,906	72%	68%		80%	\$117	\$105	\$19	\$125	22.0%	47.0%	6 25.4%
201010	1,239	1,643	\$ 266,890		\$ -	\$ 33,581	\$	266,890	\$ 199,621	75%	69%		81%	\$121	\$108	\$19	\$127	33.2%		
201011	1,321	1,744	\$ 286,531		\$ -	\$ 30,426		286,531	\$ 180,765	63%	66%		78%	\$104	\$105	\$18	\$123	31.8%		
201012 201101	1,358 1.438	1,791 1,893	\$ 297,944 \$ 313,127		\$ - \$ -	\$ 53,267 \$ 3,840		297,944 313,127	\$ 350,563 \$ 94,350	118% 30%	69% 66%		80% 78%	\$196 \$50	\$110 \$107	\$19 \$18	\$128 \$125	29.4% 27.8%		
201101	1,536	2,037	\$ 338,079		\$ -	\$ 15,378			\$ 188,614	56%	61%		72%	\$93	\$99	\$18	\$125	5.7%		
201103	1,638	2,164	\$ 354,117		\$ -	\$ 16,697			\$ 188,875	53%	60%		71%	\$87	\$98	\$17	\$115	5.5%	6.6%	
201104	1,677	2,210	\$ 361,926		\$ -	\$ 23,563		361,926	\$ 187,537	52%	58%		68%	\$85	\$95	\$16	\$111	-2.4%		
201105	1,724	2,287	\$ 377,599		\$ -	\$ 23,515	\$	377,599	\$ 440,650	117%	64%		74%	\$193	\$105	\$15	\$121	8.4%		6 5.7%
201106	1,758	2,353	\$ 390,284		\$ -	\$ 42,553			\$ 301,297	77%	64%		73%	\$128	\$105	\$15	\$120	5.2%		
201107	1,821	2,460	\$ 401,321		\$ -	\$ 41,033			\$ 199,285	50%	61%		70%	\$81	\$100	\$15	\$115	-2.9%		
201108 201109	1,872 1.937	2,510 2,583	\$ 409,783 \$ 420,383		\$ 32 \$ (133			409,815 420,250	\$ 270,038 \$ 319,125	66% 76%	59% 60%	1168986% -377542%	69% 69%	\$108 \$124	\$98	\$15 \$15	\$113	-6.7% -6.0%		
201110	1,956	2,563	\$ 424,043		\$ (133		\$	423,753	\$ 312,899	74%	60%	-101979%	69%	\$124	\$99 \$99	\$15	\$114 \$114	-8.3%		
201111	1,971	2,627	\$ 427,599		\$ (108				\$ 395,712	93%	63%	-85382%	72%	\$151	\$103	\$15	\$118	-2.2%		
201112	1,961	2,623	\$ 435,548		\$ -	\$ 83,679			\$ 446,656	103%	62%	-91477%	72%	\$170	\$102	\$16	\$118	-7.0%		
201201	2,000	2,674	\$ 442,510	\$ 123,554	\$ (218) \$ 13,575	\$	442,292	\$ 137,128	31%	61%	-65067%	71%	\$51	\$100	\$16	\$116	-6.1%	-12.3%	6 -7.0%
201202	2,071	2,772	\$ 454,640						\$ 233,772	51%	60%	-77911%	70%	\$84	\$99	\$16	\$115	0.2%		
201203	2,082	2,781	\$ 459,824		\$ 256				\$ 317,335	69%	61%	-139371%	71%	\$114	\$101	\$16	\$117	2.5%	-5.7%	
201204	2,119 2,151	2,841 2,898	\$ 461,266 \$ 465,057	\$ 257,700 \$ 499,823	\$ - \$ (221	\$ 39,666		461,266	\$ 297,365 \$ 551,082	64% 119%	62% 63%	-143960% -93242%	72% 73%	\$105 \$190	\$102 \$102	\$16 \$17	\$118 \$119	7.4% -2.9%		
201205 201206	2,151	2,090	\$ 465,057		\$ (221			464,837 467,036	\$ 551,082 \$ 259,716	56%	61%	-93242% -74100%	73%	\$190	\$102	\$17 \$17	\$119 \$116	-2.9% -5.9%		
201200	2,100	2,942	\$ 472,908		\$ (36				\$ 302,825	64%	61%	-73552%	71%	\$103	\$100	\$17	\$117	-0.2%		
201208	2,199	2,939	\$ 477,779		\$ (84			477,695	\$ 402,623	84%	63%	-66557%	74%	\$137	\$102	\$18	\$120	4.5%		
201209	2,252	3,010	\$ 482,106	\$ 256,357	\$ -	\$ 73,997	\$	482,106	\$ 330,353	69%	62%	-81846%	73%	\$110	\$100	\$18	\$119	1.5%	22.2%	6 4.2%
201210	2,256	3,003	\$ 481,554		\$ (130			481,424	\$ 526,288	109%	64%	-108914%	76%	\$175	\$105	\$19	\$123	5.8%	25.3%	
201211	2,281	3,027	\$ 485,735		\$ -	\$ 86,429			\$ 509,236	105%	65%	-139529%	77%	\$168	\$106	\$19	\$125	3.3%		
201212	2,281	3,044	\$ 494,975	\$ 315,557	\$ -	\$ 118,112	\$	494,975	\$ 433,669	88%	64%	-146734%	76%	\$142	\$103	\$20	\$123	1.4%	25.0%	6 4.6%
Experience																				
Period	25,113	33,647	\$ 5,470,472	\$ 3,376,969	\$ (746) \$ 610.499	\$	5,469,726	\$ 3,987,468	0%	62%	-81846%	73%	\$119	\$100	\$18	\$119	1.5%	22.2%	6 4.2%
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Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 07/2013

D Individual Non-Medigap Rate Filing Effective 07/2013 Experience Period: Incurred 10/2011 - 09/2012 & Paid Through 12/2012

Rating Period : Incurred 07/2013 - 09/2014

PPO-HIPAA-Std PPACA

									PPACA												
(a) Current Rate Level	(b)	(c)	(d) 04/2013	(e) =(e)/(f)		(f)	(g)	((h)=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
Current Rate Level		1	04/2013	=(e)/(i)								I			Monthly						$\overline{}$
											Monthly				Incurred				Ohse	rved Rollii	ng 12
			M	edical		R	•		Tot	tal	Loss Ratio	Polling	g-12 Loss	Patio	PMPM	Polling-1	2 Incurred	DIADIA		Ionth Tren	_
	l I		101	Estimated		- 11	Estimated		10	Estimated	LOSS IVACIO	KOIIII	5-12 1033	Natio	FIVIFIVI	Noning-12	2 incurred	FIVIFIVI	101	Ontil Hel	lu
Date	Contract	Member	Revenue	Incurred Claims	,	Revenue	Incurred Claims		Revenue	Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	118	135	\$ 103,018			16,176	\$ 9,199	\$	119,193	\$ 73,419	62%	med	10.	10101	\$544	ca	100	10101			
200811	118	132	\$ 105,114			16,313	\$ 9,699	\$	121,427	\$ 34,688					\$263				l		
200812	113	127	\$ 102,736			15,644	\$ 6,856	\$	118,380	\$ 39,582	33%				\$312				l		
200901	113	129	\$ 102,294			15,589	\$ 16,955	\$		\$ 77,608	66%				\$602				l		
200902	108	125	\$ 99,604			14,913	\$ 12,585	\$	114,517	\$ 46,095					\$369				l		
200903	106	122	\$ 95,147	7 \$ 43,579	\$	14,182	\$ 13,998	\$	109,329	\$ 57,577	53%				\$472				l		
200904	108	120	\$ 94,87	1 \$ 57,547	\$	13,967	\$ 14,286	\$	108,838	\$ 71,833	66%				\$599				l		
200905	105	116	\$ 95,11	I \$ 31,005	\$	13,840	\$ 9,138	\$	108,951	\$ 40,143	37%				\$346				l		
200906	103	115	\$ 98,036	37,465	\$	13,997	\$ 7,793	\$	112,033	\$ 45,258	40%				\$394				l		
200907	105	116	\$ 97,730	26,502	\$	13,611	\$ 8,452	\$	111,341	\$ 34,955	31%				\$301				l		
200908	103	114	\$ 96,784	\$ 29,623	\$	13,459	\$ 5,861	\$	110,243	\$ 35,485	32%				\$311				l		
200909	108	119	\$ 100,252	2 \$ 49,476	\$	13,449	\$ 7,991	\$	113,701	\$ 57,468	51%	41%	70%	45%	\$483	\$334	\$84	\$418			
200910	102	115	\$ 97,450			12,948	\$ 6,796	\$	110,398	\$ 39,903	36%	39%	70%	43%	\$347	\$317	\$83	\$400	l		
200911	99	112	\$ 96,648			12,661	\$ 4,595	\$		\$ 34,339	31%	40%	69%	43%	\$307	\$325	\$81	\$406	l		
200912	98	109	\$ 95,500		\$	12,316	\$ 6,515	\$		\$ 55,567	52%	41%	70%	45%	\$510	\$341	\$81	\$422	l		
201001	95	106	\$ 89,45			11,889	\$ 10,829	\$	101,346	\$ 85,873		43%	68%	46%	\$810	\$357	\$78	\$435	l		
201002	92	104	\$ 90,546			11,894	\$ 11,391	\$	102,440	\$ 83,670	82%	47%	68%	49%	\$805	\$391	\$79	\$469	l		
201003	98	111	\$ 89,19			11,772	\$ 10,009	\$		\$ 82,286	82%	49%	67%	51%	\$741	\$415	\$76	\$491	l		
201004 201005	93 90	105 104	\$ 90,876 \$ 89,296			11,864 11,548	\$ 11,019 \$ 9,086	\$	102,740 100,843	\$ 89,303 \$ 51,055	87% 51%	51% 53%	65% 66%	53% 54%	\$851 \$491	\$435 \$447	\$75 \$75	\$510 \$523	l		
201005	87	104	\$ 87,716			11,092	\$ 6,449	\$		\$ 51,589	52%	54%	67%	55%	\$516	\$458	\$75 \$75	\$533	l		
201007	86	97	\$ 90,656			11,417		\$		\$ 90,925	89%	59%	69%	60%	\$937	\$506	\$78	\$584	l		
201008	86	98	\$ 89,918			11,371		\$		\$ 60,003	59%	62%	70%	62%	\$612	\$532	\$78	\$611	l		
201009	87	100	\$ 95.240			11.986	\$ 7.047	\$		\$ 135,136	126%	69%	70%	69%	\$1,351	\$603	\$79	\$682	80.4%	-5.5%	63.2%
201010	88	101	\$ 96,438		_	12,049	\$ 7,863	\$	108,487	\$ 78,712	73%	72%	71%	72%	\$779	\$640	\$81	\$720	101.6%	-2.9%	79.9%
201011	88	101	\$ 97,399			12,083	\$ 5,269	\$		\$ 59,262	54%	75%	72%	74%	\$587	\$665	\$82	\$747	104.6%	1.6%	84.1%
201012	91	104	\$ 99,867	7 \$ 53,907	\$	12,311	\$ 5,448	\$	112,178	\$ 59,355	53%	75%	71%	74%	\$571	\$672	\$81	\$753	97.1%	0.0%	78.4%
201101	93	104	\$ 98,443	3 \$ 95,501	\$	12,017	\$ 18,274	\$	110,460	\$ 113,775	103%	76%	76%	76%	\$1,094	\$690	\$88	\$777	93.2%	11.8%	78.6%
201102	88	100	\$ 99,47	7 \$ 55,979	\$	12,101	\$ 18,095	\$	111,578	\$ 74,074	66%	74%	81%	75%	\$741	\$678	\$93	\$772	73.7%	18.6%	64.4%
201103	91	106	\$ 102,413			12,513	\$ 21,991	\$	114,926	\$ 74,977	65%	71%	89%	73%	\$707	\$665	\$104	\$769	60.4%		56.5%
201104	90	105	\$ 104,889			12,837	\$ 18,740	\$	117,726	\$ 73,578	62%	68%	94%	71%	\$701	\$646	\$110	\$756	48.5%		48.3%
201105	89	104	\$ 104,284			12,761	\$ 19,480	\$		\$ 83,631	71%	69%	100%	73%	\$804	\$664	\$118	\$783	48.6%		49.8%
201106	90	105	\$ 104,87			13,045	\$ 26,030	\$	117,922		102%	73%	112%	77%	\$1,147	\$702	\$134	\$836	53.2%		56.7%
201107	93	111	\$ 109,443			13,685	\$ 21,083	\$		\$ 123,738	100%	73%	117%	78%	\$1,115	\$712	\$141	\$853	40.6%		45.9%
201108 201109	95 94	113 112	\$ 110,719 \$ 110,636			14,004 14,144	\$ 47,590 \$ 30,958	\$	124,724 124,780	\$ 244,047 \$ 146,703	196% 118%	84% 82%	143% 157%	90% 90%	\$2,160 \$1,310	\$816 \$799	\$173 \$190	\$989 \$989		120.4% 141.1%	62.0% 45.1%
201109	95	114	\$ 110,630			14,144	\$ 37,622	\$	126,043	\$ 123,298	98%	82%	174%	92%	\$1,082	\$802	\$212	\$1,014		162.3%	40.7%
201111	98	117	\$ 111,29			14,573	\$ 32,781	\$		\$ 123,584	98%	84%	188%	95%	\$1,056	\$821	\$230	\$1,051		181.0%	40.7%
201111	97	113	\$ 102,952			13,754	\$ 48,534	\$	116,706	\$ 172,770	148%	89%	213%	103%	\$1,529	\$869	\$262	\$1,131		221.5%	50.1%
201201	95	110	\$ 99,964			13,041	\$ 34,514	\$	113,004	\$ 131,514	116%	89%	222%	104%	\$1,196	\$866	\$273	\$1,139		211.6%	46.6%
201202	98	112	\$ 101,516			13,663	\$ 38,170	\$		\$ 276,562	240%	103%	232%	118%	\$2,469	\$996	\$286	\$1,282		206.0%	66.1%
201203	97	117	\$ 107,802	2 \$ 89,002	2 \$	14,964	\$ 43,935	\$	122,766	\$ 132,936	108%	106%	242%	121%	\$1,136	\$1,015	\$300	\$1,315	52.6%	189.4%	71.0%
201204	97	112	\$ 102,97	1 \$ 135,853	3 \$	14,098	\$ 49,347	\$	117,069	\$ 185,200	158%	112%	259%	129%	\$1,654	\$1,070	\$321	\$1,391	65.6%	192.1%	84.0%
201205	94	109	\$ 101,58	1 \$ 82,923	3 \$	13,995	\$ 43,757	\$	115,576	\$ 126,680	110%	114%	271%	132%	\$1,162	\$1,080	\$338	\$1,418	62.6%	185.3%	81.2%
201206	95	110	\$ 101,869	9 \$ 93,247	\$	13,888	\$ 47,865	\$	115,757	\$ 141,112	122%	114%	283%	134%	\$1,283	\$1,076	\$353	\$1,428	53.2%	163.4%	70.9%
201207	95	109	\$ 101,892	2 \$ 91,560	\$	13,887	\$ 42,123	\$	115,778	\$ 133,683	115%	114%	295%	135%	\$1,226	\$1,069	\$369	\$1,438	50.1%	162.0%	68.6%
201208	96	110	\$ 104,984			14,349	\$ 39,453	\$		\$ 144,464	121%	107%	290%	129%	\$1,313	\$1,003	\$364	\$1,367		110.2%	38.2%
201209	94	108	\$ 103,16			14,115	\$ 37,839	\$		\$ 138,979	119%	107%	294%	129%	\$1,287	\$995	\$370	\$1,365	24.6%		38.0%
201210	93	107	\$ 103,979			14,220	\$ 36,542		118,200	\$ 177,491	150%	112%	294%	133%	\$1,659	\$1,042	\$371	\$1,413	29.9%		39.4%
201211	92	107	\$ 102,154			14,027	\$ 34,246	\$	116,181	\$ 150,516		115%	295%	136%	\$1,407	\$1,069	\$375	\$1,444	30.2%		37.4%
201212	89	104	\$ 101,278	3 \$ 128,514	1 5	13,880	\$ 37,783	\$	115,158	\$ 166,296	144%	115%	289%	136%	\$1,599	\$1,080	\$369	\$1,449	24.2%	41.1%	28.1%
Evnerience																					
Experience Period	1,151	1,341	\$ 1,251,609	9 \$ 1,334,842) I ¢	168,747	\$ 495.040	\$	1,420,356	\$ 1,830,782	0%	107%	294%	129%	\$1,365	\$995	\$370	\$1 365	24 6%	94.4%	38.0%
renou	1,131	1,041	ψ 1,201,003	, ψ 1,004,042	- Ι Ψ	100,747	Ψ +30,340	Ψ	1,420,550	ψ 1,000,762	1 0/0	107/0	234/0	123/0	ψ1,505	ψοσο	ψοισ	ψ1,505	24.0 /0	34.4/0	30.070

SERFF Tracking #: CFAP-128905891 State Tracking #: Company Tracking #: 1867

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.

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

Product Name: DC PPO UW & HIPAA - PPACA

Project Name/Number: 1867_DC PPO UW & HIPAA - PPACA /1867

Superseded Schedule Items

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

	Schedule Item			Replacement	
Creation Date	Status	Schedule	Schedule Item Name	Creation Date	Attached Document(s)
02/20/2013		Rate	1867_DC PPO UW & HIPAA - PPACA - Rate Filing	05/02/2013	1867_DC_PPO UW & HIPAA - PPACA - Rate Filing.pdf (Superceded)
02/20/2013		Supporting Document	Actuarial Memorandum	05/02/2013	1867_DC_PPO UW & HIPAA - PPACA - Actuarial Memorandum.pdf (Superceded)

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

District of Columbia

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

Rate Filing # 1867
Rate Filing

Effective 7/1/2013 and Effective 10/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business PPO (BluePreferred) District of Columbia Underwritten & HIPAA Standard, Saver, and HSA - PPACA Rate Filing # 1867 Rate Filing Table of Contents

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Med-DC-BP-UW-Std-750-80	9
Med-DC-BP-UW-Std-2500-80	10
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Med-DC-BP-UW-Svr-5000	12
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GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business PPO (BluePreferred) District of Columbia Underwritten & HIPAA Standard, Saver, and HSA - PPACA Rate Filing # 1867 Rate Filing

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GHMSI dba

CareFirst BlueCross BlueShield INDIVIDUAL, NON-MEDIGAP

District of Columbia

PPO/BluePreferred

Underwritten Standard, Saver and HSA Plans Form Numbers

Underwritten (Standard):

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

Underwritten Saver:

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

Underwritten Health Savings Account (HSA):

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

HIPAA (Standard):

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

PPACA:

and any amendments

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

PPACA:

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

PPACA:

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

PPACA:

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

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$100 Ded 90% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$100
 \$300

 90% / 10%
 70% / 30%

 \$2,500
 \$5,000

Base Rate \$437.23

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$240.48 \$214.24	\$432.77	\$428.49	\$582.74
19-20	\$317.87	\$642.09	\$635.73	\$864.60
	\$317.87	\$642.09		
21 22			\$635.73	\$864.60
22 23	\$317.87 \$317.87	\$642.09 \$642.09	\$635.73 \$635.73	\$864.60
				\$864.60
24	\$317.87	\$642.09	\$635.73	\$864.60
25	\$317.87	\$642.09	\$635.73	\$864.60
26	\$317.87	\$642.09	\$635.73	\$864.60
27	\$317.87	\$642.09	\$635.73	\$864.60
28	\$317.87	\$642.09	\$635.73	\$864.60
29	\$317.87	\$642.09	\$635.73	\$864.60
30	\$317.87	\$642.09	\$635.73	\$864.60
31	\$317.87	\$642.09	\$635.73	\$864.60
32	\$317.87	\$642.09	\$635.73	\$864.60
33	\$326.17	\$658.87	\$652.35	\$887.19
34	\$338.85	\$684.48	\$677.71	\$921.68
35	\$351.97	\$710.98	\$703.94	\$957.36
36	\$365.52	\$738.36	\$731.05	\$994.23
37	\$379.95	\$767.50	\$759.91	\$1,033.47
38	\$394.82	\$797.53	\$789.64	\$1,073.91
39	\$410.12	\$828.45	\$820.24	\$1,115.53
40	\$426.30	\$861.12	\$852.60	\$1,159.53
41	\$442.91	\$894.69	\$885.83	\$1,204.73
42	\$460.40	\$930.01	\$920.81	\$1,252.30
43	\$478.33	\$966.23	\$956.66	\$1,301.06
44	\$497.13	\$1,004.20	\$994.26	\$1,352.19
45	\$516.37	\$1,043.06	\$1,032.74	\$1,404.52
46	\$536.48	\$1,083.69	\$1,072.96	\$1,459.23
47	\$557.47	\$1,126.09	\$1,114.94	\$1,516.31
48	\$579.33	\$1,170.25	\$1,158.66	\$1,575.78
49	\$602.07	\$1,216.17	\$1,204.13	\$1,637.62
50	\$625.68	\$1,263.87	\$1,251.35	\$1,701.84
51	\$650.16	\$1,313.33	\$1,300.32	\$1,768.44
52	\$675.52	\$1,364.55	\$1,351.04	\$1,837.42
53	\$701.75	\$1,417.54	\$1,403.51	\$1,908.77
54	\$729.30	\$1,473.19	\$1,458.60	\$1,983.70
55	\$757.72	\$1,530.59	\$1,515.44	\$2,061.00
56	\$787.45	\$1,590.65	\$1,574.90	\$2,141.87
57	\$818.06	\$1,652.48	\$1,636.11	\$2,225.12
58	\$849.98	\$1,716.95	\$1,699.95	\$2,311.93
59	\$883.20	\$1,784.07	\$1,766.41	\$2,402.32
60	\$917.75	\$1,853.85	\$1,835.49	\$2,496.27
61	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
62	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
63	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
64	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
65	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
>65 Non-Medicare Eligible	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79
>65 Medicare Eligible **	\$953.60	\$1,926.27	\$1,907.20	\$2,593.79

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 90% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$300
 \$600

 90% / 10%
 70% / 30%

 \$2,500
 \$5,000

Base Rate \$353.29

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$194.31	****	*****	
6-18	\$173.11	\$349.69	\$346.22	\$470.86
19-20	\$256.84	\$518.82	\$513.68	\$698.61
21	\$256.84	\$518.82	\$513.68	\$698.61
22	\$256.84	\$518.82	\$513.68	\$698.61
23	\$256.84	\$518.82	\$513.68	\$698.61
24	\$256.84	\$518.82	\$513.68	\$698.61
25	\$256.84	\$518.82	\$513.68	\$698.61
26	\$256.84	\$518.82	\$513.68	\$698.61
27	\$256.84	\$518.82	\$513.68	\$698.61
28	\$256.84	\$518.82	\$513.68	\$698.61
29	\$256.84	\$518.82	\$513.68	\$698.61
30	\$256.84	\$518.82	\$513.68	\$698.61
31	\$256.84	\$518.82	\$513.68	\$698.61
32	\$256.84	\$518.82	\$513.68	\$698.61
33	\$263.55	\$532.38	\$527.11	\$716.87
34	\$273.80	\$553.08	\$547.60	\$744.74
35	\$284.40	\$574.48	\$568.80	\$773.56
36	\$295.35	\$596.61	\$590.70	\$803.35
37	\$307.01	\$620.16	\$614.02	\$835.06
38	\$319.02	\$644.42	\$638.04	\$867.74
39	\$331.39	\$669.40	\$662.77	\$901.37
40	\$344.46	\$695.80	\$688.92	\$936.93
40	\$357.88	\$722.92	\$715.77	\$973.44
42	\$372.01	\$751.47	\$744.03	
43	\$386.50	\$780.73	\$773.00	\$1,011.88 \$1,051.28
44	\$401.69	\$811.42	\$803.38	\$1,092.60
44 45	\$417.24	\$842.82	\$834.47	\$1,092.60
46	\$433.49	\$875.64	\$866.97	\$1,179.08
47	\$450.44	\$909.90	\$900.89	\$1,225.21
48	\$468.11	\$945.58	\$936.22	\$1,273.26
49	\$486.48	\$982.69	\$972.96	\$1,323.23
50	\$505.56	\$1,021.23	\$1,011.12	\$1,375.12
51	\$525.34	\$1,021.23	\$1,050.68	\$1,428.93
52	\$545.83	\$1,102.58	\$1,091.67	\$1,484.67
53	\$567.03	\$1,145.40	\$1,134.06	\$1,542.32
54	\$589.29	\$1,190.36	\$1,178.58	\$1,602.86
55	\$612.25	\$1,236.75	\$1,778.50	\$1,665.32
56	\$636.28	\$1,285.28	\$1,272.55	\$1,730.67
57	\$661.01	\$1,335.23	\$1,322.01	\$1,797.94
58	\$686.80	\$1,387.33	\$1,373.59	\$1,797.94
59	\$713.65	\$1,387.33	\$1,373.59	\$1,868.08
	\$741.56	\$1,441.56	\$1,427.29	\$2,017.03
60	\$770.53	\$1,556.46	\$1,541.05	\$2,017.03
62	\$770.53 \$770.53	\$1,556.46	\$1,541.05	\$2,095.83
63				
63	\$770.53 \$770.53	\$1,556.46 \$1,556.46	\$1,541.05 \$1,541.05	\$2,095.83
	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83
65	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83
>65 Non-Medicare Eligible	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83
>65 Medicare Eligible **	\$770.53	\$1,556.46	\$1,541.05	\$2,095.83

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 80% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$300
 \$600

 80% / 20%
 60% / 40%

 \$2,500
 \$5,000

Base Rate \$338.46

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$186.15	0005.04	0004.00	0454.40
6-18	\$165.85	\$335.01	\$331.69	\$451.10
19-20	\$246.06	\$497.04	\$492.12	\$669.28
21	\$246.06	\$497.04	\$492.12	\$669.28
22	\$246.06	\$497.04	\$492.12	\$669.28
23	\$246.06	\$497.04	\$492.12	\$669.28
24	\$246.06	\$497.04	\$492.12	\$669.28
25	\$246.06	\$497.04	\$492.12	\$669.28
26	\$246.06	\$497.04	\$492.12	\$669.28
27	\$246.06	\$497.04	\$492.12	\$669.28
28	\$246.06	\$497.04	\$492.12	\$669.28
29	\$246.06	\$497.04	\$492.12	\$669.28
30	\$246.06	\$497.04	\$492.12	\$669.28
31	\$246.06	\$497.04	\$492.12	\$669.28
32	\$246.06	\$497.04	\$492.12	\$669.28
33	\$252.49	\$510.03	\$504.98	\$686.78
34	\$262.31	\$529.86	\$524.61	\$713.47
35	\$272.46	\$550.37	\$544.92	\$741.09
36	\$282.95	\$571.56	\$565.91	\$769.63
37	\$294.12	\$594.13	\$588.24	\$800.01
38	\$305.63	\$617.37	\$611.26	\$831.31
39	\$317.48	\$641.30	\$634.95	\$863.53
40	\$330.00	\$666.60	\$660.00	\$897.60
40	\$342.86	\$692.58	\$685.72	\$932.58
42	\$356.40	\$719.92	\$712.80	\$969.40
43	\$370.28	\$747.96	\$740.55	\$1,007.15
44	\$384.83	\$777.35	\$769.66	\$1,046.73
45	\$399.72	\$807.44	\$799.44	\$1,087.24
46	\$415.29	\$838.89	\$830.58	\$1,129.59
47	\$431.54	\$871.70	\$863.07	\$1,173.78
48	\$448.46	\$905.89	\$896.92	\$1,219.81
49	\$466.06	\$941.44	\$932.12	\$1,267.68
50	\$484.34	\$978.36	\$968.67	\$1,317.39
51	\$503.29	\$1,016.65	\$1,006.58	\$1,368.95
52	\$522.92	\$1,056.30	\$1,045.84	\$1,422.34
53	\$543.23	\$1,097.32	\$1,086.46	\$1,477.58
54	\$564.55	\$1,140.39	\$1,129.10	\$1,535.58
55	\$586.55	\$1,184.83	\$1,173.10	\$1,595.42
56	\$609.57	\$1,231.32	\$1,219.13	\$1,658.02
57	\$633.26	\$1,279.18	\$1,266.52	\$1,722.46
58	\$657.97	\$1,329.09	\$1,315.93	\$1,789.67
59	\$683.69	\$1,381.05	\$1,367.38	\$1,859.63
60	\$710.43	\$1,435.06	\$1,420.86	\$1,932.36
61	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
62	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
63	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
64	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
65	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
>65 Non-Medicare Eligible	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
>65 Medicare Eligible **	\$738.18	\$1,491.13	\$1,476.36	\$2,007.85
>05 Medicale Eligible	φ130.10	φι,+σι.ιο	φ1,410.30	φ2,007.00

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$500 Ded 80% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$500
 \$1,000

 80% / 20%
 60% / 40%

 \$2,500
 \$5,000

Base Rate \$323.10

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$177.71			
6-18	\$158.32	\$319.80	\$316.64	\$430.63
19-20	\$234.89	\$474.49	\$469.79	\$638.91
21	\$234.89	\$474.49	\$469.79	\$638.91
22	\$234.89	\$474.49	\$469.79	\$638.91
23	\$234.89	\$474.49	\$469.79	\$638.91
24	\$234.89	\$474.49	\$469.79	\$638.91
25	\$234.89	\$474.49	\$469.79	\$638.91
26	\$234.89	\$474.49	\$469.79	\$638.91
27	\$234.89	\$474.49	\$469.79	\$638.91
28	\$234.89	\$474.49	\$469.79	\$638.91
29	\$234.89	\$474.49	\$469.79	\$638.91
30	\$234.89	\$474.49	\$469.79	\$638.91
31	\$234.89	\$474.49	\$469.79	\$638.91
32	\$234.89	\$474.49	\$469.79	\$638.91
33	\$241.03	\$486.89	\$482.07	\$655.61
34	\$250.40	\$505.81	\$500.81	\$681.09
35	\$260.10	\$525.39	\$520.19	\$707.46
36	\$270.11	\$545.63	\$540.22	\$734.70
37	\$280.77	\$567.16	\$561.55	\$763.71
38	\$291.76	\$589.35	\$583.52	\$793.59
39	\$303.07	\$612.20	\$606.14	\$824.34
40	\$315.02	\$636.35	\$630.05	\$856.86
41	\$327.30	\$661.15	\$654.60	\$890.26
42	\$340.22	\$687.25	\$680.45	\$925.41
43	\$353.47	\$714.01	\$706.94	\$961.44
44	\$367.36	\$742.08	\$734.73	\$999.23
45	\$381.58	\$770.79	\$763.16	\$1,037.90
46	\$396.44	\$800.82	\$792.89	\$1,078.33
47	\$411.95	\$832.14	\$823.91	\$1,120.51
48	\$428.11	\$864.78	\$856.22	\$1,164.45
49	\$444.91	\$898.72	\$889.82	\$1,210.15
50	\$462.36	\$933.96	\$924.71	\$1,257.61
51	\$480.45	\$970.51	\$960.90	\$1,306.82
52	\$499.19	\$1,008.36	\$998.38	\$1,357.80
53	\$518.58	\$1,047.52	\$1,037.15	\$1,410.53
54	\$538.93	\$1,088.64	\$1,077.86	\$1,465.89
55	\$559.93	\$1,131.06	\$1,119.86	\$1,523.02
56	\$581.90	\$1,175.44	\$1,163.81	\$1,582.78
57	\$604.52	\$1,221.13	\$1,209.04	\$1,644.29
58	\$628.11	\$1,268.77	\$1,256.21	\$1,708.45
59	\$652.66	\$1,318.38	\$1,305.32	\$1,775.24
60	\$678.19	\$1,369.94	\$1,356.37	\$1,844.67
61	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73
62	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73
63	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73
64	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73
65	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73
>65 Non-Medicare Eligible	\$704.68	\$1,423.46	\$1,409.36	\$1,916.73

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$750 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$750
 \$1,500

 80% / 20%
 60% / 40%

 \$3,500
 \$7,000

Base Rate \$272.92

Age 0-5	Ind \$150.11	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$150.11 \$133.73	\$270.14	\$267.46	\$363.75
19-20	\$198.41	\$400.79	\$396.83	\$539.68
21	\$198.41	\$400.79	\$396.83	\$539.68
22	\$198.41	\$400.79	\$396.83	\$539.68
23	\$198.41	\$400.79	\$396.83	\$539.68
24	\$198.41	\$400.79	\$396.83	\$539.68
25	\$198.41	\$400.79	\$396.83	\$539.68
26	\$198.41	\$400.79	\$396.83	\$539.68
27				
	\$198.41	\$400.79	\$396.83	\$539.68
28	\$198.41	\$400.79	\$396.83	\$539.68
29	\$198.41	\$400.79	\$396.83	\$539.68
30	\$198.41	\$400.79	\$396.83	\$539.68
31	\$198.41	\$400.79	\$396.83	\$539.68
32	\$198.41	\$400.79	\$396.83	\$539.68
33	\$203.60	\$411.27	\$407.20	\$553.79
34	\$211.51	\$427.26	\$423.03	\$575.32
35	\$219.70	\$443.80	\$439.40	\$597.59
36	\$228.16	\$460.89	\$456.32	\$620.60
37	\$237.17	\$479.08	\$474.33	\$645.10
38	\$246.45	\$497.82	\$492.89	\$670.34
39	\$256.00	\$517.12	\$512.00	\$696.32
40	\$266.10	\$537.52	\$532.19	\$723.78
41	\$276.47	\$558.47	\$552.94	\$751.99
42	\$287.38	\$580.52	\$574.77	\$781.69
43	\$298.57	\$603.12	\$597.15	\$812.12
44	\$310.31	\$626.83	\$620.62	\$844.04
45	\$322.32	\$651.08	\$644.64	\$876.71
46	\$334.87	\$676.44	\$669.75	\$910.85
47	\$347.97	\$702.91	\$695.95	\$946.49
48	\$361.62	\$730.47	\$723.24	\$983.60
49	\$375.81	\$759.14	\$751.62	\$1,022.21
50	\$390.55	\$788.91	\$781.10	\$1,062.29
51	\$405.83	\$819.78	\$811.66	\$1,103.86
52	\$421.66	\$851.76	\$843.32	\$1,146.92
53	\$438.04	\$884.83	\$876.07	\$1,191.46
54	\$455.23	\$919.57	\$910.46	\$1,238.23
55	\$472.97	\$955.40	\$945.94	\$1,286.48
56	\$491.53	\$992.89	\$983.06	\$1,336.96
57	\$510.63	\$1,031.48	\$1,021.27	\$1,388.92
58	\$530.56	\$1,071.72	\$1,061.11	\$1,443.11
59	\$551.30	\$1,113.62	\$1,102.60	\$1,499.53
60	\$572.86	\$1,157.18	\$1,145.72	\$1,558.18
61	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
62	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
63	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
64	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
65	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
>65 Non-Medicare Eligible	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05
>65 Medicare Eligible **	\$595.24	\$1,202.38	\$1,190.48	\$1,619.05

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$2500 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$2,500
 \$5,000

 80% / 20%
 60% / 40%

 \$5,000
 \$7,500

Base Rate \$187.43

	ge		nd & Child(ren)	Ind & Adult	Family
		103.09			
		91.84	\$185.52	\$183.68	\$249.81
19-		136.26	\$275.25	\$272.52	\$370.63
		136.26	\$275.25	\$272.52	\$370.63
		136.26	\$275.25	\$272.52	\$370.63
	23 \$	136.26	\$275.25	\$272.52	\$370.63
	24 \$	136.26	\$275.25	\$272.52	\$370.63
2	25 \$	136.26	\$275.25	\$272.52	\$370.63
2	26 \$	136.26	\$275.25	\$272.52	\$370.63
2	27 \$	136.26	\$275.25	\$272.52	\$370.63
2	28 \$	136.26	\$275.25	\$272.52	\$370.63
2	29 \$	136.26	\$275.25	\$272.52	\$370.63
3	30 \$	136.26	\$275.25	\$272.52	\$370.63
		136.26	\$275.25	\$272.52	\$370.63
		136.26	\$275.25	\$272.52	\$370.63
		139.82	\$282.44	\$279.65	\$380.32
		145.26	\$293.42	\$290.52	\$395.10
		150.88			\$410.40
			\$304.78	\$301.76	
		156.69 162.88	\$316.52	\$313.38 \$325.75	\$426.20
			\$329.01		\$443.02
		169.25	\$341.88	\$338.50	\$460.36
		175.81	\$355.13	\$351.62	\$478.20
	•	182.74	\$369.14	\$365.49	\$497.06
		189.87	\$383.53	\$379.73	\$516.44
	•	197.36	\$398.67	\$394.73	\$536.83
		205.05 213.11	\$414.20	\$410.10 \$426.22	\$557.73 \$579.65
		221.35	\$430.48	\$442.71	
		229.98	\$447.14 \$464.55	\$459.95	\$602.09
		238.97	\$482.73	\$477.95	\$625.54 \$650.01
	•				
		248.34	\$501.66	\$496.69	\$675.50
	•	258.09	\$521.34	\$516.18	\$702.01
		268.21	\$541.79	\$536.42	\$729.54
		278.71 289.58	\$562.99	\$557.42 \$579.16	\$758.09 \$787.66
		300.83	\$584.95 \$607.67	\$601.65	\$818.24
		312.63	\$631.52	\$625.27	\$850.36
		324.82			\$883.50
		337.56	\$656.13 \$681.87	\$649.63	\$918.17
	•	350.68	\$708.38	\$675.12 \$701.36	\$953.85
		364.36	\$736.02	\$728.73	\$991.07
		378.61	\$764.79 \$704.70	\$757.22	\$1,029.82
	•	393.42 408.78	\$794.70 \$825.75	\$786.83 \$817.57	\$1,070.09
		408.78			\$1,111.89 \$1,111.89
			\$825.75	\$817.57	
		408.78	\$825.75	\$817.57	\$1,111.89
	•	408.78	\$825.75	\$817.57	\$1,111.89
	•	408.78 408.78	\$825.75 \$825.75	\$817.57 \$817.57	\$1,111.89 \$1,111.89
>65 Non-Medicare Eligit					

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$2500 Ded

Proposed Monthly Premium Rates Effective 7/1/2013 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS*
NO MATERNITY**

DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$2,500
 \$5,000

 70% / 30%
 60% / 40%

 \$5,000
 \$10,000

Base Rate \$192.80

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$106.04			
6-18	\$94.47	\$190.83	\$188.94	\$256.96
19-20	\$140.17	\$283.13	\$280.33	\$381.25
21	\$140.17	\$283.13	\$280.33	\$381.25
22	\$140.17	\$283.13	\$280.33	\$381.25
23	\$140.17	\$283.13	\$280.33	\$381.25
24	\$140.17	\$283.13	\$280.33	\$381.25
25	\$140.17	\$283.13	\$280.33	\$381.25
26	\$140.17	\$283.13	\$280.33	\$381.25
27	\$140.17	\$283.13	\$280.33	\$381.25
28	\$140.17	\$283.13	\$280.33	\$381.25
29	\$140.17	\$283.13	\$280.33	\$381.25
30	\$140.17	\$283.13	\$280.33	\$381.25
31	\$140.17	\$283.13	\$280.33	\$381.25
32	\$140.17	\$283.13	\$280.33	\$381.25
33	\$143.83	\$290.53	\$287.66	\$391.21
34	\$149.42	\$301.83	\$298.84	\$406.42
35	\$155.20	\$313.51	\$310.41	\$422.15
36		\$325.59	\$322.36	\$438.41
	\$161.18		•	
37	\$167.54	\$338.44	\$335.09	\$455.72
38	\$174.10	\$351.68	\$348.20	\$473.55
39	\$180.85	\$365.31	\$361.69	\$491.90
40	\$187.98	\$379.72	\$375.96	\$511.31
41	\$195.31	\$394.52	\$390.61	\$531.23
42	\$203.02	\$410.10	\$406.04	\$552.21
43	\$210.92	\$426.06	\$421.85	\$573.71
44	\$219.21	\$442.81	\$438.43	\$596.26
45	\$227.70	\$459.95	\$455.39	\$619.34
46	\$236.57	\$477.86	\$473.13	\$643.46
47	\$245.82	\$496.56	\$491.64	\$668.63
48	\$255.46	\$516.03	\$510.92	\$694.85
49	\$265.49	\$536.28	\$530.97	\$722.12
50	\$275.90	\$557.31	\$551.79	\$750.44
51	\$286.69	\$579.12	\$573.39	\$779.81
52	\$297.88	\$601.71	\$595.75	\$810.22
53	\$309.44	\$625.08	\$618.89	\$841.69
54	\$321.59	\$649.61	\$643.18	\$874.73
55	\$334.12	\$674.93	\$668.24	\$908.81
56	\$347.23	\$701.41	\$694.47	\$944.47
57	\$360.73	\$728.67	\$721.46	\$981.18
58	\$374.80	\$757.10	\$749.61	\$1,019.46
59	\$389.46	\$786.70	\$778.91	\$1,059.32
60	\$404.69	\$817.47	\$809.37	\$1,100.75
61	\$420.50	\$849.40	\$840.99	\$1,143.75
62	\$420.50	\$849.40	\$840.99	\$1,143.75
63	\$420.50	\$849.40	\$840.99	\$1,143.75
64	\$420.50	\$849.40	\$840.99	\$1,143.75
65	\$420.50	\$849.40	\$840.99	\$1,143.75
>65 Non-Medicare Eligible	\$420.50	\$849.40	\$840.99	\$1,143.75
>65 Medicare Eligible **	\$420.50	\$849.40	\$840.99	\$1,143.75

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$5000 Ded

Proposed Monthly Premium Rates Effective 7/1/2013 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY**

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

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

Base Rate \$168.93

Am	Ind	Ind & Child(ren)	Ind & Adult	Family
Age 0-5	\$92.91	ina & Cinia(ren)	ma & Adult	ranniy
6-18	\$82.78	\$167.21	\$165.55	\$225.15
19-20	\$122.81	\$248.08	\$245.62	\$334.05
21	\$122.81	\$248.08	\$245.62	\$334.05
22	\$122.81	\$248.08	\$245.62	\$334.05
	\$122.81		\$245.62 \$245.62	
23 24		\$248.08		\$334.05
	\$122.81	\$248.08	\$245.62	\$334.05
25	\$122.81	\$248.08	\$245.62	\$334.05
26	\$122.81	\$248.08	\$245.62	\$334.05
27	\$122.81	\$248.08	\$245.62	\$334.05
28	\$122.81	\$248.08	\$245.62	\$334.05
29	\$122.81	\$248.08	\$245.62	\$334.05
30	\$122.81	\$248.08	\$245.62	\$334.05
31	\$122.81	\$248.08	\$245.62	\$334.05
32	\$122.81	\$248.08	\$245.62	\$334.05
33	\$126.02	\$254.56	\$252.04	\$342.78
34	\$130.92	\$264.46	\$261.84	\$356.10
35	\$135.99	\$274.70	\$271.98	\$369.89
36	\$141.23	\$285.28	\$282.45	\$384.13
37	\$146.80	\$296.54	\$293.60	\$399.30
38	\$152.54	\$308.14	\$305.09	\$414.92
39	\$158.46	\$320.08	\$316.91	\$431.00
40	\$164.71	\$332.71	\$329.41	\$448.00
41	\$171.13	\$345.67	\$342.25	\$465.46
42	\$177.88	\$359.32	\$355.77	\$483.84
43	\$184.81	\$373.32	\$369.62	\$502.68
44	\$192.07	\$387.99	\$384.15	\$522.44
45	\$199.51	\$403.00	\$399.01	\$542.66
46	\$207.28	\$418.70	\$414.55	\$563.79
47	\$215.39	\$435.08	\$430.77	\$585.85
48	\$223.83	\$452.14	\$447.66	\$608.82
49	\$232.62	\$469.89	\$465.23	\$632.72
50	\$241.74	\$488.31	\$483.48	\$657.53
51	\$251.20	\$507.42	\$502.40	\$683.26
52	\$261.00	\$527.21	\$521.99	\$709.91
53	\$271.13	\$547.69	\$542.27	\$737.48
54	\$281.78	\$569.19	\$563.55	\$766.43
55	\$292.76	\$591.37	\$585.51	\$796.30
56	\$304.24	\$614.57	\$608.49	\$827.54
57	\$316.07	\$638.46	\$632.14	\$859.71
58	\$328.40	\$663.37	\$656.80	\$893.25
59	\$341.24	\$689.30	\$682.48	\$928.17
60	\$354.58	\$716.26	\$709.17	\$964.47
61	\$368.44	\$744.24	\$736.87	\$1,002.15
62	\$368.44	\$744.24	\$736.87	\$1,002.15
63	\$368.44	\$744.24	\$736.87	\$1,002.15
64	\$368.44	\$744.24	\$736.87	\$1,002.15
65	\$368.44	\$744.24	\$736.87	\$1,002.15
>65 Non-Medicare Eligible		\$744.24	\$736.87	\$1,002.15
	\$368.44			
>65 Medicare Eligible **	\$368.44	\$744.24	\$736.87	\$1,002.15

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$10000 Ded

Proposed Monthly Premium Rates Effective 7/1/2013 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY**

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

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

Base Rate \$121.92

	Age	Ind	Ind & Child(ren)	Ind & Adult	Family
	0-5	\$67.06			
	6-18	\$59.74	\$120.68	\$119.48	\$162.49
	19-20	\$88.64	\$179.04	\$177.27	\$241.09
	21	\$88.64	\$179.04	\$177.27	\$241.09
	22	\$88.64	\$179.04	\$177.27	\$241.09
	23	\$88.64	\$179.04	\$177.27	\$241.09
	24	\$88.64	\$179.04	\$177.27	\$241.09
	25	\$88.64	\$179.04	\$177.27	\$241.09
	26	\$88.64	\$179.04	\$177.27	\$241.09
	27	\$88.64	\$179.04	\$177.27	\$241.09
	28	\$88.64	\$179.04	\$177.27	\$241.09
	29	\$88.64	\$179.04	\$177.27	\$241.09
	30	\$88.64	\$179.04	\$177.27	\$241.09
	31	\$88.64	\$179.04	\$177.27	\$241.09
	32	\$88.64	\$179.04	\$177.27	\$241.09
	33				
		\$90.95	\$183.72	\$181.90	\$247.39
	34	\$94.49	\$190.87	\$188.98	\$257.01
	35	\$98.15	\$198.25	\$196.29	\$266.96
	36	\$101.93	\$205.89	\$203.85	\$277.24
	37	\$105.95	\$214.02	\$211.90	\$288.18
	38	\$110.09	\$222.39	\$220.19	\$299.46
	39	\$114.36	\$231.01	\$228.72	\$311.06
	40	\$118.87	\$240.12	\$237.74	\$323.33
	41	\$123.50	\$249.48	\$247.01	\$335.93
	42	\$128.38	\$259.33	\$256.76	\$349.20
	43	\$133.38	\$269.43	\$266.76	\$362.79
	44	\$138.62	\$280.02	\$277.25	\$377.05
	45	\$143.99	\$290.85	\$287.98	\$391.65
	46	\$149.60	\$302.18	\$299.19	\$406.90
	47	\$155.45	\$314.00	\$310.90	\$422.82
	48	\$161.54	\$326.32	\$323.09	\$439.40
	49	\$167.88	\$339.13	\$335.77	\$456.64
	50	\$174.47	\$352.42	\$348.94	\$474.55
	51	\$181.30	\$366.22	\$362.59	\$493.12
	52	\$188.37	\$380.50	\$376.73	\$512.36
	53	\$195.68	\$395.28	\$391.36	\$532.25
	54	\$203.36	\$410.79	\$406.73	\$553.15
	55	\$211.29	\$426.80	\$422.57	\$574.70
	56	\$219.58	\$443.55	\$439.16	\$597.25
	57	\$228.11	\$460.79	\$456.22	\$620.47
	58	\$237.01	\$478.77	\$474.02	\$644.67
	59	\$246.28	\$497.48	\$492.56	\$669.88
	60	\$255.91	\$516.94	\$511.82	\$696.08
	61	\$265.91	\$537.13	\$531.82	\$723.27
	62	\$265.91	\$537.13	\$531.82	\$723.27
	63	\$265.91	\$537.13	\$531.82	\$723.27
	64	\$265.91	\$537.13	\$531.82	\$723.27
	65	\$265.91	\$537.13	\$531.82	\$723.27
>65 Non-Medicare E	Eligible	\$265.91	\$537.13	\$531.82	\$723.27
>65 Medicare Elic	nible **	\$265.91	\$537.13	\$531.82	\$723.27

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

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

^{**}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$1200 Ded

Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$1,200
 \$2,400

 80% / 20%
 60% / 40%

 \$2,800
 \$5,000

Base Rate \$202.20

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$111.21			
6-18	\$99.08	\$200.14	\$198.16	\$269.49
19-20	\$147.00	\$296.94	\$294.00	\$399.84
21	\$147.00	\$296.94	\$294.00	\$399.84
22	\$147.00	\$296.94	\$294.00	\$399.84
23	\$147.00	\$296.94	\$294.00	\$399.84
24	\$147.00	\$296.94	\$294.00	\$399.84
25	\$147.00	\$296.94	\$294.00	\$399.84
26	\$147.00	\$296.94	\$294.00	\$399.84
27	\$147.00	\$296.94	\$294.00	\$399.84
28	\$147.00	\$296.94	\$294.00	\$399.84
29	\$147.00	\$296.94	\$294.00	\$399.84
30	\$147.00	\$296.94	\$294.00	\$399.84
31	\$147.00	\$296.94	\$294.00	\$399.84
32	\$147.00	\$296.94	\$294.00	\$399.84
33	\$150.84	\$304.70	\$301.68	\$410.29
34	\$156.71	\$316.54	\$313.41	\$426.24
35	\$162.77	\$328.80	\$325.54	\$442.74
36	\$169.04	\$341.46	\$338.08	\$459.79
37	\$175.71	\$354.94	\$351.42	\$477.94
38	\$182.59	\$368.82	\$365.17	\$496.64
39	\$189.66	\$383.12	\$379.33	\$515.88
40	\$197.15	\$398.23	\$394.29	\$536.23
41	\$204.83	\$413.75	\$409.66	\$557.13
42	\$212.92	\$430.09	\$425.83	\$579.13
43	\$221.21	\$446.84	\$442.41	\$601.68
44	\$229.90	\$464.40	\$459.80	\$625.33
45	\$238.80	\$482.37	\$477.60	\$649.53
46	\$248.10	\$501.16	\$496.20	\$674.83
47	\$257.81	\$520.77	\$515.61	\$701.23
48	\$267.92	\$541.19	\$535.83	\$728.73
49	\$278.43	\$562.43	\$556.86	\$757.33
50	\$289.35	\$584.48	\$578.70	\$787.03
51	\$300.67	\$607.36	\$601.34	\$817.83
52	\$312.40	\$631.05	\$624.80	\$849.73
53	\$324.53	\$655.55	\$649.06	\$882.72
54	\$337.27	\$681.28	\$674.54	\$917.37
55	\$350.41	\$707.83	\$700.83	\$953.12
56	\$364.16	\$735.61	\$728.32	\$990.52
57	\$378.32	\$764.20	\$756.63	\$1,029.02
58	\$393.08	\$794.02	\$786.15	\$1,069.17
59	\$408.44	\$825.06	\$816.89	\$1,110.97
60	\$424.42	\$857.32	\$848.84	\$1,154.42
61	\$441.00	\$890.82	\$882.00	\$1,199.52
62	\$441.00	\$890.82	\$882.00	\$1,199.52
63	\$441.00	\$890.82	\$882.00	\$1,199.52
64	\$441.00	\$890.82	\$882.00	\$1,199.52
65	\$441.00	\$890.82	\$882.00	\$1,199.52
Over 65	\$441.00	\$890.82	\$882.00	\$1,199.52

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

BSBS Code P80

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

^{**}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$2700 Ded

Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE

OUT-OF-POCKET MAXIMUM

\$150.02

 In Network
 Out-Of-Network

 \$2,700
 \$5,400

 100% / 0%
 80% / 20%

 \$3,200
 \$6,400

Base Rate

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$82.51	0.110.10	A	A
6-18	\$73.51	\$148.49	\$147.02	\$199.95
19-20	\$109.06	\$220.31	\$218.13	\$296.66
21	\$109.06	\$220.31	\$218.13	\$296.66
22	\$109.06	\$220.31	\$218.13	\$296.66
23	\$109.06	\$220.31	\$218.13	\$296.66
24	\$109.06	\$220.31	\$218.13	\$296.66
25	\$109.06	\$220.31	\$218.13	\$296.66
26	\$109.06	\$220.31	\$218.13	\$296.66
27	\$109.06	\$220.31	\$218.13	\$296.66
28	\$109.06	\$220.31	\$218.13	\$296.66
29	\$109.06	\$220.31	\$218.13	\$296.66
30	\$109.06	\$220.31	\$218.13	\$296.66
31	\$109.06	\$220.31	\$218.13	\$296.66
32	\$109.06	\$220.31	\$218.13	\$296.66
33	\$111.91	\$226.07	\$223.83	\$304.41
34	\$116.27	\$234.86	\$232.53	\$316.24
35	\$120.77	\$243.95	\$241.53	\$328.48
36	\$125.42	\$253.34	\$250.83	\$341.13
37		\$263.34	•	
-	\$130.37		\$260.73	\$354.60
38	\$135.47	\$273.65	\$270.94	\$368.47
39	\$140.72	\$284.25	\$281.44	\$382.76
40	\$146.27	\$295.46	\$292.54	\$397.85
41	\$151.97	\$306.98	\$303.94	\$413.36
42	\$157.97	\$319.10	\$315.94	\$429.68
43	\$164.12	\$331.53	\$328.24	\$446.41
44	\$170.57	\$344.56	\$341.15	\$463.96
45	\$177.17	\$357.89	\$354.35	\$481.91
46	\$184.07	\$371.83	\$368.15	\$500.68
47	\$191.28	\$386.38	\$382.55	\$520.27
48	\$198.78	\$401.53	\$397.55	\$540.67
49	\$206.58	\$417.29	\$413.16	\$561.89
50	\$214.68	\$433.65	\$429.36	\$583.93
51	\$223.08	\$450.62	\$446.16	\$606.78
52	\$231.78	\$468.20	\$463.56	\$630.44
53	\$240.78	\$486.38	\$481.56	\$654.93
54	\$250.23	\$505.47	\$500.47	\$680.63
55	\$259.98	\$525.17	\$519.97	\$707.16
56	\$270.19	\$545.78	\$540.37	\$734.91
57	\$280.69	\$566.99	\$561.37	\$763.47
58	\$291.64	\$589.11	\$583.28	\$793.26
59	\$303.04	\$612.14	\$606.08	\$824.27
60	\$314.89	\$636.08	\$629.78	\$856.51
61	\$327.19	\$660.93	\$654.39	\$889.97
62	\$327.19	\$660.93	\$654.39	\$889.97
63	\$327.19	\$660.93	\$654.39	\$889.97
64	\$327.19	\$660.93	\$654.39	\$889.97
65	\$327.19	\$660.93	\$654.39	\$889.97
Over 65	\$327.19	\$660.93	\$654.39	\$889.97

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

BSBS Code P804

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - HIPAA Standard Plan - \$100 Ded 90% Coins Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* FULL MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

Base Rate \$1,414.45

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$777.95 \$693.08	\$1,400.02	\$1,386.16	\$1,885.18
19-20	\$1,028.31	\$1,400.02	\$2,056.61	\$2,796.99
21	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
22	\$1.028.31	\$2,077.18	\$2,056.61	\$2,796.99
23	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
23	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
	. ,			
25	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
26	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
27	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
28	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
29	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
30	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
31	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
32	\$1,028.31	\$2,077.18	\$2,056.61	\$2,796.99
33	\$1,055.18	\$2,131.46	\$2,110.36	\$2,870.09
34	\$1,096.20	\$2,214.32	\$2,192.40	\$2,981.66
35	\$1,138,63	\$2,300,04	\$2,277,26	\$3.097.08
36	\$1,182.48	\$2,388.61	\$2,364.96	\$3,216.35
37	\$1,229.16	\$2,482.90	\$2,458.31	\$3,343.31
38	\$1,277.25	\$2,580.04	\$2,554.50	\$3,474.12
39	\$1,326.75	\$2,680.04	\$2,653.51	\$3,608.77
40	\$1,379.09	\$2,785.76	\$2,758.18	\$3,751.12
41	\$1,432.84	\$2,894.33	\$2,865.68	\$3,897.32
42	\$1,489.42	\$3,008.62	\$2,978.83	\$4,051.21
43	\$1,547.41	\$3,125.76	\$3,094.82	\$4,208.95
44	\$1,608.23	\$3,248.62	\$3,216.46	\$4,374.38
45	\$1,670.47	\$3,374.34	\$3,340.93	\$4,543.67
46	\$1,735.53	\$3,505.77	\$3,471.06	\$4,720.64
47	\$1,803.42	\$3,642.92	\$3,606.85	\$4,905.31
48	\$1.874.15	\$3,785,78	\$3,748,29	\$5,097.68
49	\$1,947.70	\$3,934.35	\$3,895.40	\$5,297.74
50	\$2,024,08	\$4.088.64	\$4.048.16	\$5,505,49
51	\$2,103.29	\$4,248.64	\$4,206.57	\$5,720.94
52	\$2,185.33	\$4,414,36	\$4,370.65	\$5,944.08
53	\$2,270.19	\$4,585.79	\$4,540.38	\$6,174.92
54	\$2,359.30	\$4,765.79	\$4,718.61	\$6,417.30
55	\$2,451.24	\$4,951.51	\$4,902.48	\$6,667.38
56	\$2,547.42	\$5,145.80	\$5,094.85	\$6,928.99
57	\$2,646.44	\$5,345.80	\$5,292.87	\$7,198.31
58	\$2,749.69	\$5,554.38	\$5,499.38	\$7,479.16
59	\$2,857.19	\$5,771.52	\$5,714.38	\$7,771.55
60	\$2,968.93	\$5,997.24	\$5,937.86	\$8,075.49
61	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
62	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
63	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
64	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97
65	\$3.084.92	\$6,231.53	\$6,169.83	\$8,390.97
Over 65	\$3,084.92	\$6,231.53	\$6,169.83	\$8,390.97

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

P601

BSBS Code

Individual Non-Medigap Business
PPO/BluePreferred - HIPAA Standard Plan - \$300 Ded 80% Coins
Proposed Monthly Premium Rates Effective 7/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$300
 \$500

 80% / 20%
 60% / 40%

 \$2,500
 \$5,000

Base Rate \$906.74

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$498.71			
6-18	\$444.30	\$897.49	\$888.61	\$1,208.50
19-20	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
21	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
22	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
23	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
24	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
25	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
26	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
27	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
28	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
29	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
30	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
31	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
32	\$659.20	\$1,331.58	\$1,318.40	\$1,793.02
33	\$676.43	\$1,366.38	\$1,352.86	\$1,839.88
34	\$702.72	\$1,419.50	\$1,405.45	\$1,911.41
35	\$702.72	\$1,474.45	\$1,459.85	\$1,985.40
36	\$758.03	\$1,531.23	\$1,516.07	\$2,061.85
37	\$787.96	\$1,591.67	\$1,575.91	\$2,143.24
38	\$818.79	\$1,653.95	\$1,637.57	\$2,227.10
39	\$850.52	\$1,718.05	\$1,701.04	\$2,313.42
40	\$884.07	\$1,785.82	\$1,768.14	\$2,404.67
41	\$918.53	\$1,855.43	\$1,837.06	\$2,498.40
42	\$954.80	\$1,928.69	\$1,909.59	\$2,597.05
43	\$991.97	\$2,003.79	\$1,983.95	\$2,698.17
44	\$1,030.96	\$2,082.55	\$2,061.93	\$2,804.22
45	\$1,070.86	\$2,163.14	\$2,141.72	\$2,912.74
46	\$1,112.57	\$2,247.39	\$2,225.14	\$3,026.19
47	\$1,156.09	\$2,335.31	\$2,312.19	\$3,144.57
48	\$1,201.43	\$2,426.89	\$2,402.86	\$3,267.89
49	\$1,248.58	\$2,522.13	\$2,497.16	\$3,396.14
50	\$1,297.54	\$2,621.04	\$2,595.09	\$3,529.32
51	\$1,348.32	\$2,723.61	\$2,696.64	\$3,667.44
52	\$1,400.91	\$2,829.84	\$2,801.83	\$3,810.48
53	\$1,455.32	\$2,939.74	\$2,910.64	\$3,958.46
54	\$1,512.44	\$3,055.13	\$3,024.88	\$4,113.84
55	\$1,571.38	\$3,174.19	\$3,142.76	\$4,274.15
56	\$1,633.04	\$3,298.74	\$3,266.08	\$4,441.87
57	\$1,696.51	\$3,426.95	\$3,393.02	\$4,614.51
58	\$1,762.70	\$3,560.66	\$3,525.41	\$4,794.55
59	\$1,831.61	\$3,699.86	\$3,663.23	\$4,981.99
60	\$1,903.25	\$3,844.56	\$3,806.49	\$5,176.83
61	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
62	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
63	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
64	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
65	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07
Over 65	\$1,977.60	\$3,994.75	\$3,955.20	\$5,379.07

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

**not available to new sales

BSBS Code P603

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia - PPACA

Underwritten Standard Product (open)

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible

RETAIL: 30 Day Supply, Copay MAIL ORDER: 90 Day Supply, Copay \$10 Generic, \$25 Formulary Brand, \$45 Nonformulary \$20 Generic, \$50 Formulary Brand, \$90 Nonformulary

Annual Benefits Maximum Unlimited

\$93.36 Base Rate

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$51.35			
6-18	\$45.75	\$92.41	\$91.49	\$124.43
19-20	\$67.87	\$137.10	\$135.75	\$184.61
21	\$67.87	\$137.10	\$135.75	\$184.61
22	\$67.87	\$137.10	\$135.75	\$184.61
23	\$67.87	\$137.10	\$135.75	\$184.61
24	\$67.87	\$137.10	\$135.75	\$184.61
25	\$67.87	\$137.10	\$135.75	\$184.61
26	\$67.87	\$137.10	\$135.75	\$184.61
27	\$67.87	\$137.10	\$135.75	\$184.61
28	\$67.87	\$137.10	\$135.75	\$184.61
29	\$67.87	\$137.10	\$135.75	\$184.61
30	\$67.87	\$137.10	\$135.75	\$184.61
31	\$67.87	\$137.10	\$135.75	\$184.61
32	\$67.87	\$137.10	\$135.75	\$184.61
33	\$69.65	\$140.69	\$139.29	\$189.44
34	\$72.35	\$146.16	\$144.71	\$196.80
35	\$75.15	\$151.81	\$150.31	\$204.42
36	\$78.05	\$157.66	\$156.10	\$212.29
37	\$81.13	\$163.88	\$162.26	\$220.67
38	\$84.30	\$170.29	\$168.61	\$229.31
39	\$87.57	\$176.89	\$175.14	\$238.19
40	\$91.03	\$183.87	\$182.05	\$247.59
41	\$94.57	\$191.04	\$189.15	\$257.24
42	\$98.31	\$198.58	\$196.62	\$267.40
43	\$102.14	\$206.31	\$204.27	\$277.81
44	\$106.15	\$214.42	\$212.30	\$288.73
45	\$110.26	\$222.72	\$220.52	\$299.90
46	\$114.55	\$231.40	\$229.11	\$311.58
47	\$119.03	\$240.45	\$238.07	\$323.77
48	\$123.70	\$249.88	\$247.40	\$336.47
49	\$128.56	\$259.68	\$257.11	\$349.67
50	\$133.60	\$269.87	\$267.20	\$363.39
51	\$138.83	\$280.43	\$277.65	\$377.61
52	\$144.24	\$291.37	\$288.48	\$392.34
53	\$149.84	\$302.68	\$299.69	\$407.57
54	\$155.72	\$314.56	\$311.45	\$423.57
55	\$161.79	\$326.82	\$323.59	\$440.08
56	\$168.14	\$339.65	\$336.28	\$457.34
57	\$174.68	\$352.85	\$349.35	\$475.12
58	\$181.49	\$366.61	\$362.98	\$493.66
59	\$188.59	\$380.95	\$377.17	\$512.96
60	\$195.96	\$395.84	\$391.93	\$533.02
61	\$203.62	\$411.31	\$407.24	\$553.84
62	\$203.62	\$411.31	\$407.24	\$553.84
63	\$203.62	\$411.31	\$407.24	\$553.84
64	\$203.62	\$411.31	\$407.24	\$553.84
65	\$203.62	\$411.31	\$407.24	\$553.84
>65 Non-Medicare Eligible	\$203.62	\$411.31	\$407.24	\$553.84
>65 Medicare Eligible **	\$203.62	\$411.31	\$407.24	\$553.84

^{**}not available to new sales

Individual, non-Medigap Business - Prescription Drug Card Rider

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

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$150

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

Base Rate = \$21.33

Age 0-5	Ind \$11.73	Ind & Child(ren)	Ind & Adult	Family
6-18	\$10.45	\$21.11	\$20.90	\$28.43
19-20	\$15.51	\$31.32	\$31.01	\$42.18
21	\$15.51	\$31.32	\$31.01	\$42.18
22	\$15.51	\$31.32	\$31.01	\$42.18
23	\$15.51	\$31.32	\$31.01	\$42.18
24	\$15.51	\$31.32	\$31.01	\$42.18
25	\$15.51	\$31.32	\$31.01	\$42.18
26	\$15.51	\$31.32	\$31.01	\$42.18
27	\$15.51	\$31.32	\$31.01	\$42.18
28	\$15.51	\$31.32	\$31.01	\$42.18
29	\$15.51	\$31.32	\$31.01	\$42.18
30	\$15.51	\$31.32	\$31.01	\$42.18
31	\$15.51	\$31.32	\$31.01	\$42.18
32	\$15.51	\$31.32	\$31.01	\$42.18
33	\$15.91	\$32.14	\$31.82	\$43.28
34	\$16.53	\$33.39	\$33.06	\$44.96
35	\$17.17	\$34.68	\$34.34	\$46.70
36	\$17.83	\$36.02	\$35.66	\$48.50
37	\$18.54	\$37.44	\$37.07	\$50.42
38	\$19.26	\$38.91	\$38.52	\$52.39
39	\$20.01	\$40.42	\$40.02	\$54.42
40	\$20.80	\$42.01	\$41.59	\$56.57
41	\$21.61	\$43.65	\$43.21	\$58.77
42	\$22.46	\$45.37	\$44.92	\$61.09
43	\$23.34	\$47.14	\$46.67	\$63.47
44	\$24.25	\$48.99	\$48.50	\$65.97
45	\$25.19	\$50.89	\$50.38	\$68.52
46	\$26.17	\$52.87	\$52.34	\$71.19
47	\$27.20	\$54.94	\$54.39	\$73.97
48	\$28.26	\$57.09	\$56.52	\$76.87
49	\$29.37	\$59.33	\$58.74	\$79.89
50	\$30.52	\$61.66	\$61.05	\$83.02
51	\$31.72	\$64.07	\$63.44	\$86.27
52	\$32.95	\$66.57	\$65.91	\$89.64
53	\$34.23	\$69.15	\$68.47	\$93.12
54	\$35.58	\$71.87	\$71.16	\$96.77
55	\$36.96	\$74.67	\$73.93	\$100.54
56	\$38.42	\$77.60	\$76.83	\$104.49
57	\$39.91	\$80.62	\$79.82	\$108.55
58	\$41.47	\$83.76	\$82.93	\$112.79
59	\$43.09	\$87.03	\$86.17	\$117.20
60	\$44.77	\$90.44	\$89.54	\$121.78
61	\$46.52	\$93.97	\$93.04	\$126.54
62	\$46.52	\$93.97	\$93.04	\$126.54
63	\$46.52	\$93.97	\$93.04	\$126.54
64	\$46.52	\$93.97	\$93.04	\$126.54
65	\$46.52	\$93.97	\$93.04	\$126.54
>65 Non-Medicare Eligible	\$46.52	\$93.97	\$93.04	\$126.54
>65 Medicare Eligible **	\$46.52	\$93.97	\$93.04	\$126.54
>oo iviedicare Eligible ""	ֆ40.5∠	\$93.97	\$93.04	⊅1∠0.54

^{**}not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider

District of Columbia - PPACA

HIPAA Standard Product (open)

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$100

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

Annual Benefits Maximum = Unlimited

Base Rate = \$142.35

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$78.29	` `		·
6-18	\$69.75	\$140.90	\$139.50	\$189.72
19-20	\$103.49	\$209.05	\$206.98	\$281.49
21	\$103.49	\$209.05	\$206.98	\$281.49
22	\$103.49	\$209.05	\$206.98	\$281.49
23	\$103.49	\$209.05	\$206.98	\$281.49
24	\$103.49	\$209.05	\$206.98	\$281.49
25	\$103.49	\$209.05	\$206.98	\$281.49
26	\$103.49	\$209.05	\$206.98	\$281.49
27	\$103.49	\$209.05	\$206.98	\$281.49
28	\$103.49	\$209.05	\$206.98	\$281.49
29	\$103.49	\$209.05	\$206.98	\$281.49
30	\$103.49	\$209.05	\$206.98	\$281.49
31	\$103.49	\$209.05	\$206.98	\$281.49
32	\$103.49	\$209.05	\$206.98	\$281.49
33	\$106.19	\$214.51	\$212.39	\$288.85
34	\$110.32	\$222.85	\$220.64	\$300.07
35	\$114.59	\$231.48	\$229.18	\$311.69
36	\$119.00	\$240.39	\$238.01	\$323.69
37	\$123.70	\$249.88	\$247.40	\$336.47
38	\$128.54	\$259.65	\$257.08	\$349.63
39	\$133.52	\$269.72	\$267.05	\$363.19
40	\$138.79	\$280.36	\$277.58	\$377.51
41	\$144.20	\$291.29	\$288.40	\$392.23
42	\$149.89	\$302.79	\$299.79	\$407.71
43	\$155.73	\$314.58	\$311.46	\$423.59
44	\$161.85	\$326.94	\$323.70	\$440.24
45	\$168.12	\$339.59	\$336.23	\$457.27
46	\$174.66	\$352.82	\$349.33	\$475.08
47	\$181.50	\$366.62	\$362.99	\$493.67
48	\$188.61	\$381.00	\$377.23	\$513.03
49	\$196.02	\$395.95	\$392.03	\$533.16
50	\$203.70	\$411.48	\$407.41	\$554.07
51	\$211.67	\$427.58	\$423.35	\$575.75
52	\$219.93	\$444.26	\$439.86	\$598.21
53	\$228.47	\$461.51	\$456.94	\$621.44
54	\$237.44	\$479.63	\$474.88	\$645.84
55	\$246.69	\$498.32	\$493.39	\$671.00
56	\$256.37	\$517.87	\$512.74	\$697.33
57	\$266.34	\$538.00	\$532.67	\$724.44
58	\$276.73	\$558.99	\$553.46	\$752.70
59	\$287.55	\$580.84	\$575.09	\$782.13
60	\$298.79	\$603.56	\$597.59	\$812.72
61	\$310.47	\$627.14	\$620.93	\$844.47
62	\$310.47	\$627.14	\$620.93	\$844.47
63	\$310.47	\$627.14	\$620.93	\$844.47
64	\$310.47	\$627.14	\$620.93	\$844.47
65	\$310.47	\$627.14	\$620.93	\$844.47
Over 65	\$310.47	\$627.14	\$620.93	\$844.47
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**not available to new sales

BSBS Code

RW16

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia

HIPAA Old Standard Product (Closed) - Grandfathered

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$20 Brand Name RETAIL (Maintenance): 35 to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name MAIL ORDER: Up to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name

Annual Benefits Maximum = \$1,500 (100% member coinsurance thereafter)

Base Rate = \$187.97

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
<21	\$136.65	\$276.04	\$273.31	\$371.70
21	\$136.65	\$276.04	\$273.31	\$371.70
22	\$136.65	\$276.04	\$273.31	\$371.70
23	\$136.65	\$276.04	\$273.31	\$371.70
24	\$136.65	\$276.04	\$273.31	\$371.70
25	\$136.65	\$276.04	\$273.31	\$371.70
26	\$136.65	\$276.04	\$273.31	\$371.70
27	\$136.65	\$276.04	\$273.31	\$371.70
28	\$136.65	\$276.04	\$273.31	\$371.70
29	\$136.65	\$276.04	\$273.31	\$371.70
30	\$136.65	\$276.04	\$273.31	\$371.70
31	\$136.65	\$276.04	\$273.31	\$371.70
32	\$136.65	\$276.04	\$273.31	\$371.70
33	\$140.23	\$283.26	\$280.45	\$381.41
34	\$145.68	\$294.27	\$291.35	\$396.24
35	\$151.32	\$305.66	\$302.63	\$411.58
36	\$157.14	\$317.43	\$314.29	\$427.43
37	\$163.35	\$329.96	\$326.69	\$444.30
38	\$169.74	\$342.87	\$339.47	\$461.68
39	\$176.32	\$356.16	\$352.63	\$479.58
40	\$183.27	\$370.21	\$366.54	\$498.50
41	\$190.41	\$384.64	\$380.83	\$517.93
42	\$197.93	\$399.82	\$395.86	\$538.38
43	\$205.64	\$415.39	\$411.28	\$559.34
44	\$213.72	\$431.72	\$427.44	\$581.32
45	\$221.99	\$448.42	\$443.99	\$603.82
46	\$230.64	\$465.89	\$461.28	\$627.34
47	\$239.66	\$484.12	\$479.32	\$651.88
48	\$249.06	\$503.10	\$498.12	\$677.44
49	\$258.83	\$522.85	\$517.67	\$704.03
50	\$268.99	\$543.35	\$537.97	\$731.64
51	\$279.51	\$564.61	\$559.02	\$760.27
52	\$290.41	\$586.64	\$580.83	\$789.93
53	\$301.69	\$609.42	\$603.38	\$820.60
54	\$313.53	\$633.34	\$627.07	\$852.81
55	\$325.75	\$658.02	\$651.50	\$886.05
56	\$338.53	\$683.84	\$677.07	\$920.81
57	\$351.69	\$710.42	\$703.38	\$956.60
58	\$365.41	\$738.14	\$730.83	\$993.93
59	\$379.70	\$766.99	\$759.40	\$1,032.78
60	\$394.55	\$796.99	\$789.10	\$1,073.17
61	\$409.96	\$828.12	\$819.93	\$1,115.10
62	\$409.96	\$828.12	\$819.93	\$1,115.10
63	\$409.96	\$828.12	\$819.93	\$1,115.10
64	\$409.96	\$828.12	\$819.93	\$1,115.10
65	\$409.96	\$828.12	\$819.93	\$1,115.10
Over 65	•	\$828.12	\$819.93	\$1,115.10
Over 65	φ 4 υઝ.ઝ0	Φ0∠0.1∠	क्ठा घ.घउ	φ1,110.10

**not available to new sales

BSBS Code RW13

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$100 Ded 90% Coins Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$100
 \$300

 90% / 10%
 70% / 30%

 \$2,500
 \$5,000

Base Rate \$445.10

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$244.81 \$218.10	\$440.56	\$436.20	\$593.23
19-20	\$323.59	\$653.65	\$647.18	\$880.16
21	\$323.59	\$653.65	\$647.18	\$880.16
22	\$323.59	\$653.65	\$647.18	\$880.16
23	\$323.59	\$653.65	\$647.18	\$880.16
24				
	\$323.59	\$653.65	\$647.18	\$880.16
25	\$323.59	\$653.65	\$647.18	\$880.16
26	\$323.59	\$653.65	\$647.18	\$880.16
27	\$323.59	\$653.65	\$647.18	\$880.16
28	\$323.59	\$653.65	\$647.18	\$880.16
29	\$323.59	\$653.65	\$647.18	\$880.16
30	\$323.59	\$653.65	\$647.18	\$880.16
31	\$323.59	\$653.65	\$647.18	\$880.16
32	\$323.59	\$653.65	\$647.18	\$880.16
33	\$332.04	\$670.73	\$664.09	\$903.16
34	\$344.95	\$696.80	\$689.91	\$938.27
35	\$358.31	\$723.78	\$716.61	\$974.59
36	\$372.10	\$751.65	\$744.21	\$1,012.12
37	\$386.79	\$781.32	\$773.58	\$1,052.07
38	\$401.93	\$811.89	\$803.85	\$1,093.24
39	\$417.50	\$843.36	\$835.01	\$1,135.61
40	\$433.97	\$876.62	\$867.95	\$1,180.41
41	\$450.89	\$910.79	\$901.77	\$1,226.41
42	\$468.69	\$946.75	\$937.38	\$1,274.84
43	\$486.94	\$983.62	\$973.88	\$1,324.48
44	\$506.08	\$1,022.28	\$1,012.16	\$1,376.53
45	\$525.66	\$1,061.84	\$1,051.33	\$1,429.80
46	\$546.14	\$1,103.20	\$1,092.28	\$1,485.49
47	\$567.50	\$1,146.36	\$1,135.01	\$1,543.61
48	\$589.76	\$1,191.31	\$1,179.52	\$1,604.14
49	\$612.90	\$1,238.06	\$1,225.81	\$1,667.10
50	\$636.94	\$1,286.61	\$1,273.88	\$1,732.47
51	\$661.86	\$1,336.96	\$1,323.73	\$1,800.27
52	\$687.68	\$1,389.11	\$1,375.36	\$1,870.49
53	\$714.39	\$1,443.06	\$1,428.77	\$1,943.13
54	\$742.43	\$1,499.70	\$1,484.85	\$2,019.40
55	\$771.36	\$1,558.14	\$1,542.72	\$2,098.09
56	\$801.63	\$1,619.28	\$1,603.25	\$2,180.42
57	\$832.78	\$1,682.22	\$1,665.56	\$2,265.17
58	\$865.27	\$1,747.85	\$1,730.55	\$2,353.55
59	\$899.10	\$1,816.19	\$1,798.20	\$2,445.56
60	\$934.26	\$1,887.22	\$1,868.53	\$2,541.20
61	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
62	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
63	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
64	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
65	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
>65 Non-Medicare Eligible	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48
>65 Medicare Eligible **	\$970.76	\$1,960.94	\$1,941.53	\$2,640.48

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 90% Coins Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$300
 \$600

 90% / 10%
 70% / 30%

 \$2,500
 \$5,000

Base Rate \$359.65

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5 6-18	\$197.81 \$176.23	\$355.98	\$352.46	\$479.34
19-20	\$261.47	\$528.16	\$522.93	\$711.19
21	\$261.47 \$261.47	\$528.16	\$522.93 \$522.93	\$711.19
22	\$261.47	\$528.16 \$528.16	\$522.93 \$522.93	\$711.19
				\$711.19
24	\$261.47	\$528.16	\$522.93	\$711.19
25	\$261.47	\$528.16	\$522.93	\$711.19
26	\$261.47	\$528.16	\$522.93	\$711.19
27	\$261.47	\$528.16	\$522.93	\$711.19
28	\$261.47	\$528.16	\$522.93	\$711.19
29	\$261.47	\$528.16	\$522.93	\$711.19
30	\$261.47	\$528.16	\$522.93	\$711.19
31	\$261.47	\$528.16	\$522.93	\$711.19
32	\$261.47	\$528.16	\$522.93	\$711.19
33	\$268.30	\$541.96	\$536.60	\$729.77
34	\$278.73	\$563.03	\$557.46	\$758.14
35	\$289.52	\$584.83	\$579.04	\$787.49
36	\$300.67	\$607.35	\$601.33	\$817.82
37	\$312.54	\$631.32	\$625.07	\$850.10
38	\$324.76	\$656.02	\$649.53	\$883.36
39	\$337.35	\$681.45	\$674.70	\$917.60
40	\$350.66	\$708.33	\$701.32	\$953.79
41	\$364.33	\$735.94	\$728.65	\$990.97
42	\$378.71	\$765.00	\$757.42	\$1,030.10
43	\$393.46	\$794.78	\$786.91	\$1,070.20
44	\$408.92	\$826.02	\$817.84	\$1,112.27
45	\$424.75	\$857.99	\$849.49	\$1,155.31
46	\$441.29	\$891.41	\$882.58	\$1,200.31
47	\$458.55	\$926.28	\$917.11	\$1,247.27
48	\$476.54	\$962.60	\$953.07	\$1,296.18
49	\$495.24	\$1,000.38	\$990.48	\$1,347.05
50	\$514.66	\$1,039.61	\$1,029.32	\$1,399.87
51	\$534.80	\$1,080.30	\$1,069.60	\$1,454.65
52	\$555.66	\$1,122.43	\$1,111.32	\$1,511.39
53	\$577.24	\$1,166.02	\$1,154.48	\$1,570.09
54	\$599.90	\$1,211.79	\$1,199.79	\$1,631.72
55	\$623.27	\$1,259.01	\$1,246.55	\$1,695.30
56	\$647.73	\$1,308.41	\$1,295.46	\$1,761.82
57	\$672.91	\$1,359.27	\$1,345.81	\$1,830.30
58	\$699.16	\$1,412.30	\$1,398.32	\$1,901.71
59	\$726.49	\$1,467.52	\$1,452.99	\$1,976.06
60	\$754.91	\$1,524.91	\$1,509.81	\$2,053.34
61	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
62	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
63	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
64	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
65	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
>65 Non-Medicare Eligible	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56
	\$784.40	\$1,584.48	\$1,568.79	\$2,133.56

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 80% Coins Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$300
 \$600

 80% / 20%
 60% / 40%

 \$2,500
 \$5,000

Base Rate \$344.55

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$189.50			
6-18	\$168.83	\$341.04	\$337.66	\$459.22
19-20	\$250.49	\$505.99	\$500.98	\$681.33
21	\$250.49	\$505.99	\$500.98	\$681.33
22	\$250.49	\$505.99	\$500.98	\$681.33
23	\$250.49	\$505.99	\$500.98	\$681.33
24	\$250.49	\$505.99	\$500.98	\$681.33
25	\$250.49	\$505.99	\$500.98	\$681.33
26	\$250.49	\$505.99	\$500.98	\$681.33
27	\$250.49	\$505.99	\$500.98	\$681.33
28	\$250.49	\$505.99	\$500.98	\$681.33
29	\$250.49	\$505.99	\$500.98	\$681.33
30	\$250.49	\$505.99	\$500.98	\$681.33
31	\$250.49	\$505.99	\$500.98	\$681.33
32	\$250.49	•	•	
	•	\$505.99	\$500.98	\$681.33
33	\$257.03	\$519.21	\$514.07	\$699.13
34	\$267.03	\$539.39	\$534.05	\$726.31
35	\$277.36	\$560.27	\$554.73	\$754.43
36	\$288.04	\$581.85	\$576.09	\$783.48
37	\$299.41	\$604.82	\$598.83	\$814.41
38	\$311.13	\$628.48	\$622.26	\$846.27
39	\$323.19	\$652.84	\$646.38	\$879.07
40	\$335.94	\$678.59	\$671.87	\$913.75
41	\$349.03	\$705.04	\$698.06	\$949.36
42	\$362.81	\$732.88	\$725.62	\$986.85
43	\$376.94	\$761.41	\$753.88	\$1,025.27
44	\$391.75	\$791.34	\$783.51	\$1,065.57
45	\$406.91	\$821.97	\$813.83	\$1,106.80
46	\$422.76	\$853.98	\$845.53	\$1,149.91
47	\$439.30	\$887.39	\$878.60	\$1,194.90
48	\$456.53	\$922.19	\$913.06	\$1,241.76
49	\$474.45	\$958.38	\$948.89	\$1,290.49
50	\$493.05	\$995.96	\$986.10	\$1,341.10
51	\$512.35	\$1,034.94	\$1,024.69	\$1,393.58
52	\$532.33	\$1,075.31	\$1,064.66	\$1,447.94
53	\$553.00	\$1,117.07	\$1,106.01	\$1,504.17
54	\$574.71	\$1,160.91	\$1,149.42	\$1,563.21
55	\$597.11	\$1,206.15	\$1,194.21	\$1,624.13
56	\$620.53	\$1,253.48	\$1,241.07	\$1,687.85
57	\$644.65	\$1,302.20	\$1,289.31	\$1,753.46
58	\$669.81	\$1,353.01	\$1,339.61	\$1,821.87
59	\$695.99	\$1,405.90	\$1,391.98	\$1,893.10
60	\$723.21	\$1,460.89	\$1,446.42	\$1,967.13
61	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
62	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
63	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
64	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
65	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
>65 Non-Medicare Eligible	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98
>65 Medicare Eligible **	\$751.46	\$1,517.96	\$1,502.93	\$2,043.98

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Standard Plan - \$500 Ded 80% Coins Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM In Network Out-Of-Network \$500 \$1,000 80% / 20% 60% / 40% \$2,500 \$5,000

Base Rate \$328.92

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$180.91	\$205.57	\$200.04	£400.00
6-18	\$161.17	\$325.57	\$322.34	\$438.38
19-20	\$239.12	\$483.03	\$478.25	\$650.42
21	\$239.12	\$483.03	\$478.25	\$650.42
22	\$239.12	\$483.03	\$478.25	\$650.42
23	\$239.12	\$483.03	\$478.25	\$650.42
24	\$239.12	\$483.03	\$478.25	\$650.42
25	\$239.12	\$483.03	\$478.25	\$650.42
26	\$239.12	\$483.03	\$478.25	\$650.42
27	\$239.12	\$483.03	\$478.25	\$650.42
28	\$239.12	\$483.03	\$478.25	\$650.42
29	\$239.12	\$483.03	\$478.25	\$650.42
30	\$239.12	\$483.03	\$478.25	\$650.42
31	\$239.12	\$483.03	\$478.25	\$650.42
32	\$239.12	\$483.03	\$478.25	\$650.42
33	\$245.37	\$495.66	\$490.75	\$667.42
34	\$254.91	\$514.92	\$509.83	\$693.36
35	\$264.78	\$534.86	\$529.56	\$720.20
36	\$274.98	\$555.45	\$549.95	\$747.94
37	\$285.83	\$577.38	\$571.66	\$777.46
38	\$297.01	\$599.97	\$594.03	\$807.88
39	\$308.53	\$623.22	\$617.05	\$839.19
40	\$320.70	\$647.81	\$641.39	\$872.30
41	\$333.20	\$673.06	\$666.39	\$906.29
42	\$346.35	\$699.63	\$692.71	\$942.08
43	\$359.84	\$726.87	\$719.68	\$978.76
44	\$373.98	\$755.44	\$747.96	\$1,017.23
45	\$388.45	\$784.68	\$776.91	\$1,056.60
46	\$403.58	\$815.24	\$807.17	\$1,097.75
47	\$419.37	\$847.13	\$838.75	\$1,140.69
48	\$435.82	\$880.35	\$871.64	\$1,185.43
49	\$452.92	\$914.90	\$905.85	\$1,231.95
50	\$470.68	\$950.78	\$941.37	\$1,280.26
51	\$489.10	\$987.99	\$978.21	\$1,330.36
52	\$508.18	\$1,026.53	\$1,016.36	\$1,382.25
53	\$527.92	\$1,066.39	\$1,055.83	\$1,435.93
54	\$548.64	\$1,108.25	\$1,097.28	\$1,492.30
55	\$570.02	\$1,151.44	\$1,140.04	\$1,550.45
56	\$592.38	\$1,196.62	\$1,184.77	\$1,611.29
57	\$615.41	\$1,243.13	\$1,230.82	\$1,673.91
58	\$639.42	\$1,291.63	\$1,278.84	\$1,739.22
59	\$664.42	\$1,342.13	\$1,328.84	\$1,807.22
60	\$690.40	\$1,394.61	\$1,380.81	\$1,877.90
61	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
62	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
63	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
64	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
65	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
>65 Non-Medicare Eligible	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26
>65 Medicare Eligible **	\$717.37	\$1,449.10	\$1,434.75	\$1,951.26

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$750 Ded 80% Coins
Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$750
 \$1,500

 80% / 20%
 60% / 40%

 \$3,500
 \$7,000

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$152.81			
6-18	\$136.14	\$275.00	\$272.27	\$370.29
19-20	\$201.98	\$408.00	\$403.96	\$549.39
21	\$201.98	\$408.00	\$403.96	\$549.39
22	\$201.98	\$408.00	\$403.96	\$549.39
23	\$201.98	\$408.00	\$403.96	\$549.39
24	\$201.98	\$408.00	\$403.96	\$549.39
25	\$201.98	\$408.00	\$403.96	\$549.39
26	\$201.98	\$408.00	\$403.96	\$549.39
27	\$201.98	\$408.00	\$403.96	\$549.39
28	\$201.98	\$408.00	\$403.96	\$549.39
29	\$201.98	\$408.00	\$403.96	\$549.39
30	\$201.98	\$408.00	\$403.96	\$549.39
31	\$201.98	\$408.00	\$403.96	\$549.39
32	\$201.98	\$408.00	\$403.96	\$549.39
33	\$207.26	\$418.67	\$414.52	\$563.75
34	\$215.32	\$434.94	\$430.64	\$585.67
35	\$223.65	\$451.78	\$447.31	\$608.34
36	\$232.27	\$469.18	\$464.53	\$631.76
37	\$241.43	\$487.70	\$482.87	\$656.70
38	\$250.88	\$506.78	\$501.76	\$682.39
39	\$260.60	\$526.42	\$521.21	\$708.84
40	\$270.88	\$547.19	\$541.77	\$736.81
41	\$281.44	\$568.51	\$562.88	\$765.52
42	\$292.55	\$590.96	\$585.11	\$795.75
43	\$303.95	\$613.97	\$607.89	\$826.73
44	\$315.89	\$638.10	\$631.79	\$859.23
45	\$328.12	\$662.80	\$656.23	\$892.48
46	\$340.90	\$688.61	\$681.79	\$927.24
47	\$354.23	\$715.55	\$708.47	\$963.51
48	\$368.12	\$743.61	\$736.25	\$1,001.30
49	\$382.57	\$772.80	\$765.14	\$1,040.60
50	\$397.57	\$803.10	\$795.15	\$1,081.40
51	\$413.13	\$834.53	\$826.27	\$1,123.72
52	\$429.25	\$867.08	\$858.49	\$1,167.55
53	\$445.92	\$900.75	\$891.83	\$1,212.89
54	\$463.42	\$936.11	\$926.84	\$1,260.50
55	\$481.48	\$972.59	\$962.96	\$1,309.62
56	\$500.37	\$1,010.75	\$1,000.74	\$1,361.01
57	\$519.82	\$1,050.04	\$1,039.64	\$1,413.91
58	\$540.10	\$1,091.01	\$1,080.20	\$1,469.08
59	\$561.22	\$1,133.66	\$1,122.43	\$1,526.51
60	\$583.17	\$1,177.99	\$1,166.33	\$1,586.21
61	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
62	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
63	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
64	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
65	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
>65 Non-Medicare Eligible	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18
>65 Medicare Eligible **	\$605.95	\$1,224.01	\$1,211.89	\$1,648.18

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

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

^{**}not available to new sales

Individual Non-Medigap Business
PPO/BluePreferred - Underwritten Standard Plan - \$2500 Ded 80% Coins
Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$2,500
 \$5,000

 80% / 20%
 60% / 40%

 \$5,000
 \$7,500

Base Rate \$190.80

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$104.94	(* Cimu(* Cii)	-mu to remet	2
6-18	\$93.49	\$188.85	\$186.98	\$254.30
19-20	\$138.71	\$280.20	\$277.42	\$377.30
21	\$138.71	\$280.20	\$277.42	\$377.30
22	\$138.71	\$280.20	\$277.42	\$377.30
23	\$138.71	\$280.20	\$277.42	\$377.30
24	\$138.71	\$280.20	\$277.42	\$377.30
25	\$138.71	\$280.20	\$277.42	\$377.30
26	\$138.71	\$280.20	\$277.42	\$377.30
27	\$138.71	\$280.20	\$277.42	\$377.30
		•		
28	\$138.71	\$280.20	\$277.42	\$377.30
29	\$138.71	\$280.20	\$277.42	\$377.30
30	\$138.71	\$280.20	\$277.42	\$377.30
31	\$138.71	\$280.20	\$277.42	\$377.30
32	\$138.71	\$280.20	\$277.42	\$377.30
33	\$142.34	\$287.52	\$284.67	\$387.16
34	\$147.87	\$298.70	\$295.74	\$402.21
35	\$153.59	\$310.26	\$307.19	\$417.78
36	\$159.51	\$322.21	\$319.02	\$433.86
37	\$165.81	\$334.93	\$331.61	\$450.99
38	\$172.29	\$348.03	\$344.58	\$468.64
39	\$178.97	\$361.52	\$357.94	\$486.80
40	\$186.03	\$375.78	\$372.06	\$506.00
41	\$193.28	\$390.43	\$386.56	\$525.72
42	\$200.91	\$405.84	\$401.82	\$546.48
43	\$208.74	\$421.65	\$417.47	\$567.76
44	\$216.94	\$438.22	\$433.88	\$590.08
45	\$225.33	\$455.18	\$450.67	\$612.91
46	\$234.11	\$472.91	\$468.22	\$636.78
47	\$243.27	\$491.41	\$486.54	\$661.69
48	\$252.81	\$510.68	\$505.62	\$687.64
49	\$262.73	\$530.72	\$525.46	\$714.63
50	\$273.03	\$551.53	\$546.07	\$742.65
51	\$283.72	\$573.11	\$567.44	\$771.72
52	\$294.79	\$595.47	\$589.57	\$801.82
53	\$306.23	\$618.59	\$612.47	\$832.96
54	\$318.25	\$642.87	\$636.51	\$865.65
55	\$330.66	\$667.93	\$661.31	\$899.39
56	\$343.63	\$694.13	\$687.26	\$934.68
57	\$356.99	\$721.11	\$713.97	\$971.00
58	\$370.92	\$749.25	\$741.83	\$1,008.89
59	\$385.42	\$778.54	\$770.83	\$1,048.33
60	\$400.49	\$808.99	\$800.98	\$1,089.33
61	\$416.13	\$840.59	\$832.27	\$1,131.89
62	\$416.13	\$840.59	\$832.27	\$1,131.89
63	\$416.13	\$840.59	\$832.27	\$1,131.89
64	\$416.13	\$840.59	\$832.27	\$1,131.89
65	\$416.13	\$840.59	\$832.27	\$1,131.89
>65 Non-Medicare Eligible	\$416.13	\$840.59	\$832.27	\$1,131.89
>65 Medicare Eligible **	\$416.13	\$840.59	\$832.27	\$1,131.89

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$2500 Ded

Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS*
NO MATERNITY**

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

Base Rate \$196.27

A on	Ind	Ind & Child(ren)	Ind & Adult	Family
Age 0-5	\$107.95	ma & Cima(ren)	ma & Adun	ганну
		£404.07	£400.04	POC4 FO
6-18	\$96.17	\$194.27	\$192.34	\$261.59
19-20	\$142.69	\$288.23	\$285.38	\$388.11
21 22	\$142.69	\$288.23	\$285.38	\$388.11
	\$142.69	\$288.23	\$285.38	\$388.11
23	\$142.69	\$288.23	\$285.38	\$388.11
24	\$142.69	\$288.23	\$285.38	\$388.11
25	\$142.69	\$288.23	\$285.38	\$388.11
26	\$142.69	\$288.23	\$285.38	\$388.11
27	\$142.69	\$288.23	\$285.38	\$388.11
28	\$142.69	\$288.23	\$285.38	\$388.11
29	\$142.69	\$288.23	\$285.38	\$388.11
30	\$142.69	\$288.23	\$285.38	\$388.11
31	\$142.69	\$288.23	\$285.38	\$388.11
32	\$142.69	\$288.23	\$285.38	\$388.11
33	\$146.42	\$295.76	\$292.83	\$398.26
34	\$152.11	\$307.26	\$304.22	\$413.74
35	\$158.00	\$319.15	\$315.99	\$429.75
36	\$164.08	\$331.45	\$328.16	\$446.30
37	\$170.56	\$344.53	\$341.12	\$463.92
38	\$177.23	\$358.01	\$354.46	\$482.07
39	\$184.10	\$371.88	\$368.20	\$500.76
40	\$191.36	\$386.55	\$382.73	\$520.51
41	\$198.82	\$401.62	\$397.64	\$540.79
42	\$206.67	\$417.48	\$413.34	\$562.15
43	\$214.72	\$433.73	\$429.44	\$584.04
44	\$223.16	\$450.78	\$446.32	\$606.99
45	\$231.79	\$468.23	\$463.59	\$630.48
45	\$240.82	\$486.46	\$481.65	\$655.04
46	\$250.24	\$505.49	\$500.49	\$680.66
48	\$260.06	\$525.32	\$500.49 \$520.12	\$707.36
49	\$270.26		\$540.53	\$707.36
		\$545.93		
50	\$280.86	\$567.34	\$561.72	\$763.95
51	\$291.85	\$589.54	\$583.71	\$793.84
52	\$303.24	\$612.54	\$606.47	\$824.81
53	\$315.01	\$636.33	\$630.03	\$856.84
54	\$327.38	\$661.30	\$654.76	\$890.47
55	\$340.14	\$687.07	\$680.27	\$925.17
56	\$353.48	\$714.03	\$706.96	\$961.47
57	\$367.22	\$741.79	\$734.44	\$998.84
58	\$381.55	\$770.73	\$763.10	\$1,037.81
59	\$396.47	\$800.86	\$792.93	\$1,078.39
60	\$411.97	\$832.18	\$823.94	\$1,120.56
61	\$428.06	\$864.69	\$856.13	\$1,164.34
62	\$428.06	\$864.69	\$856.13	\$1,164.34
63	\$428.06	\$864.69	\$856.13	\$1,164.34
64	\$428.06	\$864.69	\$856.13	\$1,164.34
65	\$428.06	\$864.69	\$856.13	\$1,164.34
>65 Non-Medicare Eligible	\$428.06	\$864.69	\$856.13	\$1,164.34
>65 Medicare Eligible **	\$428.06	\$864.69	\$856.13	\$1,164.34

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$5000 Ded

Proposed Monthly Premium Rates Effective 10/1/2013 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS*
NO MATERNITY**

DEDUCTIBLE
COINSURANCE
OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$5,000
 \$10,000

 100% / 0%
 80% / 20%

 \$5,000
 \$12,500

Base Rate \$171.97

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$94.58			
6-18	\$84.27	\$170.22	\$168.53	\$229.20
19-20	\$125.02	\$252.54	\$250.04	\$340.06
21	\$125.02	\$252.54	\$250.04	\$340.06
22	\$125.02	\$252.54	\$250.04	\$340.06
23	\$125.02	\$252.54	\$250.04	\$340.06
24	\$125.02	\$252.54	\$250.04	\$340.06
25	\$125.02	\$252.54	\$250.04	\$340.06
26	\$125.02	\$252.54	\$250.04	\$340.06
27	\$125.02	\$252.54	\$250.04	\$340.06
28	\$125.02	\$252.54	\$250.04	\$340.06
29	\$125.02	\$252.54	\$250.04	\$340.06
30	\$125.02	\$252.54	\$250.04	\$340.06
31	\$125.02	\$252.54	\$250.04	\$340.06
32	\$125.02	\$252.54	\$250.04	\$340.06
33	\$128.29	\$259.15	\$256.58	\$348.95
34				•
	\$133.28	\$269.22	\$266.55	\$362.51
35	\$138.44	\$279.64	\$276.87	\$376.55
36	\$143.77	\$290.41	\$287.53	\$391.05
37	\$149.44	\$301.87	\$298.88	\$406.48
38	\$155.29	\$313.68	\$310.58	\$422.39
39	\$161.31	\$325.84	\$322.62	\$438.76
40	\$167.67	\$338.69	\$335.34	\$456.06
41	\$174.21	\$351.90	\$348.41	\$473.84
42	\$181.08	\$365.79	\$362.17	\$492.55
43	\$188.14	\$380.03	\$376.27	\$511.73
44	\$195.53	\$394.97	\$391.06	\$531.84
45	\$203.10	\$410.26	\$406.19	\$552.42
46	\$211.01	\$426.23	\$422.01	\$573.94
47	\$219.26	\$442.91	\$438.52	\$596.39
48	\$227.86	\$460.28	\$455.72	\$619.78
49	\$236.80	\$478.34	\$473.61	\$644.10
50	\$246.09	\$497.10	\$492.18	\$669.36
51	\$255.72	\$516.55	\$511.44	\$695.56
52	\$265.69	\$536.70	\$531.39	\$722.69
53	\$276.01	\$557.54	\$552.02	\$750.75
54	\$286.85	\$579.43	\$573.69	\$780.22
55	\$298.02	\$602.01	\$596.05	\$810.63
56	\$309.72	\$625.63	\$619.44	\$842.43
57	\$321.76	\$649.95	\$643.51	\$875.18
58	\$334.31	\$675.31	\$668.62	\$909.32
59	\$347.38	\$701.71	\$694.76	\$944.87
60	\$360.97	\$729.15	\$721.93	\$981.82
61	\$375.07	\$757.63	\$750.13	\$1,020.18
62	\$375.07	\$757.63	\$750.13	\$1,020.18
63	\$375.07	\$757.63	\$750.13	\$1,020.18
64	\$375.07	\$757.63	\$750.13	\$1,020.18
65	\$375.07	\$757.63	\$750.13	\$1,020.18
>65 Non-Medicare Eligible	\$375.07	\$757.63	\$750.13	\$1,020.18
>65 Medicare Eligible **	\$375.07	\$757.63	\$750.13	\$1,020.18

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$10000 Ded

Proposed Monthly Premium Rates Effective 10/1/2013 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS*
NO MATERNITY**

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM
 In Network
 Out-Of-Network

 \$10,000
 \$12,500

 100% / 0%
 80% / 20%

 \$10,000
 \$15,000

Base Rate \$124.11

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$68.26			
6-18	\$60.81	\$122.84	\$121.63	\$165.41
19-20	\$90.23	\$182.26	\$180.46	\$245.42
21	\$90.23	\$182.26	\$180.46	\$245.42
22	\$90.23	\$182.26	\$180.46	\$245.42
23	\$90.23	\$182.26	\$180.46	\$245.42
24	\$90.23	\$182.26	\$180.46	\$245.42
25	\$90.23	\$182.26	\$180.46	\$245.42
26	\$90.23	\$182.26	\$180.46	\$245.42
27	\$90.23	\$182.26	\$180.46	\$245.42
28	\$90.23	\$182.26	\$180.46	\$245.42
29	\$90.23	\$182.26	\$180.46	\$245.42
30	\$90.23	\$182.26	\$180.46	\$245.42
31	\$90.23	\$182.26	\$180.46	\$245.42
32	\$90.23	\$182.26	\$180.46	\$245.42
33	\$92.59	\$187.02	\$185.17	\$251.83
34	* * * * * * * * * * * * * * * * * * * *	\$194.29		
	\$96.19		\$192.37	\$261.62
35	\$99.91	\$201.82	\$199.82	\$271.75
36	\$103.76	\$209.59	\$207.51	\$282.22
37	\$107.85	\$217.86	\$215.70	\$293.36
38	\$112.07	\$226.38	\$224.14	\$304.83
39	\$116.42	\$235.16	\$232.83	\$316.65
40	\$121.01	\$244.43	\$242.01	\$329.14
41	\$125.72	\$253.96	\$251.45	\$341.97
42	\$130.69	\$263.99	\$261.38	\$355.47
43	\$135.78	\$274.27	\$271.55	\$369.31
44	\$141.11	\$285.05	\$282.23	\$383.83
45	\$146.57	\$296.08	\$293.15	\$398.68
46	\$152.28	\$307.61	\$304.57	\$414.21
47	\$158.24	\$319.65	\$316.48	\$430.41
48	\$164.45	\$332.18	\$328.89	\$447.29
49	\$170.90	\$345.22	\$341.80	\$464.85
50	\$177.60	\$358.75	\$355.20	\$483.08
51	\$184.55	\$372.79	\$369.10	\$501.98
52	\$191.75	\$387.33	\$383.50	\$521.56
53	\$199.20	\$402.38	\$398.39	\$541.81
54	\$207.02	\$418.17	\$414.03	\$563.08
55	\$215.08	\$434.47	\$430.17	\$585.02
56	\$223.52	\$451.51	\$447.04	\$607.98
57	\$232.21	\$469.06	\$464.42	\$631.61
58	\$241.27	\$487.37	\$482.54	\$656.25
59	\$250.70	\$506.42	\$501.40	\$681.91
60	\$260.51	\$526.22	\$521.01	\$708.58
61	\$270.68	\$546.78	\$541.37	\$736.26
62	\$270.68	\$546.78	\$541.37	\$736.26
63	\$270.68	\$546.78	\$541.37	\$736.26
64	\$270.68	\$546.78	\$541.37	\$736.26
65	\$270.68	\$546.78	\$541.37	\$736.26
>65 Non-Medicare Eligible	\$270.68	\$546.78	\$541.37	\$736.26
>65 Medicare Eligible **	\$270.68	\$546.78	\$541.37	\$736.26

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

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

^{**}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$1200 Ded

Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

\$206.04

Base Rate

Age	Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	\$113.32				_
6-18	\$100.96	\$203.94	\$201.92	\$274.61	_
19-20	\$149.79	\$302.58	\$299.58	\$407.43	
21	\$149.79	\$302.58	\$299.58	\$407.43	
22	\$149.79	\$302.58	\$299.58	\$407.43	_
23	\$149.79	\$302.58	\$299.58	\$407.43	_
24	\$149.79	\$302.58	\$299.58	\$407.43	_
25	\$149.79	\$302.58	\$299.58	\$407.43	_
26	\$149.79	\$302.58	\$299.58	\$407.43	*
27	\$149.79	\$302.58	\$299.58	\$407.43	_
28	\$149.79	\$302.58	\$299.58	\$407.43	-
29	\$149.79	\$302.58	\$299.58	\$407.43	-
30	\$149.79	\$302.58	\$299.58	\$407.43	_
	•	•	•		_
31	\$149.79	\$302.58	\$299.58	\$407.43	_
32	\$149.79	\$302.58	\$299.58	\$407.43	_
33	\$153.71	\$310.49	\$307.41	\$418.08	_
34	\$159.68	\$322.56	\$319.36	\$434.33	
35	\$165.86	\$335.04	\$331.72	\$451.15	_
36	\$172.25	\$347.94	\$344.50	\$468.52	_
37	\$179.05	\$361.68	\$358.10	\$487.01	_
38	\$186.05	\$375.83	\$372.11	\$506.07	
39	\$193.27	\$390.40	\$386.53	\$525.68	
40	\$200.89	\$405.80	\$401.78	\$546.42	
41	\$208.72	\$421.61	\$417.44	\$567.71	
42	\$216.96	\$438.26	\$433.92	\$590.13	
43	\$225.41	\$455.32	\$450.82	\$613.11	
44	\$234.27	\$473.22	\$468.53	\$637.21	
45	\$243.33	\$491.53	\$486.67	\$661.87	
46	\$252.81	\$510.68	\$505.62	\$687.65	_
47	\$262.70	\$530.66	\$525.40	\$714.55	_
48	\$273.00	\$551.47	\$546.01	\$742.57	_
49	\$283.72	\$573.11	\$567.43	\$771.71	_
50	\$294.84	\$595.58	\$589.69	\$801.97	_
51	\$306.38	\$618.89	\$612.76	\$833.36	
52	\$318.33	\$643.03	\$636.66	\$865.86	
53	\$330.69	\$668.00	\$661.39	\$899.49	
54	\$343.67	\$694.22	\$687.35	\$934.80	
55	\$357.07	\$721.28	\$714.13	\$971.22	
56	\$371.08	\$749.58	\$742.16	\$1,009.33	
57	\$385.50	\$778.71	\$771.00	\$1,048.56	_
58	\$400.54	\$809.09	\$801.08	\$1,089.47	
59	\$416.20	\$840.73	\$832.40	\$1,132.07	_
60	\$432.48	\$873.61	\$864.96	\$1,176.34	_
61	\$449.37	\$907.73	\$898.75	\$1,222.30	_
62	\$449.37	\$907.73	\$898.75	\$1,222.30	_
63	\$449.37	\$907.73	\$898.75	\$1,222.30	_
64	\$449.37	\$907.73	\$898.75	\$1,222.30	_
65	\$449.37	\$907.73	\$898.75	\$1,222.30	_
Over 65	\$449.37	\$907.73	\$898.75	\$1,222.30	_
** . " !! !		* · · · · ·	* · · · ·	. ,	—

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

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

^{**}not available to new sales

Individual Non-Medigap Business District of Columbia

PPO/BluePreferred - Underwritten HSA Plan - \$2700 Ded

Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

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

DEDUCTIBLE COINSURANCE

OUT-OF-POCKET MAXIMUM

 In Network
 Out-Of-Network

 \$2,700
 \$5,400

 100% / 0%
 80% / 20%

 \$3,200
 \$6,400

Base Rate \$152.87

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$84.08			
6-18	\$74.91	\$151.31	\$149.81	\$203.75
19-20	\$111.14	\$224.50	\$222.27	\$302.29
21	\$111.14	\$224.50	\$222.27	\$302.29
22	\$111.14	\$224.50	\$222.27	\$302.29
23	\$111.14	\$224.50	\$222.27	\$302.29
24	\$111.14	\$224.50	\$222.27	\$302.29
25	\$111.14	\$224.50	\$222.27	\$302.29
26	\$111.14	\$224.50	\$222.27	\$302.29
27	\$111.14	\$224.50	\$222.27	\$302.29
28	\$111.14	\$224.50	\$222.27	\$302.29
29	\$111.14	\$224.50	\$222.27	\$302.29
30	\$111.14	\$224.50	\$222.27	\$302.29
31	\$111.14	\$224.50	\$222.27	\$302.29
32	\$111.14	\$224.50	\$222.27	\$302.29
33	\$114.04	\$230.36	\$228.08	\$310.19
34	\$118.47	\$239.32	\$236.95	\$322.25
35	\$123.06	\$248.58	\$246.12	\$334.72
36	\$127.80	\$258.15	\$255.60	*
37	\$132.84	\$268.34	\$265.69	\$347.61
			•	\$361.34
38	\$138.04	\$278.84	\$276.08	\$375.47
39	\$143.39	\$289.65	\$286.78	\$390.03
40	\$149.05	\$301.08	\$298.10	\$405.41
41	\$154.86	\$312.81	\$309.71	\$421.21
42	\$160.97	\$325.16	\$321.94	\$437.84
43	\$167.24	\$337.82	\$334.48	\$454.89
44	\$173.81	\$351.10	\$347.63	\$472.77
45	\$180.54	\$364.69	\$361.08	\$491.07
46	\$187.57	\$378.89	\$375.14	\$510.19
47	\$194.91	\$393.72	\$389.82	\$530.15
48	\$202.55	\$409.16	\$405.11	\$550.94
49	\$210.50	\$425.21	\$421.00	\$572.57
50	\$218.76	\$441.89	\$437.51	\$595.02
51	\$227.32	\$459.18	\$454.64	\$618.30
52	\$236.18	\$477.09	\$472.37	\$642.42
53	\$245.36	\$495.62	\$490.71	\$667.37
54	\$254.99	\$515.07	\$509.97	\$693.57
55	\$264.92	\$535.15	\$529.85	\$720.59
56	\$275.32	\$556.14	\$550.64	\$748.87
57	\$286.02	\$577.76	\$572.04	\$777.97
58	\$297.18	\$600.30	\$594.36	\$808.33
59	\$308.80	\$623.77	\$617.59	\$839.93
60	\$320.87	\$648.17	\$641.75	\$872.78
61	\$333.41	\$673.49	\$666.82	\$906.87
62	\$333.41	\$673.49	\$666.82	\$906.87
63	\$333.41	\$673.49	\$666.82	\$906.87
64	\$333.41	\$673.49	\$666.82	\$906.87
65	\$333.41	\$673.49	\$666.82	\$906.87
Over 65	\$333.41	\$673.49	\$666.82	\$906.87

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

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

^{**}not available to new sales

Individual Non-Medigap Business

PPO/BluePreferred - HIPAA Standard Plan - \$100 Ded 90% Coins Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* FULL MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM

Base Rate \$1,439.91

Ag 0-:		Ind & Child(ren)	Ind & Adult	Family
6-1		\$1,425.22	\$1,411.11	\$1,919.11
19-20		\$2,114.57	\$2,093.63	\$2,847.34
21	* 1: ::	\$2,114.57	\$2,093.63	\$2,847.34
22		\$2,114.57	\$2,093.63	\$2,847.34
23	* /	\$2,114.57	\$2,093.63	\$2,847.34
23	* /			
		\$2,114.57	\$2,093.63	\$2,847.34
25	. ,	\$2,114.57	\$2,093.63	\$2,847.34
26	. ,	\$2,114.57	\$2,093.63	\$2,847.34
27		\$2,114.57	\$2,093.63	\$2,847.34
28		\$2,114.57	\$2,093.63	\$2,847.34
29	\$1,046.81	\$2,114.57	\$2,093.63	\$2,847.34
30	\$1,046.81	\$2,114.57	\$2,093.63	\$2,847.34
31	\$1,046.81	\$2,114.57	\$2,093.63	\$2,847.34
32	\$1,046.81	\$2,114.57	\$2,093.63	\$2,847.34
33	\$1,074.17	\$2,169.83	\$2,148.35	\$2,921.75
34		\$2,254.18	\$2,231.86	\$3,035.33
35	* /	\$2,341.44	\$2,318.26	\$3,152.83
36		\$2,431.60	\$2,407.53	\$3,274.24
37		\$2,527.59	\$2,502.56	\$3,403.49
38	+ 1	\$2,626.48	\$2,600.48	\$3,536.65
39		\$2,728.28	\$2,701.27	\$3,673.73
40	* /	\$2,835.90	\$2,807.82	\$3,818.64
40		\$2,946.43	\$2,917.26	\$3,967.47
42	* 1	\$3,062.77	\$3,032.45	\$4,124.13
43	* /	\$3,182.03	\$3,150.52	\$4,124.13
43		\$3,307.10	\$3,150.52	
	+ 1	\$3,435.08	\$3,401.07	\$4,453.12 \$4,625.45
45 46	* /			
	* /	\$3,568.87	\$3,533.54	\$4,805.61
47	* /	\$3,708.49	\$3,671.77	\$4,993.61
48	* 1	\$3,853.92	\$3,815.76	\$5,189.44
49	* /	\$4,005.17	\$3,965.51	\$5,393.10
50	* /	\$4,162.23	\$4,121.02	\$5,604.59
51	* /	\$4,325.12	\$4,282.29	\$5,823.92
52		\$4,493.82	\$4,449.32	\$6,051.08
53		\$4,668.33	\$4,622.11	\$6,286.07
54	* / -	\$4,851.58	\$4,803.54	\$6,532.81
55		\$5,040.64	\$4,990.73	\$6,787.39
56		\$5,238.42	\$5,186.56	\$7,053.72
57	* /	\$5,442.02	\$5,388.14	\$7,327.87
58	* /	\$5,654.35	\$5,598.37	\$7,613.78
59		\$5,875.41	\$5,817.24	\$7,911.44
60	*-/-	\$6,105.19	\$6,044.74	\$8,220.85
61		\$6,343.70	\$6,280.89	\$8,542.01
62		\$6,343.70	\$6,280.89	\$8,542.01
63	\$3,140.44	\$6,343.70	\$6,280.89	\$8,542.01
64	+-1	\$6,343.70	\$6,280.89	\$8,542.01
65	\$3,140.44	\$6,343.70	\$6,280.89	\$8,542.01
Over 6	5 \$3,140.44	\$6,343.70	\$6,280.89	\$8,542.01

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

Individual Non-Medigap Business
PPO/BluePreferred - HIPAA Standard Plan - \$300 Ded 80% Coins
Proposed Monthly Premium Rates Effective 10/1/2013

District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY** ANNUAL PHYSICALS DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM In Network \$300 80% / 20% \$2,500

Out-Of-Network \$500 60% / 40% \$5,000

Base Rate \$923.06

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$507.68	0010.01	000400	#4.000.05
6-18 19-20	\$452.30	\$913.64	\$904.60	\$1,230.25
	\$671.06	\$1,355.55 \$1,355.55	\$1,342.13	\$1,825.30
21	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
22	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
23	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
24	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
25	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
26	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
27	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
28	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
29	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
30	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
31	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
32	\$671.06	\$1,355.55	\$1,342.13	\$1,825.30
33	\$688.60	\$1,390.98	\$1,377.21	\$1,873.00
34	\$715.37	\$1,445.05	\$1,430.74	\$1,945.81
35	\$743.06	\$1,500.99	\$1,486.13	\$2,021.13
36	\$771.68	\$1,558.79	\$1,543.36	\$2,021.13
37	\$802.14	\$1,620.32	\$1,604.28	\$2,096.96
38	\$833.52	\$1,683.72	\$1,667.05	\$2,161.62
39	\$865.83	\$1,748.98		\$2,355.06
40			\$1,731.66	
40	\$899.98 \$935.06	\$1,817.97 \$1,888.82	\$1,799.97 \$1,870.12	\$2,447.96 \$2,543.36
42	\$935.06	\$1,963.40	\$1,943.96	\$2,643.79
43				
43	\$1,009.83 \$1,049.52	\$2,039.85 \$2,120.03	\$2,019.66 \$2,099.04	\$2,746.73 \$2,854.69
45		\$2,120.03	\$2,099.04	
45	\$1,090.13 \$1,132.59			\$2,965.16
		\$2,287.84	\$2,265.19	\$3,080.66
47	\$1,176.90	\$2,377.34	\$2,353.80	\$3,201.17
48	\$1,223.05	\$2,470.57	\$2,446.11	\$3,326.71
49	\$1,271.05	\$2,567.53	\$2,542.11	\$3,457.27
50	\$1,320.90	\$2,668.22	\$2,641.80	\$3,592.84
51	\$1,372.59	\$2,772.63	\$2,745.18	\$3,733.45
52	\$1,426.13	\$2,880.78	\$2,852.26	\$3,879.07
53	\$1,481.51	\$2,992.65	\$2,963.02	\$4,029.71
54	\$1,539.66	\$3,110.12	\$3,079.33	\$4,187.89
55	\$1,599.66	\$3,231.32	\$3,199.33	\$4,351.08
56	\$1,662.43	\$3,358.11	\$3,324.86	\$4,521.81
57	\$1,727.05	\$3,488.63	\$3,454.09	\$4,697.56
58	\$1,794.43	\$3,624.75	\$3,588.86	\$4,880.85
59	\$1,864.58	\$3,766.45	\$3,729.16	\$5,071.66
60	\$1,937.50	\$3,913.76	\$3,875.01	\$5,270.01
61	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89
62	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89
63	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89
64	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89
65	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89
Over 65	\$2,013.19	\$4,066.65	\$4,026.39	\$5,475.89

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

**not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia - PPACA

Underwritten Standard Product (open)

Proposed Monthly Premium Rates Effective 10/1/2013

Deductible = \$100

RETAIL: 30 Day Supply, Copay = \$10 Generic, \$25 Formulary Brand, \$45 Nonformulary
MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Formulary Brand, \$90 Nonformulary

Annual Benefits Maximum = Unlimited

Base Rate = \$95.04

0-5 \$52.27 6-18 \$46.57 19-20 \$69.09 21 \$69.09 22 \$69.09 23 \$69.09 24 \$69.09	\$94.07 \$139.57 \$139.57 \$139.57 \$139.57 \$139.57 \$139.57	\$93.14 \$138.19 \$138.19 \$138.19 \$138.19	\$126.67 \$187.94 \$187.94 \$187.94
19-20 \$69.09 21 \$69.09 22 \$69.09 23 \$69.09	\$139.57 \$139.57 \$139.57 \$139.57 \$139.57 \$139.57	\$138.19 \$138.19 \$138.19	\$187.94 \$187.94
21 \$69.09 22 \$69.09 23 \$69.09	\$139.57 \$139.57 \$139.57 \$139.57 \$139.57	\$138.19 \$138.19	\$187.94
22 \$69.09 23 \$69.09	\$139.57 \$139.57 \$139.57 \$139.57	\$138.19	
23 \$69.09	\$139.57 \$139.57 \$139.57		\$187.94
	\$139.57 \$139.57	\$138.19	
24 \$69.09	\$139.57		\$187.94
		\$138.19	\$187.94
25 \$69.09	•	\$138.19	\$187.94
26 \$69.09	\$139.57	\$138.19	\$187.94
27 \$69.09	\$139.57	\$138.19	\$187.94
28 \$69.09	\$139.57	\$138.19	\$187.94
29 \$69.09	\$139.57	\$138.19	\$187.94
30 \$69.09	\$139.57	\$138.19	\$187.94
31 \$69.09	\$139.57	\$138.19	\$187.94
32 \$69.09	\$139.57	\$138.19	\$187.94
33 \$70.90	\$143.22	\$141.80	\$192.85
34 \$73.66	\$148.79	\$147.31	\$200.34
35 \$76.51	\$154.54	\$153.01	\$208.10
36 \$79.45	\$160.50	\$158.91	\$216.11
37 \$82.59	\$166.83	\$165.18	\$224.64
38 \$85.82	\$173.36	\$171.64	\$233.43
39 \$89.15	\$180.08	\$178.30	\$242.48
40 \$92.66	\$187.18	\$185.33	\$252.05
41 \$96.28	\$194.48	\$192.55	\$261.87
42 \$100.08	\$202.16	\$200.15	\$272.21
43 \$103.97	\$210.03	\$207.95	\$282.81
44 \$108.06	\$218.28	\$216.12	\$293.92
45 \$112.24	\$226.73	\$224.48	\$305.30
46 \$116.61	\$235.56	\$233.23	\$317.19
47 \$121.18	\$244.78	\$242.35	\$329.60
48 \$125.93	\$254.37	\$251.86	\$342.52
49 \$130.87	\$264.36	\$261.74	\$355.97
50 \$136.00	\$274.72	\$272.00	\$369.93
51 \$141.32	\$285.48	\$282.65	\$384.40
52 \$146.84	\$296.61	\$293.67	\$399.40
53 \$152.54	\$308.13	\$305.08	\$414.91
54 \$158.53	\$320.22	\$317.05	\$431.19
55 \$164.70	\$332.70	\$329.41	\$448.00
56 \$171.17	\$345.76	\$342.33	\$465.57
57 \$177.82	\$359.20	\$355.64	\$483.67
58 \$184.76	\$373.21	\$369.52	\$502.54
59 \$191.98	\$387.80	\$383.96	\$522.19
60 \$199.49	\$402.97	\$398.98	\$542.61
61 \$207.28	\$418.71	\$414.56	\$563.81
62 \$207.28	\$418.71	\$414.56	\$563.81
63 \$207.28	\$418.71	\$414.56	\$563.81
64 \$207.28	\$418.71	\$414.56	\$563.81
65 \$207.28	\$418.71	\$414.56	\$563.81
>65 Non-Medicare Eligible \$207.28	\$418.71	\$414.56	\$563.81
>65 Medicare Eligible ** \$207.28	\$418.71	\$414.56	\$563.81

^{**}not available to new sales

Individual, non-Medigap Business - Prescription Drug Card Rider

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

Proposed Monthly Premium Rates Effective 10/1/2013

Deductible = \$150

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

Base Rate = \$21.71

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$11.94			
6-18	\$10.64	\$21.49	\$21.28	\$28.94
19-20	\$15.78	\$31.88	\$31.57	\$42.93
21	\$15.78	\$31.88	\$31.57	\$42.93
22	\$15.78	\$31.88	\$31.57	\$42.93
23	\$15.78	\$31.88	\$31.57	\$42.93
24	\$15.78	\$31.88	\$31.57	\$42.93
25	\$15.78	\$31.88	\$31.57	\$42.93
26	\$15.78	\$31.88	\$31.57	\$42.93
27	\$15.78	\$31.88	\$31.57	\$42.93
28	\$15.78	\$31.88	\$31.57	\$42.93
29	\$15.78	\$31.88	\$31.57	\$42.93
30	\$15.78	\$31.88	\$31.57	\$42.93
31	\$15.78	\$31.88	\$31.57	\$42.93
32	\$15.78	\$31.88	\$31.57	\$42.93
33	\$16.20	\$32.72	\$32.39	\$44.05
34	\$16.83	\$33.99	\$33.65	\$45.76
35	\$17.48	\$35.30	\$34.95	\$47.54
36	\$18.15	\$36.66	\$36.30	\$49.37
37	\$18.87	\$38.11	\$37.73	\$51.32
38	\$19.60	\$39.60	\$39.21	\$53.32
39	\$20.36	\$41.14	\$40.73	\$55.39
40	\$21.17	\$42.76	\$42.33	\$57.57
41	\$21.99	\$44.42	\$43.98	\$59.82
42	\$22.86	\$46.18	\$45.72	\$62.18
43	\$23.75	\$47.98	\$47.50	\$64.60
44	\$24.68	\$49.86	\$49.37	\$67.14
45	\$25.64	\$51.79	\$51.28	\$69.74
46	\$26.64	\$53.81	\$53.28	\$72.46
47	\$27.68	\$55.91	\$55.36	\$75.29
48	\$28.77	\$58.11	\$57.53	\$78.24
49	\$29.89		\$59.79	\$81.31
50	\$31.07	\$60.39	\$62.13	
		\$62.76		\$84.50
51	\$32.28	\$65.21	\$64.57	\$87.81
52	\$33.54	\$67.75	\$67.08	\$91.23
53	\$34.84	\$70.39	\$69.69	\$94.78
54	\$36.21	\$73.15	\$72.42	\$98.50
55	\$37.62	\$76.00	\$75.25	\$102.34
56	\$39.10	\$78.98	\$78.20	\$106.35
57	\$40.62	\$82.05	\$81.24	\$110.48
58	\$42.20	\$85.25	\$84.41	\$114.80
59	\$43.85	\$88.59	\$87.71	\$119.28
60	\$45.57	\$92.05	\$91.14	\$123.95
61	\$47.35	\$95.65	\$94.70	\$128.79
62	\$47.35	\$95.65	\$94.70	\$128.79
63	\$47.35	\$95.65	\$94.70	\$128.79
64	\$47.35	\$95.65	\$94.70	\$128.79
65	\$47.35	\$95.65	\$94.70	\$128.79
>65 Non-Medicare Eligible	\$47.35	\$95.65	\$94.70	\$128.79
>65 Medicare Eligible **	\$47.35	\$95.65	\$94.70	\$128.79

^{**}not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider

District of Columbia - PPACA

HIPAA Standard Product (open)

Proposed Monthly Premium Rates Effective 10/1/2013

Deductible = \$100

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

Annual Benefits Maximum = Unlimited

Base Rate = \$144.91

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$79.70	` `		
6-18	\$71.01	\$143.43	\$142.01	\$193.14
19-20	\$105.35	\$212.81	\$210.70	\$286.55
21	\$105.35	\$212.81	\$210.70	\$286.55
22	\$105.35	\$212.81	\$210.70	\$286.55
23	\$105.35	\$212.81	\$210.70	\$286.55
24	\$105.35	\$212.81	\$210.70	\$286.55
25	\$105.35	\$212.81	\$210.70	\$286.55
26	\$105.35	\$212.81	\$210.70	\$286.55
27	\$105.35	\$212.81	\$210.70	\$286.55
28	\$105.35	\$212.81	\$210.70	\$286.55
29	\$105.35	\$212.81	\$210.70	\$286.55
30	\$105.35	\$212.81	\$210.70	\$286.55
31	\$105.35	\$212.81	\$210.70	\$286.55
32	\$105.35	\$212.81	\$210.70	\$286.55
33	\$108.10	\$218.37	\$216.21	\$294.04
34	\$112.31	\$226.86	\$224.61	\$305.47
35	\$116.65	\$235.64	\$233.31	\$317.29
36	\$121.14	\$244.71	\$242.29	\$329.51
37	\$125.93	\$254.37	\$251.85	\$342.52
38	\$130.85	\$264.32	\$261.71	\$355.92
39	\$135.93	\$274.57	\$271.85	\$369.72
40	\$141.29	\$285.40	\$282.57	\$384.30
41	\$146.79	\$296.52	\$293.59	\$399.28
42	\$152.59	\$308.23	\$305.18	\$415.05
43	\$158.53	\$320.23	\$317.06	\$431.21
44	\$164.76	\$332.82	\$329.53	\$448.15
45	\$171.14	\$345.70	\$342.28	\$465.50
46	\$177.80	\$359.17	\$355.61	\$483.63
47	\$184.76	\$373.22	\$369.52	\$502.55
48	\$192.01	\$387.85	\$384.01	\$522.26
49	\$199.54	\$403.07	\$399.08	\$542.75
50	\$207.37	\$418.88	\$414.73	\$564.04
51	\$215.48	\$435.27	\$430.96	\$586.11
52	\$223.89	\$452.25	\$447.77	\$608.97
53	\$232.58	\$469.81	\$465.16	\$632.62
54	\$241.71	\$488.25	\$483.42	\$657.45
55	\$251.13	\$507.28	\$502.26	\$683.07
56	\$260.98	\$527.19	\$521.97	\$709.87
57	\$271.13	\$547.68	\$542.25	\$737.46
58	\$281.71	\$569.04	\$563.41	\$766.24
59	\$292.72	\$591.29	\$585.44	\$796.19
60	\$304.17	\$614.42	\$608.33	\$827.33
61	\$316.05	\$638.42	\$632.10	\$859.65
62	\$316.05	\$638.42	\$632.10	\$859.65
63	\$316.05	\$638.42	\$632.10	\$859.65
64	\$316.05	\$638.42	\$632.10	\$859.65
65	\$316.05	\$638.42	\$632.10	\$859.65
Over 65	\$316.05	\$638.42	\$632.10	\$859.65
**				

**not available to new sales

BSBS Code

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider District of Columbia

HIPAA Old Standard Product (Closed) - Grandfathered

Proposed Monthly Premium Rates Effective 10/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$20 Brand Name RETAIL (Maintenance): 35 to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name MAIL ORDER: Up to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name

Annual Benefits Maximum = \$1,500 (100% member coinsurance thereafter)

Base Rate = \$191.35

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
<21	\$139.11	\$281.01	\$278.22	\$378.38
21	\$139.11	\$281.01	\$278.22	\$378.38
22	\$139.11	\$281.01	\$278.22	\$378.38
23	\$139.11	\$281.01	\$278.22	\$378.38
24	\$139.11	\$281.01	\$278.22	\$378.38
25	\$139.11	\$281.01	\$278.22	\$378.38
26	\$139.11	\$281.01	\$278.22	\$378.38
27	\$139.11	\$281.01	\$278.22	\$378.38
28	\$139.11	\$281.01	\$278.22	\$378.38
29	\$139.11	\$281.01	\$278.22	\$378.38
30	\$139.11	\$281.01	\$278.22	\$378.38
31	\$139.11	\$281.01	\$278.22	\$378.38
32	\$139.11	\$281.01	\$278.22	\$378.38
33	\$142.75	\$288.35	\$285.49	\$388.27
34	\$148.30	\$299.56	\$296.59	\$403.37
35	\$154.04	\$311.15	\$308.07	\$418.98
36	\$159.97	\$323.14	\$319.94	\$435.11
37	\$166.28	\$335.89	\$332.57	\$452.29
38	\$172.79	\$349.03	\$345.58	\$469.99
39	\$179.49	\$362.56	\$358.97	\$488.20
40	\$186.57	\$376.86	\$373.13	\$507.46
41	\$193.84	\$391.55	\$387.68	\$527.24
42	\$201.49	\$407.01	\$402.98	\$548.06
43	\$209.34	\$422.86	\$418.67	\$569.40
44	\$217.56	\$439.48	\$435.13	\$591.78
45	\$225.98	\$456.49	\$451.97	\$614.68
46	\$234.79	\$474.27	\$469.57	\$638.62
47	\$243.97	\$492.82	\$487.94	\$663.60
48	\$253.54	\$512.15	\$507.08	\$689.63
49	\$263.49	\$532.25	\$526.98	\$716.69
50	\$273.82	\$553.12	\$547.64	\$744.80
51	\$284.54	\$574.77	\$569.07	\$773.94
52	\$295.64	\$597.18	\$591.27	\$804.13
53	\$307.12	\$620.38	\$614.23	\$835.36
54	\$319.17	\$644.73	\$638.34	\$868.15
55	\$331.61	\$669.85	\$663.22	\$901.98
56	\$344.62	\$696.14	\$689.24	\$937.37
57	\$358.02	\$723.19	\$716.03	\$973.80
58	\$371.98	\$751.41	\$743.97	\$1,011.80
59	\$386.53	\$780.78	\$773.05	\$1,051.35
60	\$401.64	\$811.32	\$803.29	\$1,092.47
61	\$417.33	\$843.02	\$834.67	\$1,135.15
62	\$417.33	\$843.02	\$834.67	\$1,135.15
63	\$417.33	\$843.02	\$834.67	\$1,135.15
64	\$417.33	\$843.02	\$834.67	\$1,135.15
65	\$417.33	\$843.02	\$834.67	\$1,135.15
Over 65		\$843.02	\$834.67	\$1,135.15
Over 63	φ417.33	Φ043.UZ	φου4.01	φ1,133.13

**not available to new sales

BSBS Code

RW13

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

District of Columbia

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

Rate Filing # 1867 Actuarial Memorandum

Effective 7/1/2013 and Effective 10/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business PPO (BluePreferred) District of Columbia Underwritten & HIPAA Standard, Saver, and HSA - PPACA Rate Filing # 1867 Actuarial Memorandum Table of Contents

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ACTUARIAL CERTIFICATION

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

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

Brad Boban BlueCross BlueShield, ou=Actuarial Pricing,

Digitally signed by Brad Boban DN: cn=Brad Boban, o=CareFirst

email=brad.boban@carefirst.com, c=US Date: 2013.02.26 10:12:23 -05'00'

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

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business Rate Filing # 1867 PPO (BluePreferred) Underwritten & HIPAA Standard, Saver, and HSA - PPACA

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

The following is a summary of proposed rate changes included in the filling. The changes are over the most recently filed rates, in filling 1830. Rates included in this filling are proposed to have an effective date of 7/1/2013.

Product	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	**Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	-6.8%	10.0%	-4.3%	0.0%
UW Standard \$300 - 90%	0.0%	10.0%	1.9%	6.8%
UW Standard \$300 - 80%	15.2%	10.0%	14.1%	19.9%
UW Standard \$500 - 80%	15.2%	10.0%	14.0%	19.9%
UW Standard \$750 - 80% *	4.8%	10.0%	6.1%	11.7%
UW Standard \$2500 - 80%	-11.6%	10.0%	-5.5%	0.0%
UW Saver \$2500 - 70%	3.2%	-13.5%	1.3%	12.1%
UW Saver \$5000 - 100%	0.0%	-13.5%	-1.7%	2.5%
UW Saver \$10000 - 100%	0.0%	-13.5%	-2.3%	1.6%
UW HSA \$1200 Option	2.0%	n/a	2.0%	16.6%
UW HSA \$2700 Option	2.8%	n/a	2.8%	16.5%
HIPAA Standard \$100 - 90%	9.8%	10.0%	9.8%	19.9%
HIPAA Standard \$300 - 80%	5.6%	10.0%	6.2%	19.9%
UW Standard	6.1%	10.0%	6.9%	12.4%
UW Saver	1.9%	-13.5%	0.0%	8.0%
UW HSA	2.3%	n/a	2.3%	16.6%
HIPAA Standard	6.9%	10.0%	7.3%	19.9%
Composite	3.6%	7.5%	3.9%	15.7%

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

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

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

As of 12/31/11, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federom (FHCR), Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

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

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Boban and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efren Tanhehco participated. The purpose was to outline our understanding of HHS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URB) toward assent. The context was 2012 rate filings. A follow-up mig was held on 11/22/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%. Based on this understanding, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield Individual, Non-Medigap Business Rate Filing # 1867 PPO (BluePreferred) Underwritten & HIPAA Standard, Saver, and HSA - PPACA

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

The following is a summary of proposed rate changes included in the filing. Rates included in this filing are proposed to have an effective date of 10/1/2013.

Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	**Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	1.8%	1.8%	1.8%	-4.1%
UW Standard \$300 - 90%	1.8%	1.8%	1.8%	2.6%
UW Standard \$300 - 80%	1.8%	1.8%	1.8%	15.1%
UW Standard \$500 - 80%	1.8%	1.8%	1.8%	15.2%
UW Standard \$750 - 80% *	1.8%	1.8%	1.8%	7.4%
UW Standard \$2500 - 80%	1.8%	1.8%	1.8%	-3.8%
UW Saver \$2500 - 70%	1.8%	1.8%	1.8%	7.4%
UW Saver \$5000 - 100%	1.8%	1.8%	1.8%	-1.7%
UW Saver \$10000 - 100%	1.8%	1.8%	1.8%	-2.5%
UW HSA \$1200 Option	1.9%	n/a	1.9%	8.2%
UW HSA \$2700 Option	1.9%	n/a	1.9%	8.0%
HIPAA Standard \$100 - 90%	1.8%	1.8%	1.8%	14.8%
HIPAA Standard \$300 - 80%	1.8%	1.8%	1.8%	14.9%
UW Standard	1.8%	1.8%	1.8%	7.9%
UW Saver	1.8%	1.8%	1.8%	3.6%
UW HSA	1.9%	n/a	1.9%	8.1%
HIPAA Standard	1.8%	1.8%	1.8%	14.9%
Composite	1.9%	1.8%	1.9%	8.8%

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

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

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

As of 12/31/11, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entires (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

- We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insurand members to fund the \$100 billion federal reinsurance programs. We've estimated the ultimate cost to be \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.5% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 119/11 a conference call meeting was held between CF and the DISB. For CF, Kemy Kan, Brad Boban and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efren Tanhehco participated. The purpose was to outline our understanding of HBS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URB) toward assent. The context was 2012 rate filings. A follow-up may was held on 112/2/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%. Based on this understanding, we assume that a non-grandfathered Individual or Small Group filing is not subject to ureasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered Individual or Small Group filing is not subject to ureasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our comonliance are included in this filing.

CareFirst BlueCross BlueShield (GHMSI) Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - PPACA Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012 Rate Filling Effective 07/2013

Experience Period: Incurred 19/2011 - 09/2012, Paid Thru 12/2

Rate Filling Effective 07/2013

Experience Period: Start 10/1/2011 <u>Projection Period:</u> Start 7/1/2013

									•																	
	Experience Period:	Start Incurred thru Paid thru Midpt	9/30/2012 12/31/2012		P	rojection Period:		Start Thru Spans Thru Midpt Trend Mos	7/1/2013 9/30/2013 8/31/2014 1/30/2014 22.0	Women's	Pricing Trend Preventive Trend Total Rx Trend	7.5% 0.4% 8.0%		TARGET LO	SS RATIO =	Standard	73.3% 78.3% 69.5% 4.7%		C	CDH Trend CDH Trend Rate Level	7.5% 8.0% 4/1/2013		Rx Rebates Capitations Trend	-4.7% 1.7%		
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	25	26	27	28	29
		Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitation s Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level		Increment Increase: 07/ 04/20 Derived	2013 Over 113	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate 07/2013 Ove Derived	er 07/2012
Medical Experience																										
Underwritten	Standard Saver HSA (incl Rx)	6,927 3,341 33.647	243	783 283 3.044	19.8% 7.5% 70.0%	\$1,132,085 \$298,838 \$4,010,923	\$8,404 \$4,051 \$40,798	\$0 \$0 (\$28.724)	\$1,140,489 \$302,889 \$4,022,997	\$1,696,859 \$492,677 \$5,469,726	67.2% 61.5% 73.6%	7.5% 7.5% 8.0%	1.1418 1.1418 1.1515		\$1,301,258 \$345,387 \$4,627,735		1.0609 1.1204 1.1275	\$551,982	72.3% 62.6% 75.0%	-7.7% -10.0% 2.4%	6.1% 1.9% 2.3%		\$247,916 \$65,964 (\$5,734)	68.2% 61.4% 73.3%	-5.1% -2.2% 16.7%	9.1% 10.8% 16.6%
	UW Total	43,915		4,110	97.3%	\$5,441,846	\$53,254	(\$28,724)	\$5,466,375	\$7,659,261	71.4%	7.9%	1.1490	1.0317	\$6,274,379	\$8,474,534	1.1123		73.6%	-0.5%	3.1%		\$308,146	71.4%	10.6%	14.6%
HIPAA	Standard HIPAA Total	1,341 1,341	89 89	104 104	2.7% 2.7%	\$1,398,114 \$1,398,114	\$1,625 \$1,625	\$0 \$0	\$1,399,739 \$1,399,739	\$1,251,609 \$1,251,609	111.8% 111.8%	7.5% 7.5%	1.1418		\$1,598,015 \$1,598,015		1.1397	\$1,426,494 \$1,426,494	112.0% 112.0%	43.0% 43.0%	6.9%		(\$515,409) (\$515,409)	104.8% 104.8%	59.5% 59.5%	19.2% 19.2%
Medical - Underwritten & HIPAA	Standard Saver HSA (incl Rx)	8,268 3,341 33,647	243	887 283 3.044	22.6% 7.5% 70.0%	\$2,530,199 \$298,838 \$4,010,923	\$10,029 \$4,051 \$40.798	\$0 \$0 (\$28,724)	\$2,540,228 \$302,889 \$4,022,997	\$2,948,468 \$492,677 \$5,469,726	86.2% 61.5% 73.6%	7.5% 7.5% 8.0%	1.1418 1.1418 1.1515	1.0317	\$2,899,273 \$345,387 \$4,627,735	\$496,676	1.0944 1.1204 1.1275	\$551,982	89.9% 62.6% 75.0%	14.7% -10.0% 2.4%	6.4% 1.9% 2.3%	\$562,640	(\$267,493) \$65,964 (\$5,734)	84.4% 61.4% 73.3%	16.9% -11.7% 0.1%	8.5% 0.0% 0.0%
	UW & HIPAA Total	45,256		4,214	100.0%	\$6,839,959	\$54,879		\$6,866,114		77.1%	7.8%	1.1475			\$10,514,540	1.1162		79.2%	5.7%		\$10,307,277	(\$207,263)	76.4%		2.8%
Rx Experience Underwritten	Standard	6.927	646	783	66.1%	\$398.248	\$0	(\$18.738)	\$379.510	\$422,939	89.7%	8.0%	1.1509	1.0000	\$436.783	\$557.592	1.1715	\$495.473	88.2%	12.5%	10.0%	\$545,020	(\$12,572)	80.1%	27.9%	25.0%
Onderwinden	HSA (Rx incl w/ Medical) UW Total	3,341 0 10,268	243 0	283 0 1,066	24.8% 0.0% 90.9%	\$19,753 \$0 \$418,001	\$0 \$0 \$0	(\$929) \$0	\$18,824 \$0 \$398,334	\$75,413 \$0 \$498,351	25.0% 0.0% 79.9%	8.0% 0.0% 8.0%	1.1509 0.0000 1.1509	1.0000 0.0000	\$21,665 \$0 \$458,448	\$31,154 \$0	1.0735 0.0000 1.1567		26.8% 0.0% 79.5%	-61.5% 0.0% 2.1%	-13.5% 0.0% 6.7%	\$70,028 \$0	\$38,873 \$0 \$26,301	30.9% 0.0% 74.5%	-60.0% 0.0%	-10.0% 0.0% 20.1%
HIPAA	Standard	1.341	89	104	9.1%	\$519.447	90	(\$24,440)	\$495.007	\$168.747	293.3%	8.0%	1.1509	1 0000	\$569 710	\$727.285	1.1728	\$197.902	287 9%	267.5%	10.0%	\$217.692	(\$509.593)	261.7%	317.6%	25.0%
THEAS	HIPAA Total	1,341		104	9.1%	\$519,447	\$0		\$495,007	\$168,747	293.3%	8.0%	1.1509		\$569,710		1.1728	\$197,902	287.9%	267.5%	10.0%		(\$509,593)	261.7%		25.0%
Rx - Underwritten & HIPAA	Standard Saver HSA (incl Rx) UW & HIPAA Total	8,268 3,341 0 11,609	243 0	0	75.2% 24.8% 0.0% 100.0%	\$917,695 \$19,753 \$0 \$937,448	\$0 \$0 \$0 \$0	(\$929) \$0	\$874,517 \$18,824 \$0 \$893,341	\$591,686 \$75,413 \$0 \$667,099	147.8% 25.0% 0.0% 133.9%	8.0% 8.0% 0.0% 8.0%	1.1509 1.1509 0.0000 1.1509	1.0000 0.0000	\$1,006,493 \$21,665 \$0 \$1,028,158	\$31,154 \$0	1.1719 1.0735 0.0000 1.1607		145.2% 26.8% 0.0% 132.8%	85.3% -61.5% 0.0% 70.0%	10.0% -13.5% 0.0% 7.5%	\$70,028 \$0	(\$522,165) \$38,873 \$0 (\$483,292)	132.0% 30.9% 0.0% 123.5%	110.6% -60.0% 0.0% 91.8%	25.0% -10.0% 0.0% 21.3%
Medical & Rx Experience COMBINED																										
Underwritten	Standard Saver HSA (incl Rx) UW Total	6,927 3,341 33,647 43,915	243 2,281	783 283 3,044 4,110	19.8% 7.5% 70.0% 97.3%	\$1,530,333 \$318,591 \$4,010,923 \$5,859,847	\$8,404 \$4,051 \$40,798 \$53,254	(\$18,738) (\$929) (\$28,724) (\$48,392)	\$1,519,999 \$321,713 \$4,022,997 \$5,864,709	\$2,119,797 \$568,089 \$5,469,726 \$8,157,613	71.7% 56.6% 73.6% 71.9%	7.6% 7.5% 8.0% 7.9%	1.1441 1.1423 1.1515 1.1491	1.0317 1.0318	\$1,738,041 \$367,051 \$4,627,735 \$6,732,827	\$527,831 \$6,316,689	1.0830 1.1142 1.1275 1.1150	\$632,939	75.7% 58.0% 75.0% 74.0%	-3.3% -16.6% 2.4% -0.4%	6.9% 0.0% 2.3% 3.3%	\$632,668 \$6,310,955	\$235,344 \$104,837 (\$5,734) \$334,447	70.8% 58.0% 73.3% 71.6%	-9.9% 16.7%	12.4% 8.0% 16.6% 14.9%
HIPAA	C4	40		401	2.7%	\$1.917.561						7.00								70.49/			(\$1.025.003)			
HIPAA	Standard HIPAA Total	1,341 1,341		104 104	2.7%	\$1,917,561 \$1,917,561	\$1,625 \$1,625	(\$24,440) (\$24,440)	\$1,894,746 \$1,894,746	\$1,420,356 \$1,420,356	133.4% 133.4%	7.6% 7.6%	1.1442 1.1442		\$2,167,726 \$2,167,726		1.1437		133.4% 133.4%	70.4% 70.4%	7.3%	\$1,742,289 \$1,742,289	(\$1,025,003) (\$1,025,003)	124.4% 124.4%	90.4%	19.9% 19.9%
Medical - Underwritten & HIPAA	Standard Saver HSA (incl Rx)	8,268 3,341 33,647	243 2,281	887 283 3,044	22.6% 7.5% 70.0%	\$3,447,894 \$318,591 \$4,010,923	\$10,029 \$4,051 \$40,798	(\$43,178) (\$929) (\$28,724)	\$3,414,745 \$321,713 \$4,022,997	\$3,540,154 \$568,089 \$5,469,726	96.5% 56.6% 73.6%	7.6% 7.5% 8.0%	1.1441 1.1423 1.1515	1.0317 1.0318	\$3,905,766 \$367,051 \$4,627,735	\$527,831 \$6,316,689	1.1073 1.1142 1.1275	\$632,939 \$6,167,387	99.6% 58.0% 75.0%	27.2% -16.6% 2.4%	7.1% 0.0% 2.3%	\$632,668 \$6,310,955	(\$789,658) \$104,837 (\$5,734)	93.1% 58.0% 73.3%		15.5% 8.0% 16.6%
	UW & HIPAA Total	45,256	3,259	4,214	100.0%	\$7,777,408	\$54,879	(\$72,832)	\$7,759,455	\$9,577,969	81.0%	7.8%	1.1479	1.0317	\$8,900,552	\$11,830,571	1.1193	\$10,720,380	83.0%	10.4%	3.9%	\$11,140,016	(\$690,555)	79.9%	22.9%	15.7%

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

Start Incurred thru 10/1/201 Start Thru 9/30/2012 9/30/2013 Pricing Trend 7.5% TARGET LOSS RATIO = H.S.A. 73.3% Non-CDH Trend 7.5% Rx Rebates -4.7% 1.7% Spans Thru Midpt Trend Mos Paid thru Midpt Women's Preventive Trend Total Rx Trend 0.4% 12/31/2012 8/31/2014 Standard 78.3% 69.5% CDH Trend 8 0% Capitations Trend 1/30/2014 Current Rate Level 4/1/2013 22.0 4.7% 19 4 11 12 13 14 23 25 27 Projected Claims + Capitations + Rebates Exp Pd Member Months Incurred Claims Adjusted for Catastrophic Incurred + Income at Proj LR at Incremental Rate LR w/ Trend Contracts Members 12/2012 Capitations + Rebates Trend Factor Capitation s Factor Increase: 07/2013 Over Renewal Rate Increase: 07/2013 Over 07/2012 Income Increase 12/2012 Capitations Income Loss Ratio Assumed 04/2013 Level Level 04/2013 Income Needed Income Derived Underwritten Standard Std \$100 / 90% \$79,651 \$80,489 \$248,88 32.3% 7.5% 1.1418 1.0309 \$91,808 \$117,200 \$263,918 -55.6% \$245,971 \$128,771 -54.3% 34.8% 1.9% 2.6% 3.3% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% -6.8% 0.0% 15.2% 15.2% 4.8% 11.6% 3.2% 0.0% 2.0% 2.8% 52.1% 76.2% 82.9% 78.4% 41.3% 74.0% 30.8% 55.0% 73.3% \$127,857 Std \$300 / 90% Std \$300 / 80% 832 1,173 \$111,069 \$220,620 \$1,009 \$1,424 \$0 \$0 \$112,078 \$231,357 48.4% 81.6% 1.1418 1.1418 1.0314 1.0309 \$163,220 1.0614 1.0611 \$245,566 \$288,749 52.1% 87.7% -33.5% \$245,566 \$82,345 \$9,194 -31.6% 15.3% 2.9% 18.5% 109 \$222,043 \$272,112 \$253,366 \$323,444 12.0% \$332,639 81.6% 88.7% 76.4% 34.0% 77.1% 29.2% 51.7% 77.7% 1.0611 1.0599 1.0622 1.0620 1.1524 1.0778 1.0714 87.7% 95.5% 82.1% 36.5% 76.3% 30.8% 55.0% 74.8% 15.3% 25.5% 7.9% -52.0% 22.5% -53.7% -17.9% 16.8% 18.5% 18.5% 7.8% -9.0% 15.2% 4.4% 3.9% 16.6% 16.5% \$2,959 \$1,191 \$984 \$2,120 \$914 \$1,017 21.9% 4.8% -53.4% 9.8% -55.7% -20.9% 2,439 982 811 1,748 754 839 273 116 98 146 \$0 \$0 \$0 \$0 Std \$500 / 80% 221 90 \$490,462 \$179,588 \$493,421 \$556,171 \$236,490 1.1418 1.0311 \$563,051 \$718,783 \$589,496 \$251,205 \$679,099 \$263,263 (\$39,684) (\$69) Std \$750 / 80% \$180,778 \$206,278 \$263,332 \$180,778 \$51,680 \$222,906 \$32,768 \$47,215 Std \$2500 / 80% Std \$2500 / 80% Svr \$2500 / 70% Svr \$5000 / 100% Svr \$10000 / 100% 77 127 60 56 \$50,696 \$220,786 \$31,853 \$46,198 \$236,490 \$151,841 \$289,022 \$112,322 \$91,333 1.1418 1.1418 1.1418 1.1418 1.1418 1.0318 1.0313 1.0317 1.0316 1.0319 \$58,898 \$254,276 \$37,313 \$53,798 \$75,188 \$365,656 \$53,657 \$77,363 \$161,253 \$333,062 \$121,062 \$97,858 \$263,263 \$142,547 \$343,720 \$121,062 \$97,858 \$3,712,693 \$67,359 \$67,404 \$20,496 HSA (incl Rx) 29.8% 1.1515 \$2,723,163 \$3,639,895 HSA \$1200 / 80% 16,988 970 1,311 \$2,370,017 \$20,592 \$2,366,947 \$3,047,021 1.0321 \$3,717,018 2.1% (\$4,324) ISA \$2700 / 100% 16.659 40.2% \$1,640,906 \$20,206 \$1,656,050 \$2,422,70 1.1515 1.0315 \$1,904,572 \$2,599,671 \$2,527,492 \$2,598,262 \$5,441,84 \$8,474,534 10.6% 14.6% HIPAA Std \$100 / 90% 0.6% \$347.057 \$401 \$348.358 \$301.125 80 1% 7.5% 1 1418 1.0322 \$397,704 \$507,703 1 1001 \$433.706 17.0% \$476 308 83 59 19.4% \$1,532,303 \$2,040,006 19.4% 19.1% 19.2% 1.0322 \$1,200,312 \$1,598,015 1.1536 Std \$300 / 80% HIPAA Total \$1,050,157 \$1,398,114 \$1,051,382 1.1418 2.1% \$1,224 \$1,625 7.5% 7.5% 120.9% 112.0% 54.4% \$1,048,289 \$1,524,597 114.5% Medical - Underwritten & HIPAA \$1,239 \$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 1.0902 1.0614 1.1314 1.0599 1.0622 1.0620 1.1524 1.0778 1.0714 1.1946 67.8% 52.1% 105.3% 82.9% 78.4% 41.3% 74.0% 30.8% 10.5% 2.9% 19.0% 18.5% 7.8% -9.0% 15.2% 4.4% 1.1418 1.1418 1.1418 1.1418 1.1418 1.1418 \$697,713 \$245,566 \$1,281,447 \$589,496 \$251,205 \$161,253 70.2% 52.1% 113.4% 95.5% 82.1% 36.5% -10.4% -33.5% 44.8% 21.9% 4.8% -53.4% \$97,375 \$82,345 (\$474,819) (\$39,684) Std \$100 / 90% 1 021 84 86 2.6% 2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% \$427,608 \$111,069 \$428 846 \$640,012 \$231,357 67.0% 48.4% 1 0313 \$489 511 \$624,904 \$163,220 3.5% 0.0% 7.8% 15.2% 4.8% -11.6% 3.2% 0.0% 2.0% 2.8% 3.6% \$722,279 \$245,566 -4.4% -31.6% \$0 \$0 \$0 \$0 \$0 \$0 Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% \$428,846 \$112,078 \$1,273,425 \$493,421 \$180,778 \$51,680 832 1.0314 \$127.857 \$1,270,777 \$490,462 \$179,588 \$50,696 \$231,357 \$1,132,597 \$556,171 \$236,490 \$151,841 48.4% 112.4% 88.7% 76.4% 34.0% 77.1% 29.2% 1.0314 1.0315 1.0311 1.0318 1.0313 \$163,220 \$1,855,747 \$718,783 \$263,332 \$75,188 \$245,566 \$1,380,928 \$679,099 \$263,263 \$142,547 59.9% 25.5% 7.9% -52.0% 2,183 2,439 982 811 1,748 754 \$1,453,678 \$563,051 177 221 90 77 127 60 209 273 116 \$206,278 \$58,898 (\$69) \$67,359 1.1418 Svr \$2500 / 70% \$220,786 \$222,906 \$289,022 \$112,322 1.0317 1.0316 \$254,276 \$37,313 \$365,656 \$333,062 76.3% 30.8% 9.8% -55.7% \$343,720 (\$21,936) \$67,404 22.5% -53.7% Svr \$5000 / 100% \$31.853 \$914 \$32,768 \$53,657 \$121,062 \$121,062 3.9% 16.6% 16.5% 15.3% 1.1418 Svr \$10000 / 100% 839 16,988 56 970 \$46,198 \$1,017 \$20,592 \$47,215 \$91,333 \$3,047,021 51.7% 77.7% 1.0319 \$53,798 \$2,723,163 \$77,363 \$97,858 55.0% 74.8% -20.9% 2.1% \$97,858 \$3,712,693 \$20,496 55.0% 73.3% -17.9% 16.8% HSA \$1200 / 80% \$2 370 017 (\$23,662) \$2 366 947 \$3 717 018 \$3 639 895 Rx Experience Underwritten 6.4% 8.8% 11.1% 22.6% 9.2% 7.9% 13.0% 6.1% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% -13.5% -13.5% -36.2% 50.1% 46.4% 51.9% 25.2% -30.1% -61.9% -72.1% -45.1% Standard Std \$100 / 90% 690 63 73 93 \$18 482 \$0 \$0 \$0 \$0 \$0 \$0 \$17.613 \$39.364 44 7% 8.0% 8.0% 8.0% 8.0% 8.0% 8.0% 8.0% 1 1509 1.0000 \$20 271 \$25,877 1 1710 \$46,094 44.0% -43 9% \$50.704 \$24 826 40.0% 25.0% 40.0% 94.0% 91.7% 95.2% 78.5% 43.8% 29.4% 21.6% Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% 832 1,173 2,439 982 811 1,748 754 \$17,613 \$51,312 \$69,323 \$155,313 \$59,538 \$26,411 \$48,712 \$67,493 \$145,891 \$67,684 \$53,794 44.7% 105.3% 102.7% 106.5% 88.0% 49.1% 1.1509 1.1509 1.1509 1.1509 1.1509 1.1509 1.0000 1.0000 1.0000 1.0000 1.0000 \$20,271 \$59,056 \$79,784 \$178,752 \$68,523 \$30,397 \$25,877 \$75,390 \$101,852 \$228,192 \$87,476 \$38,804 \$46,094 \$57,088 \$79,069 \$170,725 \$79,404 \$63,092 44.0% 103.4% 100.9% 104.7% 86.3% 48.2% 32.1% 28.8% 33.7% 10.2% -38.5% \$62,797 \$86,976 \$187,798 \$87,345 \$69,401 \$24,826 (\$12,594) (\$14,875) (\$40,394) (\$131) \$30,596 25.0% 25.0% 25.0% 25.0% 25.0% 25.0% \$53,846 \$72,745 \$162,981 1 1719 1.1719 1.1715 1.1702 1.1732 1.1728 1.0738 1.0740 130 273 116 98 109 221 90 77 127 60 \$62,478 \$27,715 (\$2,940) (\$1,304) Std \$2500 / 80% Svr \$2500 / 70% \$10,074 \$0 \$0 (\$474) \$9,600 \$40,400 \$16,420 23.8% 17.4% 1.1509 1.0000 1.0000 \$11,049 \$15,889 \$43,383 \$17,636 25.5% 18.7% -63.4% -73.2% \$37,526 \$15,255 \$21,638 \$10,522 -10.0% -10.0% Svr \$5000 / 100% \$3,001 \$2,859 1.1509 \$3,291 \$4,732 Syr \$10000 / 100% 839 5.7% \$6,679 \$0 (\$314) \$6,364 \$18,592 34.2% 8.0% 1.1509 1.0000 \$7,325 \$10.533 1.0724 \$19,938 36.7% -47.2% \$17,246 \$6,713 42.5% -10.0% HSA (Rx incl w/ Medical) HSA \$1200 / 80% \$418,001 \$308 334 \$408.35 8.0% \$458 448 \$588 746 \$576,430 \$615.048 14.9% 20.1% Standard Std \$100 / 90% 2.1% \$115,575 (\$5,438) \$110,137 \$37,497 8.0% 1.1509 1.0000 \$126,758 \$161,817 1.1728 \$43,978 288.2% 267.9% \$48,376 (\$113,442) 262.0% 261.6% 318.1% 25.0% 25.0% 25.0% Std \$300 / 80% HIPAA Total \$403.873 \$384.870 \$131,250 293.2% 8.0% 1.1509 1.0000 \$442,952 \$565,467 1.1728 \$153,923 267.4% \$169,316 1.34 \$519,447 \$168,747 293.3% \$727.285 1.1728 267.5% \$217.692 317.6% Pv - I Indeparitten & HIPAA 148.4% 94.0% 204.0% 95.2% 78.5% 43.8% 29.4% 21.6% 42.5% 166.2% 105.3% 228.5% 106.5% 25.0% 25.0% 25.0% 25.0% 25.0% Std \$100 / 90% Std \$300 / 90% \$134,057 \$53,846 \$476,618 \$127,749 \$51,312 \$454,193 \$76,862 \$48,712 \$198,743 1.1509 1.1509 1.1509 1.1509 1.1509 \$147,029 \$59,056 \$522,737 \$187,695 \$75,390 \$667,319 1.1719 1.1719 1.1723 \$90,072 \$57,088 \$232,993 163.2% 103.4% 224.4% 108.4% 32.1% 186.4% \$99,079 \$62,797 \$256,292 (\$88,615) (\$12,594) (\$411,027) (\$40,394) (\$131) 136.8% 50.1% 225.4% 1,021 832 2,183 2,439 982 811 1,748 754 839 84 86 177 221 90 77 127 60 56 8.6% 8.8% 18.1% 22.6% 9.2% 7.9% 13.0% 6.1% 5.7% \$0 \$0 \$0 \$0 \$0 \$0 \$0 (\$6,307) (\$2,533) (\$22,425) 8.0% 8.0% 8.0% 1.0000 1.0000 1.0000 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% -13.5% -13.5% Std \$300 / 80% 209 273 116 8.0% 8.0% 8.0% 8.0% 8.0% 8.0% 51.9% 25.2% -30.1% -61.9% -72.1% -45.1% Std \$500 / 80% Std \$750 / 80% \$162,981 (\$7,668) (\$2,940) \$155,313 \$145,891 1.0000 1.0000 \$178,752 \$228,192 1.1702 1.1732 \$170,725 \$79,404 104.7% 33.7% 10.2% \$187,798 \$62,478 \$59,538 \$67,684 88.0% \$68,523 \$87,476 86.3% \$87,345 (\$1,304) (\$474) (\$141) (\$314) \$53,794 \$40,400 \$16,420 \$18,592 1.1728 1.0738 1.0740 1.0724 \$63,092 \$43,383 \$17,636 \$19,938 48.2% 25.5% 18.7% 36.7% 25.0% -10.0% -10.0% -10.0% Std \$2500 / 80% Svr \$2500 / 70% \$27,715 \$26,411 \$9,600 49.1% 23.8% 1.1509 1.1509 1.0000 \$30,397 \$11,049 \$38.804 -38.5% -63.4% \$69,401 \$37,526 \$30,596 \$21,638 \$10.074 \$15,889 1.0000 HSA \$2700 / 100% 11,609 978 100.0% \$937,448 (\$44,108) \$893,341 \$667,099 133.9% 8.0% 1.1509 1.0000 \$1,028,158 \$1,316,031 1.1607 \$774,331 132.8% 7.5% \$832,739 123.5% 21.3% UW & HIPAA Tota \$0 (\$483,292) 91.7% Medical & Rx Experience COMBINED Std \$100 / 90% Std \$300 / 90% \$288,252 \$280,069 \$339,605 \$143,078 \$296,675 \$308,362 \$419,615 -51.8% -17.3% 21.5% 0.0% 6.8% 19.9% 1.9% 2.6% 3.3% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% 7.6% 7.6% 7.6% 7.6% 7.7% 7.5% 7.5% 7.6% 8.0% -4.3% 1.9% 14.1% 14.0% 6.1% -5.5% 1.3% -1.7% -2.3% 2.0% 2.8% 57.6% 60.6% 79.4% 85.6% 78.4% 42.1% 69.6% 29.8% 53.1% 73.3% 73.3% \$69,752 (\$5,681) (\$80,078) (\$200) \$164,915 \$293,365 \$163,390 \$291,366 1.1447 1.1440 1.0314 61.8% 832 1,173 2,439 982 811 1,748 754 839 86 109 221 90 77 127 60 56 970 1,311 93 130 273 116 \$1,009 \$1,424 (\$2,533) (\$3,423) 58.3% 85.8% \$186,913 \$238,611 1.0806 1.0831 \$302,654 \$367,818 -21.2% 15.6% Std \$300 / 80% 1.0309 \$333,151 \$425,296 90.6% 92.4% 79.0% 38.0% 70.6% 27.7% 48.7% 77.7% Std \$500 / 80% \$653,443 \$2,959 \$1,191 (\$7,668) \$648,734 \$702,062 1.1440 1.1441 1.0311 \$741,802 \$946,975 \$350,808 1.0828 1.0869 \$760,221 97.6% 24.6% 6.1% \$866,897 31.0% 11.8% 19.9% 11.7% Std \$750 / 80% \$242.06 (\$2,940) \$240.317 \$304,174 1.0318 \$274,802 \$330,609 83.1% \$350,608 Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70% Svr \$5000 / 100% Svr \$10000 / 100% HSA \$1200 / 80% \$240,317 \$78,091 \$232,506 \$35,627 \$53,580 \$2,366,947 \$330,609 \$224,344 \$376,445 \$138,697 \$117,797 \$3,639,895 \$984 \$2,120 \$914 \$1,017 \$20,592 (\$1,304) (\$474) (\$141) (\$314) 1.1449 1.1422 1.1425 1.1429 1.1515 1.0313 1.0317 1.0316 1.0319 1.0321 1.0315 1.0869 1.0910 1.1427 1.0773 1.0716 1.1946 1.0433 39.8% 70.5% 29.3% 51.9% 74.8% -49.2% 1.4% -57.9% -25.4% 2.1% 2.9% \$97,955 (\$299) \$77,927 \$27,209 -46.2% 12.1% -56.1% -22.4% 16.8% 0.0% 12.1% 2.5% 1.6% 16.6% 16.5% \$78.411 \$205,635 \$89,295 \$265,325 \$113,993 \$381,545 \$211,948 \$381,246 \$78,411 \$230,860 \$34,854 \$52,877 \$2,370,017 \$1,640,906 \$205,635 \$329,422 \$128,742 \$109,925 \$3,047,021 Saver \$381,545 \$58,390 \$87,896 \$3,717,018 \$2,599,671 \$40,604 \$61,123 \$2,723,163 \$136,316 \$115,105 \$3,712,693 \$1,656,050 ISA \$2700 / 100% 40.2% \$20,206 \$2,422,706 \$1,904,572 \$2,527,492 \$2,598,262 16.5% \$6,732,82 \$9,063,280 \$9,397,728 HIPAA Standard Std \$100 / 90% 331 21 25 0.6% \$463.531 \$401 (\$5.438) \$458 494 \$428 622 107 0% 7.6% 1 1440 1 0322 \$524.462 \$669 521 1 1147 \$477 774 109.8% 40 1% \$524 684 (\$144.837) 100.0% 53.0% 19.9% \$1,436,252 \$1,894,746 1.1442 1.0322 \$1,643,264 \$2,167,726 \$991,734 \$1,420,356 \$1,217,605 \$1,742,289 19.9% \$1,454,030 \$1,917,56 Medical - Underwritten & HIPAA \$716,874 Std \$100 / 90% 1,021 2.6% 2.6% \$561,665 \$1,239 \$556,596 77.6% 1.1439 1.0313 \$636,540 \$812,599 1.0989 \$787,786 80.8% \$821,359 \$8,760 \$69,752 77.5% 60.6% 10.9% -17.3% 12.1% 4.3% 1.9% 8.1% 14.0% 6.0% -5.5% 1.3% -1.7% -2.3% 2.0% Std \$300 / 90% 832 \$164,915 \$1,009 (\$2,533) \$163,390 \$280,069 58.3% 1.1447 1.0314 \$186,913 \$238,611 \$302,654 61.8% -21.2% \$308,362 6.8% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70% Swr \$5000 / 100% 832 2,183 2,439 982 811 1,748 754 839 16,988 2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% \$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 \$914 \$1,017 58.3% 129.8% 92.4% 79.0% 38.0% 70.6% 27.7% 48.7% 77.7% 1.1447 1.1442 1.1440 1.1441 1.1449 1.1422 1.1425 1.1429 1.1515 1.0806 1.1375 1.0828 1.0869 1.0910 1.1427 1.0773 1.0716 1.1946 \$302,654 \$1,514,440 \$760,221 \$330,609 \$224,344 \$376,445 \$138,697 \$117,797 61.8% 130.5% 97.6% 83.1% 39.8% 70.5% 29.3% 51.9% 74.8% 60.6% 120.7% 85.6% 78.4% 42.1% 69.6% 29.8% 53.1% 73.3% -17.3% 84.7% 31.0% 11.8% -46.2% 12.1% -56.1% -22.4% 16.8% \$1,727,618 \$648,734 \$240,317 \$78,091 \$232,506 \$35,627 \$1,331,340 \$702,062 \$304,174 \$205,635 \$329,422 \$128,742 \$1,637,220 \$866,897 \$350,608 \$211,948 \$381,246 \$136,316 177 221 90 77 127 60 56 970 209 273 116 98 146 68 \$1,747,395 \$22.425 7.6% 7.6% 7.7% 7.5% 7.5% 7.6% 8.0% 1.0315 \$1,976,415 \$2,523,066 19.9% 19.9% 11.7% 0.0% 12.1% 2.5% 1.6% 16.6% 16.5% 66.6% 24.6% 6.1% -49.2% 1.4% -57.9% -25.4% 2.1% \$1,747,395 \$653,443 \$242,066 \$78,411 \$230,860 \$34,854 \$2,523,066 \$946,975 \$350,808 \$113,993 \$381,545 \$58,390 1.0318 1.0318 1.0313 1.0317 1.0316 \$741,802 \$274,802 \$89,295 \$265,325 \$40,604 (\$200) \$97,955 (\$299) \$77,927 (\$474 1.0319 Svr \$10000 / 100% \$52,877 \$53,580 \$109,925 \$61,123 \$87,896 \$115,105 \$27,209 HSA \$1200 / 80% 1.311 \$2,370,017 \$20,592 \$2,366,947 \$3.047.021 \$2,723,163 \$3,717,018 \$3,639,895 \$3,712,693

HSA \$2700 / 100% UW & HIPAA Total

40.2% 97.3%

1,733

\$1,640,906

\$20,206

\$54.879

\$1,656,050 \$7,759,455

\$2,422,70

\$9.577.96

1.1515 1.0315 \$1,904,572 \$8,900,552

\$2,599,671 \$11,830,571

1.0433

\$2,527,492 \$10,720,380

\$2,598,262 \$11,140,016

Carefirst BlueCross BlueShield (GHMSI) Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - PPACA Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012 Rate Filing Effective 10/2013

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	Experience Period:	Star Incurred thru Paid thru Midp	9/30/2012 12/31/2012		Ē	rojection Period:		Start Thru Spans Thru Midpt Trend Mos	7/1/2013 12/31/2013 11/30/2014 3/16/2014 23.5	Women's	Pricing Trend Preventive Trend Total Rx Trend	7.5% 0.4% 7.9%		TARGET LO	SS RATIO =	Standard	73.3% 78.3% 69.5% 4.7%			CDH Trend CDH Trend t Rate Level	7.5% 8.0% 7/1/2013		Rx Rebates Capitations Trend	-4.7% 1.6%		
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	25	26	27	28	29
		Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed		Capitation s Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 07/2013 Level	Proj LR at Current Rate Level	Increment Increase: 10 07/20 Derived	/2013 Over 013	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate 10/2013 Over Derived P	10/2012
Medical Experience																										
Underwrit	tten Standa Sar HSA (incl I UW To	er 3,341 (x) 33,647	1 243 7 2,281	3,044	19.8% 7.5% 70.0% 97.3%	\$1,132,085 \$298,838 \$4,010,923 \$5,441,846	\$8,404 \$4,051 \$40,798 \$53,254	\$0 \$0 (\$28,724) (\$28,724)	\$1,140,489 \$302,889 \$4,022,997 \$5,466,375	\$1,696,859 \$492,677 \$5,469,726 \$7,659,261	67.2% 61.5% 73.6% 71.4%	7.5% 7.5% 8.0% 7.9%	1.1521 1.1521 1.1627 1.1599	1.0312 1.0317 1.0318 1.0317	\$1,312,996 \$348,485 \$4,672,062 \$6,333,543	\$1,676,154 \$501,132 \$6,377,194 \$8,554,480	1.0609 1.1204 1.1275 1.1123	\$551,982 \$6,167,387	72.9% 63.1% 75.8% 74.3%	-9.2% 3.4%	1.8% 1.8% 1.9%	\$1,832,589 \$561,918 \$6,284,568 \$8,679,075	\$156,436 \$60,786 (\$92,626) \$124,595	71.6% 62.0% 74.3% 73.0%	-4.6% -5.5% 9.7% 5.6%	4.3% 5.9% 8.1% 7.2%
HI	PAA Standa HIPAA To			104 104	2.7% 2.7%	\$1,398,114 \$1,398,114	\$1,625 \$1,625	\$0 \$0	\$1,399,739 \$1,399,739	\$1,251,609 \$1,251,609	111.8% 111.8%	7.5% 7.5%	1.1521 1.1521	1.0322	\$1,612,512 \$1,612,512	\$2,058,512 \$2,058,512	1.1397	\$1,426,494 \$1,426,494	113.0% 113.0%	44.3% 44.3%	1.8%	\$1,452,171 \$1,452,171	(\$606,342) (\$606,342)	111.0% 111.0%	61.5% 61.5%	13.9% 13.9%
Medical - Underwritten & HIPAA	Standi Sa HSA (incl F UW & HIPAA To	er 3,341 (x) 33,647	1 243 7 2,281	887 283 3,044 4,214	22.6% 7.5% 70.0% 100.0%	\$2,530,199 \$298,838 \$4,010,923 \$6,839,959	\$10,029 \$4,051 \$40,798 \$54,879	\$0 \$0 (\$28,724) (\$28,724)	\$2,540,228 \$302,889 \$4,022,997 \$6,866,114	\$2,948,468 \$492,677 \$5,469,726 \$8,910,871	86.2% 61.5% 73.6% 77.1%	7.5% 7.5% 8.0% 7.8%	1.1521 1.1521 1.1627 1.1583		\$2,925,508 \$348,485 \$4,672,062 \$7,946,054	\$501,132 \$6,377,194	1.0944 1.1204 1.1275 1.1162	\$551,982 \$6,167,387	90.7% 63.1% 75.8% 79.9%	3.4%	1.8% 1.8% 1.9%	\$3,284,760 \$561,918 \$6,284,568 \$10,131,245	(\$449,906) \$60,786 (\$92,626) (\$481,747)	89.1% 62.0% 74.3% 78.4%	20.7% -10.8% 1.5% 6.9%	6.2% 0.0% 0.0% 2.0%
Rx Experience																										
Underwrit	Sar HSA (Rx incl w/ Medic	er 3,341	1 243 0 0	0	66.1% 24.8% 0.0%	\$398,248 \$19,753 \$0	\$0 \$0 \$0	(\$18,738) (\$929) \$0	\$379,510 \$18,824 \$0	\$422,939 \$75,413 \$0	89.7% 25.0% 0.0%	7.9% 7.9% 0.0%	1.1614 1.1614 0.0000	1.0000 0.0000	\$440,750 \$21,861 \$0	\$562,655 \$31,437 \$0	1.1715 1.0735 0.0000	\$80,957 \$0	27.0% 0.0%	-61.2% 0.0%	1.8% 1.8% 0.0%	\$504,391 \$82,414 \$0	(\$58,264) \$50,977 \$0	87.4% 26.5% 0.0%	36.5% -66.4% 0.0%	22.3% -12.0% 0.0%
	UW To	tal 10,268	8 889	1,066	90.9%	\$418,001	\$0	(\$19,667)	\$398,334	\$498,351	79.9%	7.9%	1.1614	1.0000	\$462,611	\$594,093	1.1567	\$576,430	80.3%	3.1%	1.8%	\$586,805	(\$7,288)	78.8%	19.0%	17.5%
н	PAA Standa	rd 1.341	1 89	104	9.1%	\$519.447	\$0	(\$24,440)	\$495.007	\$168.747	293.3%	7.9%	1.1614	1.0000	\$574.884	\$733.889	1.1728	\$197.902	290.5%	270.8%	1.8%	\$201.464	(\$532,426)	285.4%	345.7%	22.3%
	HIPAA To		1 89	104	9.1%	\$519,447		(\$24,440)	\$495,007	\$168,747	293.3%	7.9%	1.1614		\$574,884	\$733,889	1.1728	\$197,902	290.5%		1.8%	\$201,464	(\$532,426)	285.4%	345.7%	22.3%
Rx - Underwritten & HIPAA	Standa Sar HSA (incl l	er 3,341		887 283	75.2% 24.8% 0.0%	\$917,695 \$19,753	\$0 \$0 \$0	(\$43,178) (\$929)	\$874,517 \$18,824 \$0	\$591,686 \$75,413	147.8% 25.0% 0.0%	7.9% 7.9% 0.0%	1.1614 1.1614 0.0000		\$1,015,633 \$21,861	\$1,296,545 \$31,437 \$0	1.1719 1.0735 0.0000		146.5% 27.0% 0.0%	87.0% -61.2% 0.0%	1.8% 1.8% 0.0%	\$705,855 \$82,414	(\$590,690) \$50,977 \$0	143.9% 26.5% 0.0%	124.7% -66.4% 0.0%	22.3% -12.0% 0.0%
	UW & HIPAA To		9 978	1,170	100.0%	\$937,448	\$0	(\$44,108)	\$893,341	\$667,099	133.9%	7.9%	1.1614		\$1,037,495		1.1607	\$774,331	134.0%		1.8%	\$788,269	(\$539,713)	131.6%	100.1%	18.8%
Medical & Rx Experience COMBINE	<u>ED</u>																									1
Underwrit	Sar HSA (incl F	er 3,34° (x) 33,647	1 243 7 2,281	3,044	19.8% 7.5% 70.0%	\$1,530,333 \$318,591 \$4,010,923	\$8,404 \$4,051 \$40,798	(\$18,738) (\$929) (\$28,724)	\$1,519,999 \$321,713 \$4,022,997	\$2,119,797 \$568,089 \$5,469,726	71.7% 56.6% 73.6%	7.6% 7.5% 8.0%	1.1545 1.1527 1.1627	1.0317 1.0318	\$1,753,745 \$370,347 \$4,672,062	\$532,570 \$6,377,194	1.0830 1.1142 1.1275	\$632,939 \$6,167,387	76.4% 58.5% 75.8%	-15.9% 3.4%	1.8% 1.8% 1.9%	\$644,332 \$6,284,568	\$98,171 \$111,762 (\$92,626)	75.0% 57.5% 74.3%	3.4% -14.4% 9.7%	7.9% 3.6% 8.1%
	UW To	tal 43,915	5 3,170	4,110	97.3%	\$5,859,847	\$53,254	(\$48,392)	\$5,864,709	\$8,157,613	71.9%	7.9%	1.1600	1.0317	\$6,796,154	\$9,148,573	1.1150	\$9,095,985	74.7%	0.6%	1.9%	\$9,265,880	\$117,307	73.3%	6.4%	7.7%
HI	PAA Standa HIPAA To			104 104	2.7%	\$1,917,561 \$1,917.561	\$1,625 \$1.625	(\$24,440) (\$24,440)	\$1,894,746 \$1,894,746	\$1,420,356 \$1,420,356	133.4%	7.6% 7.6%	1.1546	1.0322	\$2,187,396 \$2,187,396	\$2,792,402 \$2,792,402	1.1437	\$1,624,395 \$1.624,395	134.7% 134.7%	71.9% 71.9%	1.8%	\$1,653,634 \$1.653.634	(\$1,138,767) (\$1,138,767)	132.3% 132.3%	94.0%	14.9% 14.9%
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Medical - Underwritten & HIPAA	Standa Sa HSA (incl F UW & HIPAA To	er 3,341 x) 33,647	1 243 7 2,281	283 3,044	22.6% 7.5% 70.0% 100.0%	\$3,447,894 \$318,591 \$4,010,923 \$7,777,408	\$10,029 \$4,051 \$40,798 \$54,879	(\$43,178) (\$929) (\$28,724) (\$72,832)	\$3,414,745 \$321,713 \$4,022,997 \$7,759,455	\$3,540,154 \$568,089 \$5,469,726 \$9,577,969	96.5% 56.6% 73.6% 81.0%	7.6% 7.5% 8.0% 7.8%	1.1545 1.1527 1.1627 1.1587	1.0317 1.0318	\$3,941,141 \$370,347 \$4,672,062 \$8,983,549	\$532,570	1.1073 1.1142 1.1275 1.1193	\$632,939	100.5% 58.5% 75.8% 83.8%	-15.9% 3.4%	1.8% 1.8% 1.9%		(\$1,040,596) \$111,762 (\$92,626) (\$1,021,460)	98.8% 57.5% 74.3% 82.3%	39.7% -14.4% 9.7% 19.0%	10.8% 3.6% 8.1% 8.8%
																			l					ļ		l

CareFirst BlueCross BlueShield (BHMSI)
Pricing Analysis - Individual, Non-Hedigap Underwriten and HIPAA business - PPACA
Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012
Rate Filing Effective 10/2013 Start Incurred thru Paid thru Midpt 10/1/2011 9/30/2012 12/31/2012 3/31/2012 Start Thru Spans Thru Midpt Trend Mos 10 7/1/2013 12/31/2013 11/30/2014 3/16/2014 23.5 Pricing Trend 7.5%
Women's Preventive Trend 0.4%
Total Rx Trend 7.9% Non-CDH Trend CDH Trend Current Rate Level Rx Rebates Capitations Trend 4 12 13 14 Projected
Claims+
Trend Trend Capitation Capitations +
Loss Ratio Assumed Factor s Factor Rebates Generated Proposed - Proposed Income Needed Income Increase Income at Proj LR at
Current Current Rate
IAF 07/2013 Level Level Incremental Rate Increase: 10/2013 Over 07/2013 Derived Proposed Incurred + Capitations + Rebates Renewal Rate Increase: 10/2013 Over 10/2012 Derived Proposed Std \$100 / 90% \$79,651 \$80,489 \$248,887 32.3% 7.5% 1.1521 1.0309 \$92,633 \$118,255 1.0604 \$263,918 35.1% -55.2% 1.8% \$268,668 \$150,414 34.5% -59.7% -8.3%

Standard Saver	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Svr \$2500 / 70%	690 832 1,173 2,439 982 811 1,748	63 86 109 221 90 77 127	73 93 130 273 116 98 146	1.9% 2.6% 3.3% 6.8% 2.8% 2.4% 3.9%	\$79,651 \$111,069 \$220,620 \$490,462 \$179,588 \$50,696 \$220,786	\$837 \$1,009 \$1,424 \$2,959 \$1,191 \$984 \$2,120	\$0 \$0 \$0 \$0 \$0 \$0 \$0	\$80,489 \$112,078 \$222,043 \$493,421 \$180,778 \$51,680 \$222,906	\$248,887 \$231,357 \$272,112 \$556,171 \$236,490 \$151,841 \$289,022	32.3% 48.4% 81.6% 88.7% 76.4% 34.0% 77.1%	7.5% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5%	1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521	1.0309 1.0314 1.0309 1.0311 1.0318 1.0313 1.0317	\$92,633 \$129,009 \$255,654 \$568,136 \$208,140 \$59,424 \$256,565	\$118,255 \$164,691 \$326,365 \$725,275 \$265,709 \$75,859 \$368,948	1.0604 1.0614 1.0611 1.0599 1.0622 1.0620 1.1524	\$263,918 \$245,566 \$288,749 \$589,496 \$251,205 \$161,253 \$333,062	35.1% 52.5% 88.5% 96.4% 82.9% 36.9% 77.0%	-55.2% -32.9% 13.0% 23.0% 5.8% -53.0% 10.8%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$268,668 \$249,986 \$293,946 \$600,107 \$255,727 \$164,155 \$339,057	\$150,414 \$85,295 (\$32,418) (\$125,169) (\$9,982) \$88,296 (\$29,891)	34.5% 51.6% 87.0% 94.7% 81.4% 36.2% 75.7%	-59.7% -35.2% 25.8% 36.9% 7.1% -59.8% 19.8%	-8.3% -1.6% 13.3% 13.3% 3.1% -13.1%
HSA (Incl Rx)	Svr \$5000 / 100% Svr \$10000 / 100% HSA \$1200 / 80%	754 839 16,988	60 56 970	68 69 1,311	1.8% 1.7% 29.8%	\$31,853 \$46,198 \$2,370,017	\$914 \$1,017 \$20,592	\$0 \$0 \$0 (\$23,662)	\$32,768 \$47,215 \$2,366,947	\$112,322 \$91,333 \$3,047,021	29.2% 51.7% 77.7%	7.5% 7.5% 8.0%	1.1521 1.1521 1.1521 1.1627	1.0316 1.0319 1.0321	\$37,643 \$54,277 \$2,749,281	\$54,132 \$78,052 \$3,752,668	1.0778 1.0714 1.1946	\$121,062 \$97,858 \$3,639,895	31.1% 55.5% 75.5%	-55.3% -20.2% 3.1%	1.8% 1.8% 1.9%	\$123,241 \$99,620 \$3,709,053	\$69,109 \$21,568 (\$43,615)	30.5% 54.5% 74.1%	-56.2% -22.2% 9.4%	-0.2% -0.7% 8.2%
-	HSA \$2700 / 100% UW Total	16,659 43,915	1,311 3,170	1,733 4,110	40.2% 97.3%	\$1,640,906 \$5,441,846	\$20,206 \$53,254	(\$5,062) (\$28,724)	\$1,656,050 \$5,466,375	\$2,422,706 \$7,659,261	68.4% 71.4%	8.0% 7.9%	1.1627	1.0315	\$1,922,781 \$6,333,543	\$2,624,526 \$8,554,480	1.0433	\$2,527,492 \$8,519,555	76.1% 74.3%	3.8% 0.4%	1.9%	\$2,575,514 \$8,679,075	(\$49,012) \$124,595	74.7% 73.0%	10.1% 5.6%	8.0% 7.2%
HIPAA Standard	Std \$100 / 90% Std \$300 / 80% HIPAA Total	331 1,010 1,341	21 68 89	25 79 104	0.6% 2.1% 2.7%	\$347,957 \$1,050,157 \$1,398,114	\$401 \$1,224 \$1,625	\$0 \$0 \$0	\$348,358 \$1,051,382 \$1,399,739	\$391,125 \$860,485 \$1,251,609	89.1% 122.2% 111.8%	7.5% 7.5% 7.5%	1.1521 1.1521 1.1521	1.0322 1.0322 1.0322	\$401,312 \$1,211,200 \$1,612,512	\$512,309 \$1,546,203 \$2,058,512	1.1091 1.1536 1.1397	\$433,796 \$992,698 \$1,426,494	92.5% 122.0% 113.0%	18.1% 55.8% 44.3%	1.8% 1.8% 1.8%	\$441,604 \$1,010,567 \$1,452,171	(\$70,705) (\$535,636) (\$606,342)	90.9% 119.9% 111.0%	32.4% 74.2% 61.5%	14.1% 13.9% 13.9%
Medical - Underwritten & HIPAA	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$550 / 80% Std \$2500 / 80% Stv \$2500 / 70% Svr \$5000 / 100% Svr \$10000 / 100% HSA \$1200 / 80% HSA \$2700 / 100%	1,021 832 2,183 2,439 982 811 1,748 754 839 16,988 16,659 45,256	84 86 177 221 90 77 127 60 56 970 1,311 3,259	98 93 209 273 116 98 146 68 69 1,311 1,733 4,214	2.6% 2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% 40.2% 100.0%	\$427,608 \$111,069 \$1,270,777 \$490,462 \$179,588 \$50,696 \$220,786 \$31,853 \$46,198 \$2,370,017 \$1,640,906 \$6,839,959	\$1,239 \$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 \$914 \$1,017 \$20,592 \$20,206 \$54,879	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$428,846 \$112,078 \$1,273,425 \$493,421 \$180,778 \$51,680 \$22,906 \$32,768 \$47,215 \$2,366,947 \$1,656,050 \$6,866,114	\$640,012 \$231,357 \$1,132,597 \$556,171 \$236,490 \$151,841 \$289,022 \$112,322 \$91,333 \$3,047,021 \$2,422,706 \$8,910,871	67.0% 48.4% 112.4% 88.7% 76.4% 34.0% 77.1% 29.2% 51.7% 77.7% 68.4% 77.1%	7.5% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5% 7.5%	1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1521 1.1627 1.1627 1.1583	1.0313 1.0314 1.0315 1.0311 1.0318 1.0313 1.0317 1.0316 1.0319 1.0321 1.0315	\$493,945 \$129,009 \$1,466,854 \$568,136 \$208,140 \$59,424 \$256,565 \$37,643 \$54,277 \$2,749,281 \$1,922,781	\$630,564 \$164,691 \$1,872,568 \$725,275 \$265,709 \$75,859 \$368,948 \$54,132 \$78,052 \$3,752,668 \$2,624,526 \$10,612,992	1.0902 1.0614 1.1314 1.0599 1.0622 1.0620 1.1524 1.0778 1.0714 1.1946 1.0433 1.1162	\$697,713 \$245,566 \$1,281,447 \$589,496 \$251,205 \$161,253 \$333,062 \$121,062 \$97,858 \$3,639,895 \$2,527,492	70.8% 52.5% 114.5% 96.4% 82.9% 36.9% 77.0% 55.5% 75.5% 76.1%	-9.6% -32.9% 46.1% 23.0% -53.0% -53.0% 10.8% -55.3% -20.2% 3.1% 3.8% 6.7%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$710,272 \$249,986 \$1,304,513 \$600,107 \$255,727 \$164,155 \$339,057 \$123,241 \$99,620 \$3,709,053 \$2,575,514 \$10,131,245	\$79,709 \$85,295 (\$568,055) (\$125,169) (\$9,982) \$88,296 (\$29,891) \$69,109 \$21,568 (\$43,615) (\$49,012) (\$48,1747)	69.5% 51.6% 112.4% 94.7% 81.4% 36.2% 75.7% 30.5% 54.5% 74.1% 78.4%	-6.2% -35.2% 63.3% 36.9% 7.1% -59.8% 19.8% -56.2% -22.2% 9.4% 10.1% 13.3%	5.6% -1.6% 13.7% 13.3% 3.1% -13.19 10.1% -0.2% 8.2% 8.0% 8.1%
Rx Experience																										
Underwritten Standard Saver HSA (Rx incl w! Medical)	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Sw \$2500 / 70% Sw \$5000 / 100% Sw \$10000 / 100% HS \$1200 / 80%	690 832 1,173 2,439 982 811 1,748 754	63 86 109 221 90 77 127 60 56	73 93 130 273 116 98 146 68	6.4% 8.8% 11.1% 22.6% 9.2% 7.9% 13.0% 6.1% 5.7%	\$18,482 \$53,846 \$72,745 \$162,981 \$62,478 \$27,715 \$10,074 \$3,001 \$6,679	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$870) (\$2,533) (\$3,423) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141) (\$314)	\$17,613 \$51,312 \$69,323 \$155,313 \$59,538 \$26,411 \$9,600 \$2,859 \$6,364	\$39,364 \$48,712 \$67,493 \$145,891 \$67,684 \$53,794 \$40,400 \$16,420 \$18,592	44.7% 105.3% 102.7% 106.5% 88.0% 49.1% 23.8% 17.4% 34.2%	7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9%	1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	\$20,455 \$59,593 \$80,509 \$180,375 \$69,146 \$30,673 \$11,149 \$3,321 \$7,391	\$26,112 \$76,075 \$102,777 \$230,264 \$88,270 \$39,157 \$16,033 \$4,775 \$10,629	1.1710 1.1719 1.1715 1.1702 1.1732 1.1728 1.0738 1.0740 1.0724	\$46,094 \$57,088 \$79,069 \$170,725 \$79,404 \$63,092 \$43,383 \$17,636 \$19,938	44.4% 104.4% 101.8% 105.7% 87.1% 48.6% 25.7% 18.8% 37.1%	-43.3% 33.3% 30.0% 34.9% 11.2% -37.9% -63.0% -72.9% -46.7%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$46,924 \$58,115 \$80,493 \$173,798 \$80,834 \$64,227 \$44,164 \$17,953 \$20,297	\$20,811 (\$17,960) (\$22,284) (\$56,466) (\$7,437) \$25,071 \$28,131 \$13,178 \$9,668	43.6% 102.5% 100.0% 103.8% 85.5% 47.8% 25.2% 18.5% 36.4%	-31.9% 60.2% 56.2% 62.1% 33.6% -25.4% -68.0% -76.6% -53.9%	22.3% 22.3% 22.3% 22.3% 22.3% 22.3% -12.0% -12.0%
	HSA \$2700 / 100% UW Total	10,268	889	1,066	90.9%	\$418,001	\$0	(\$19,667)	\$398,334	\$498,351	79.9%	7.9%	1.1614	1.0000	\$462,611	\$594,093	1.1567	\$576,430	80.3%	3.1%	1.8%	\$586,805	(\$7,288)	78.8%	19.0%	17.5%
HIPAA Standard	Std \$100 / 90% Std \$300 / 80% HIPAA Total	331 1,010 1,341	21 68 89	25 79 104	2.1% 7.0% 9.1%	\$115,575 \$403,873 \$519,447	\$0 \$0 \$0	(\$5,438) (\$19,002) (\$24,440)	\$110,137 \$384,870 \$495,007	\$37,497 \$131,250 \$168,747	293.7% 293.2% 293.3%	7.9% 7.9% 7.9%	1.1614 1.1614 1.1614	1.0000 1.0000 1.0000	\$127,909 \$446,975 \$574,884	\$163,287 \$570,602 \$733,889	1.1728 1.1728 1.1728	\$43,978 \$153,923 \$197,902	290.8% 290.4% 290.5%	271.3% 270.7% 270.8%	1.8% 1.8% 1.8%	\$44,770 \$156,694 \$201,464	(\$118,517) (\$413,908) (\$532,426)	285.7% 285.3% 285.4%	346.2% 345.5% 345.7%	22.3% 22.3% 22.3%
Rx - Underwritten & HIPAA	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$550 / 80% Std \$2500 / 80% Sty \$2500 / 70% Svr \$5000 / 100% HS \$1200 / 80%	1,021 832 2,183 2,439 982 811 1,748 754	84 86 177 221 90 77 127 60 56	98 93 209 273 116 98 146 68	8.6% 8.8% 18.1% 22.6% 9.2% 7.9% 13.0% 6.1% 5.7%	\$134,057 \$53,846 \$476,618 \$162,981 \$62,478 \$27,715 \$10,074 \$3,001 \$6,679	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$6,307) (\$2,533) (\$22,425) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141) (\$314)	\$127,749 \$51,312 \$454,193 \$155,313 \$59,538 \$26,411 \$9,600 \$2,859 \$6,364	\$76,862 \$48,712 \$198,743 \$145,891 \$67,684 \$53,794 \$40,400 \$16,420 \$18,592	166.2% 105.3% 228.5% 106.5% 88.0% 49.1% 23.8% 17.4% 34.2%	7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9% 7.9%	1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614 1.1614	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	\$148,364 \$59,593 \$527,484 \$180,375 \$69,146 \$30,673 \$11,149 \$3,321 \$7,391	\$189,399 \$76,075 \$673,379 \$230,264 \$88,270 \$39,157 \$16,033 \$4,775 \$10,629	1.1719 1.1719 1.1723 1.1702 1.1732 1.1728 1.0738 1.0740 1.0724	\$90,072 \$57,088 \$232,993 \$170,725 \$79,404 \$63,092 \$43,383 \$17,636 \$19,938	164.7% 104.4% 226.4% 105.7% 87.1% 48.6% 25.7% 18.8% 37.1%	110.3% 33.3% 189.0% 34.9% 11.2% -37.9% -63.0% -72.9% -46.7%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$91,694 \$58,115 \$237,187 \$173,798 \$80,834 \$64,227 \$44,164 \$17,953 \$20,297	(\$97,706) (\$17,960) (\$436,192) (\$56,466) (\$7,437) \$25,071 \$28,131 \$13,178 \$9,668	161.8% 102.5% 222.4% 103.8% 85.5% 47.8% 25.2% 18.5% 36.4%	152.7% 60.2% 247.3% 62.1% 33.6% -25.4% -68.0% -76.6% -53.9%	22.3% 22.3% 22.3% 22.3% 22.3% 22.3% -12.0% -12.0%
	HSA \$2700 / 100% UW & HIPAA Total	11,609	978	1,170	100.0%	\$937,448	\$0	(\$44,108)	\$893,341	\$667,099	133.9%	7.9%	1.1614	1.0000	\$1,037,495	\$1,327,982	1.1607	\$774,331	134.0%	71.5%	1.8%	\$788,269	(\$539,713)	131.6%	100.1%	18.8%
Medical & Rx Experience COMBINED Underwritten																										
Standard Saver	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$500 / 80% Std \$750 / 80% Std \$2500 / 80% Std \$2500 / 70% Sw \$5000 / 100%	690 832 1,173 2,439 982 811 1,748 754	63 86 109 221 90 77 127 60	73 93 130 273 116 98 146 68	1.9% 2.6% 3.3% 6.8% 2.8% 2.4% 3.9%	\$98,134 \$164,915 \$293,365 \$653,443 \$242,066 \$78,411 \$230,860 \$34,854	\$837 \$1,009 \$1,424 \$2,959 \$1,191 \$984 \$2,120 \$914	(\$870) (\$2,533) (\$3,423) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141)	\$98,102 \$163,390 \$291,366 \$648,734 \$240,317 \$78,091 \$232,506 \$35,627	\$288,252 \$280,069 \$339,605 \$702,062 \$304,174 \$205,635 \$329,422 \$128,742	34.0% 58.3% 85.8% 92.4% 79.0% 38.0% 70.6% 27.7%	7.6% 7.6% 7.6% 7.6% 7.7% 7.5%	1.1538 1.1551 1.1544 1.1544 1.1544 1.1553 1.1525 1.1529	1.0309 1.0314 1.0309 1.0311 1.0318 1.0313 1.0317 1.0316	\$113,088 \$188,601 \$336,163 \$748,511 \$277,286 \$90,097 \$267,714 \$40,964	\$144,367 \$240,766 \$429,141 \$955,539 \$353,980 \$115,016 \$384,981 \$58,908	1.0755 1.0806 1.0831 1.0828 1.0869 1.0910 1.1427 1.0773	\$310,012 \$302,654 \$367,818 \$760,221 \$330,609 \$224,344 \$376,445 \$138,697	36.5% 62.3% 91.4% 98.5% 83.9% 40.2% 71.1% 29.5%	-53.4% -20.4% 16.7% 25.7% 7.1% -48.7% 2.3% -57.5%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$315,592 \$308,101 \$374,439 \$773,905 \$336,560 \$228,382 \$383,221 \$141,194	\$171,225 \$67,336 (\$54,702) (\$181,634) (\$17,419) \$113,366 (\$1,760) \$82,286	35.8% 61.2% 89.8% 96.7% 82.4% 39.4% 69.9% 29.0%	-56.1% -19.9% 32.0% 42.3% 12.9% -51.6% 7.9% -59.0%	-4.1% 2.6% 15.1% 15.2% 7.4% -3.8% 7.4%
HSA	Svr \$10000 / 100% HSA \$1200 / 80% HSA \$2700 / 100%	839 16,988 16,659	56 970 1 311	69 1,311 1,733	1.7% 29.8% 40.2%	\$52,877 \$2,370,017 \$1,640,906	\$1,017 \$20,592 \$20,206	(\$314) (\$23,662) (\$5,062)	\$53,580 \$2,366,947 \$1,656,050	\$109,925 \$3,047,021 \$2,422,706	48.7% 77.7% 68.4%	7.6% 8.0% 8.0%	1.1533 1.1627 1.1627	1.0319 1.0321 1.0315	\$61,668 \$2,749,281 \$1,922,781	\$88,681 \$3,752,668 \$2,624,526	1.0716 1.1946 1.0433	\$117,797 \$3,639,895 \$2,527,492	52.4% 75.5% 76.1%	-24.7% 3.1% 3.8%	1.8% 1.9%	\$119,917 \$3,709,053 \$2,575,514	\$31,236 (\$43,615) (\$49,012)	51.4% 74.1% 74.7%	-27.9% 9.4% 10.1%	-2.5% 8.2% 8.0%
HIPAA	UW Total	43,915	3,170	4,110	97.3%	\$5,859,847	\$53,254	(\$48,392)	\$5,864,709	\$8,157,613	71.9%	7.9%	1.1600	1.0317	\$6,796,154	\$9,148,573	1.1150	\$9,095,985	74.7%	0.6%	1.9%	\$9,265,880	\$117,307	73.3%	6.4%	7.7%
Standard	Std \$100 / 90% Std \$300 / 80% HIPAA Total	331 1,010 1,341	21 68 89	25 79 104	0.6% 2.1% 0.0%	\$463,531 \$1,454,030 \$1,917,561	\$401 \$1,224 \$1,625	(\$5,438) (\$19,002) (\$24,440)	\$458,494 \$1,436,252 \$1,894,746	\$428,622 \$991,734 \$1,420,356	107.0% 144.8% 133.4%	7.6% 7.6% 7.6%	1.1544 1.1546 1.1546	1.0322 1.0322 1.0317	\$529,220 \$1,658,175 \$2,187,396	\$675,596 \$2,116,805 \$2,792,402	1.1147 1.1562 1.1437	\$477,774 \$1,146,621 \$1,624,395	110.8% 144.6% 134.7%	41.4% 84.6% 71.9%	1.8% 1.8% 1.8%	\$486,374 \$1,167,261 \$1,653,634	(\$189,222) (\$949,545) (\$1,138,767)	108.8% 142.1% 132.3%	59.5% 108.5% 94.0%	14.8% 14.9% 14.9%
Medical - Underwitten & HIPAA	Std \$100 / 90% Std \$300 / 90% Std \$300 / 80% Std \$300 / 80% Std \$500 / 80% Std \$500 / 80% Std \$500 / 100% Std \$5000 / 100% Std \$5000 / 100% Std \$1200 / 80% HSA \$1200 / 80% UW & HIPAA Total	1,021 832 2,183 2,439 982 811 1,748 754 839 16,988 16,659	84 86 177 221 90 77 127 60 56 970 1,311	98 93 209 273 116 98 146 68 69 1,311 1,733	2.6% 2.6% 5.4% 6.8% 2.8% 2.4% 3.9% 1.8% 1.7% 29.8% 40.2%	\$561,665 \$164,915 \$1,747,395 \$653,443 \$242,066 \$78,411 \$230,860 \$34,854 \$52,877 \$2,370,017 \$1,640,906 \$7,777,408	\$1,239 \$1,009 \$2,648 \$2,959 \$1,191 \$984 \$2,120 \$914 \$1,017 \$20,592 \$20,206 \$54,879	(\$6,307) (\$2,533) (\$22,425) (\$7,668) (\$2,940) (\$1,304) (\$474) (\$141) (\$314) (\$23,662) (\$5,062)	\$556,596 \$163,390 \$1,727,618 \$648,734 \$240,317 \$78,091 \$232,506 \$35,627 \$53,580 \$2,366,947 \$1,656,050 \$7,759,455	\$716,874 \$280,069 \$1,331,340 \$702,062 \$304,174 \$205,635 \$329,422 \$128,742 \$109,925 \$3,047,021 \$2,422,706 \$9,577,969	77.6% 58.3% 129.8% 92.4% 79.0% 38.0% 70.6% 27.7% 48.7% 77.7% 68.4%	7.6% 7.6% 7.6% 7.6% 7.6% 7.5% 7.5% 7.6% 8.0% 8.0%	1.1543 1.1551 1.1546 1.1544 1.1553 1.1525 1.1529 1.1533 1.1627 1.1627	1.0313 1.0314 1.0315 1.0311 1.0318 1.0313 1.0317 1.0316 1.0319 1.0321 1.0315	\$642,309 \$188,601 \$1,994,338 \$748,511 \$277,286 \$90,097 \$267,714 \$40,964 \$61,668 \$2,749,281 \$1,922,781 \$8,983,549	\$819,963 \$240,766 \$2,545,947 \$955,539 \$353,980 \$115,016 \$384,981 \$58,908 \$88,681 \$3,752,668 \$2,624,526 \$11,940,974	1.0989 1.0806 1.1375 1.0828 1.0869 1.0910 1.1427 1.0773 1.0776 1.1946 1.0433	\$787,786 \$302,654 \$1,514,440 \$760,221 \$330,609 \$224,344 \$376,445 \$138,697 \$117,797 \$3,639,895 \$2,527,492 \$10,720,380	81.5% 62.3% 131.7% 98.5% 83.9% 40.2% 71.1% 29.5% 52.4% 75.5% 76.1% 83.8%	4.1% -20.4% 68.1% 25.7% 7.1% -48.7% 2.3% -57.5% -24.7% 3.1% 3.8%	1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8% 1.8%	\$801,966 \$308,101 \$1,541,700 \$773,905 \$336,560 \$228,382 \$383,221 \$141,194 \$119,917 \$3,709,053 \$2,575,514 \$10,919,514	(\$17,997) \$67,336 (\$1,004,247) (\$181,634) (\$17,60) \$113,366 (\$1,760) \$82,286 \$31,236 (\$43,615) (\$49,012) (\$1,021,460)	80.1% 61.2% 129.4% 96.7% 82.4% 39.4% 69.9% 29.0% 74.1% 74.7% 82.3%	9.8% -19.9% 89.9% 42.3% 12.9% -51.6% -59.0% -27.9% 9.4% 10.1%	7.4% 2.6% 15.2% 15.2% 7.4% -3.8% 7.4% -1.7% -2.5% 8.2% 8.0%

CareFirst BlueCross BlueShield

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

			Rolling-12				
			Observed	Rolling-12	Proposed		
		Weights by	Claims	Normalized	Rating Trend		Prior Rating Trend
Medical Non-HSA	Member Months	Incurred Claims	Trend	Trend	07/01/2013	EP Claims	04/01/2013
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	10.5%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	7.5%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.0%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA	140,686	27.2%	7.1%	6.5%	10.0%	\$19,039,112	14.5%
Total HSA	515,251	100.0%	8.4%	7.1%	9.0%	\$69,894,433	10.3%
Medical Total	1,603,628		9.0%	9.3%	9.3%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	9.2%	\$271,697,408	9.8%

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

Proposed PPO/BluePreferred Base Rates - PPACA

Effective 7/1/2013

				i	Current	Proposed			110%	roposed Counter Offe 125%	rs 150%		
UW	Coverage	Deductible	Coinsurance	OOP Max	Base Rate	Base Rate				25% Load Base Rate		Base Rate	Base Rate
Options		(In/Out)	(In/Out)	(In/Out)	4/1/2013	7/1/2013	% Change	\$ Change	7/1/2013	7/1/2013	7/1/2013	7/1/2012	Renewal Increas
ptions	Туре	(III/Out)	(III/Out)	(III/Out)	4/1/2013	7/1/2013	70 Orlange	ψ Orlange	77172013	77172013	17172013	1/1/2012	Renewarinciea
	1 PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$469.13	\$437.23	-6.8%	(\$31.90)	n/a	n/a	n/a	\$455.93	-4.1%
	2 PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$353.29	\$353.29	0.0%	\$0.00	n/a	n/a	n/a	\$343.34	2.9%
	3 PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$293.80	\$338.46	15.2%	\$44.66	n/a	n/a	n/a	\$285.53	18.5%
	4 PPO	\$500/\$750	80%/60%	\$2,500/\$4,000	\$280.47	\$323.10	15.2%	\$42.63	\$355.41	\$403.88	\$484.65	\$272.57	18.5%
	5 PPO	\$750/\$1,000	80%/60%	\$3,500/\$7,000	\$260.42	\$272.92	4.8%	\$12.50	\$300.21	\$341.15	\$409.38	\$253.10	7.8%
	6 PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$212.02	\$187.43	-11.6%	(\$24.59)	\$206.17	\$234.29	\$281.15	\$206.06	-9.0%
	7 PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$186.82	\$192.80	3.2%	\$5.98	\$212.08	\$241.00	\$289.20	\$167.38	15.2%
	8 PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$168.93	\$168.93	0.0%	\$0.00	\$185.82	\$211.16	\$253.40	\$161.88	4.4%
	9 PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$121.92	\$121.92	0.0%	\$0.00	\$134.11	\$152.40	\$182.88	\$117.33	3.9%
1	10 PPO H.S.A.	\$1,200/\$2,400 (Self)	80%/60% (Self)	\$2,800/\$5,000 (Self)	\$198.24	\$202.20	2.0%	\$3.96	\$222.42	\$252.75	\$303.30	\$173.34	16.6%
1	11 PPO H.S.A.	\$2,700/\$5,400 (Self)	100%/80%(Self)	\$3,200/\$6,400(Self)	\$145.93	\$150.02	2.8%	\$4.09	\$165.02	\$187.53	\$225.03	\$128.79	16.5%
									ь	roposed Counter Offe			
				Í	Current	Proposed			110%	roposed Counter One 125%	150%	Current	
	Coverage	Deductible	Copay	Max Annual Benefit	Base Rate	Base Rate				25% Load Base Rate		Base Rate	
W	Type	Deductible	Сорау	Max Annual Denem	4/1/2013	7/1/2013	% Change	¢ Change	7/1/2013	7/1/2013	7/1/2013	7/1/2012	% Change
VV	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$84.87	\$93.36	10.0%	\$8.49	\$102.70	\$116.70	\$140.04	\$74.69	25.0%
	Saver Rx	\$100	\$15 Generic Only		\$24.66	\$21.33	-13.5%	(\$3.33)	\$23.46	\$26.66	\$32.00	\$23.71	-10.0%
					Current	Proposed						Current	
HIPAA	Coverage	Deductible	Coinsurance	OOP Max	Base Rate	Base Rate						Base Rate	
Options	Type	(In/Out)	(In/Out)	(In/Out)	4/1/2013	7/1/2013							
p	-7F-	(,)	(,)				% Change	\$ Change					% Change
				(/	4/1/2010	7/1/2013	% Change	\$ Change			-	7/1/2012	% Change
	1 PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$1,288.21	\$1,414.45	% Change 9.8%	\$ Change \$126.24					% Change 19.4%
	1 PPO 3 PPO	\$100/\$300 \$300/\$500	90%/70% 80%/60%	,			_					7/1/2012	
				\$2,500/\$5,000	\$1,288.21	\$1,414.45	9.8%	\$126.24				7/1/2012 \$1,184.63	19.4%
				\$2,500/\$5,000	\$1,288.21 \$858.66	\$1,414.45 \$906.74	9.8%	\$126.24				7/1/2012 \$1,184.63 \$761.18	19.4%
	3 PPO	\$300/\$500	80%/60%	\$2,500/\$5,000 \$2,500/\$5,000	\$1,288.21 \$858.66	\$1,414.45 \$906.74	9.8%	\$126.24			-	7/1/2012 \$1,184.63 \$761.18	19.4%
	3 PPO Coverage			\$2,500/\$5,000	\$1,288.21 \$858.66 Current Base Rate	\$1,414.45 \$906.74 Proposed Base Rate	9.8% 5.6%	\$126.24 \$48.08				7/1/2012 \$1,184.63 \$761.18 Current Base Rate	19.4% 19.1%
	3 PPO Coverage Type	\$300/\$500 Deductible	80%/60% Copay	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit	\$1,288.21 \$858.66 Current Base Rate 4/1/2013	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013	9.8% 5.6% % Change	\$126.24 \$48.08 \$ Change				7/1/2012 \$1,184.63 \$761.18 Current Base Rate 7/1/2012	19.4% 19.1%
	3 PPO Coverage	\$300/\$500 Deductible \$100	80%/60% Copay \$10/\$25/\$45	\$2,500/\$5,000 \$2,500/\$5,000	\$1,288.21 \$858.66 Current Base Rate 4/1/2013 \$129.41	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013 \$142.35	9.8% 5.6%	\$126.24 \$48.08 \$ Change \$12.94				7/1/2012 \$1,184.63 \$761.18 Current Base Rate	19.4% 19.1% % Change 25.0%
	3 PPO Coverage Type Standard Rx	\$300/\$500 Deductible	80%/60% Copay	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited	\$1,288.21 \$858.66 Current Base Rate 4/1/2013	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013	9.8% 5.6% % Change 10.0%	\$126.24 \$48.08 \$ Change				7/1/2012 \$1,184.63 \$761.18 Current Base Rate 7/1/2012 \$113.89	19.4% 19.1%
	3 PPO Coverage Type Standard Rx	\$300/\$500 Deductible \$100	80%/60% Copay \$10/\$25/\$45 \$10/\$20	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited	\$1,288.21 \$858.66 Current Base Rate 4/1/2013 \$129.41 \$170.88	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013 \$142.35	9.8% 5.6% % Change 10.0%	\$126.24 \$48.08 \$ Change \$12.94			HIPAA PPO High w/ Open Rx	7/1/2012 \$1,184.63 \$761.18 Current Base Rate 7/1/2012 \$113.89	19.4% 19.1% % Change 25.0%
	3 PPO Coverage Type Standard Rx	\$300/\$500 Deductible \$100	80%/60% Copay \$10/\$25/\$45 \$10/\$20	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited \$1,500	\$1,288.21 \$858.66 Current Base Rate 4/1/2013 \$129.41 \$170.88 \$1,417.62	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013 \$142.35 \$187.97	9.8% 5.6% % Change 10.0% 10.0%	\$126.24 \$48.08 \$ Change \$12.94			HIPAA PPO High w/ Open Rx HIPAA PPO High w/ Closed Rx	7/1/2012 \$1,184.63 \$761.18 Current Base Rate 7/1/2012 \$113.89 \$150.39	19.4% 19.1% % Change 25.0% 25.0%
	3 PPO Coverage Type Standard Rx	\$300/\$500 Deductible \$100	80%/60% Copay \$10/\$25/\$45 \$10/\$20 HIPAA HIPAA P	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited \$1,500 PPO High w/ Open Rx	\$1,288.21 \$858.66 Current Base Rate 4/1/2013 \$129.41 \$170.88 \$1,417.62 \$1,459.09	\$1,414.45 \$906.74 Proposed Base Rate 7/1/2013 \$142.35 \$187.97	9.8% 5.6% % Change 10.0% 10.0%	\$126.24 \$48.08 \$ Change \$12.94				7/1/2012 \$1,184.63 \$761.18 Current Base Rate 7/1/2012 \$113.89 \$150.39	19.4% 19.1% % Change 25.0% 25.0%

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

Proposed PPO/BluePreferred Base Rates - PPACA

Effecti		

										namanad Caumtan Offa			
					Current	Proposed			110%	roposed Counter Offe 125%	rs 150%		
UW	Coverage	Deductible	Coinsurance	OOP Max	Base Rate	Base Rate				25% Load Base Rate		Base Rate	Base Rate
Options		(In/Out)	(In/Out)	(In/Out)	7/1/2013	10/1/2013	% Change	\$ Change	10/1/2013	10/1/2013	10/1/2013	10/1/2012	Renewal Increas
<i>PRIOTIO</i>	.,,,,,	(11) 5 41)	(III/Out)	(III) O dit)	17172010	10/1/2010	70 Ondingo	ψ enange	10, 1/2010	10/1/2010	10/1/2010	10/1/2012	Tronowar moroac
	1 PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$437.23	\$445.10	1.8%	\$7.87	n/a	n/a	n/a	\$485.57	-8.3%
	2 PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$353.29	\$359.65	1.8%	\$6.36	n/a	n/a	n/a	\$365.66	-1.6%
	3 PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$338.46	\$344.55	1.8%	\$6.09	n/a	n/a	n/a	\$304.09	13.3%
	4 PPO	\$500/\$750	80%/60%	\$2,500/\$4,000	\$323.10	\$328.92	1.8%	\$5.82	\$361.81	\$411.15	\$493.38	\$290.29	13.3%
	5 PPO	\$750/\$1,000	80%/60%	\$3,500/\$7,000	\$272.92	\$277.83	1.8%	\$4.91	\$305.61	\$347.29	\$416.75	\$269.55	3.1%
	6 PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$187.43	\$190.80	1.8%	\$3.37	\$209.88	\$238.50	\$286.20	\$219.45	-13.1%
	7 PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$192.80	\$196.27	1.8%	\$3.47	\$215.90	\$245.34	\$294.41	\$178.26	10.1%
	8 PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$168.93	\$171.97	1.8%	\$3.04	\$189.17	\$214.96	\$257.96	\$172.40	-0.2%
	9 PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$121.92	\$124.11	1.8%	\$2.19	\$136.52	\$155.14	\$186.17	\$124.96	-0.7%
	0 PPO H.S.A. 1 PPO H.S.A.	\$1,200/\$2,400 (Self)		\$2,800/\$5,000 (Self)	\$202.20	\$206.04 \$152.87	1.9% 1.9%	\$3.84 \$2.85	\$226.64	\$257.55 \$191.09	\$309.06 \$229.31	\$190.50 \$141.54	8.2% 8.0%
1	11 PPO H.S.A.	\$2,700/\$5,400 (Self)	100%/80%(Self)	\$3,200/\$6,400(Self)	\$150.02	\$152.87	1.9%	\$2.85	\$168.16	\$191.09	\$229.31	\$141.54	8.0%
					i				ь	roposed Counter Offe	re		
					Current	Proposed			110%	125%	150%	Current	
	Coverage	Deductible	Copay	Max Annual Benefit	Base Rate	Base Rate				25% Load Base Rate		Base Rate	
W	Type				7/1/2013	10/1/2013	% Change	\$ Change	10/1/2013	10/1/2013	10/1/2013	10/1/2012	% Change
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$93.36	\$95.04	1.8%	\$1.68	\$104.54	\$118.80	\$142.56	\$77.68	22.3%
	Saver Rx	\$100	\$15 Generic Only	Unlimited	\$21.33	\$21.71	1.8%	\$0.38	\$23.88	\$27.14	\$32.57	\$24.66	-12.0%
					Current	Proposed							
IIPAA	Coverage	Deductible	•									Current	
ptions	Type	Deductible	Coinsurance	OOP Max	Base Rate	Base Rate						Base Rate	
	Type	(In/Out)	(In/Out)	OOP Max (In/Out)	Base Rate 7/1/2013	Base Rate 10/1/2013	% Change	\$ Change					% Change
		(In/Out)	(In/Out)	(In/Out)	7/1/2013	10/1/2013	-				-	Base Rate 10/1/2012	<u> </u>
	1 PPO	(In/Out) \$100/\$300	(In/Out) 90%/70%	(In/Out) \$2,500/\$5,000	7/1/2013 \$1,414.45	10/1/2013 \$1,439.91	1.8%	\$25.46				Base Rate 10/1/2012 \$1,261.63	14.1%
		(In/Out)	(In/Out)	(In/Out)	7/1/2013	10/1/2013	-					Base Rate 10/1/2012	<u> </u>
	1 PPO	(In/Out) \$100/\$300	(In/Out) 90%/70%	(In/Out) \$2,500/\$5,000	7/1/2013 \$1,414.45	10/1/2013 \$1,439.91	1.8%	\$25.46			-	Base Rate 10/1/2012 \$1,261.63	14.1%
	1 PPO	(In/Out) \$100/\$300	(In/Out) 90%/70%	(In/Out) \$2,500/\$5,000	7/1/2013 \$1,414.45 \$906.74	10/1/2013 \$1,439.91 \$923.06	1.8%	\$25.46				Base Rate 10/1/2012 \$1,261.63 \$810.66	14.1%
	1 PPO 3 PPO	(In/Out) \$100/\$300 \$300/\$500	(In/Out) 90%/70% 80%/60%	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000	7/1/2013 \$1,414.45 \$906.74 Current	10/1/2013 \$1,439.91 \$923.06 Proposed	1.8%	\$25.46			_	Base Rate 10/1/2012 \$1,261.63 \$810.66	14.1%
	1 PPO 3 PPO Coverage	(In/Out) \$100/\$300	(In/Out) 90%/70%	(In/Out) \$2,500/\$5,000	7/1/2013 \$1,414.45 \$906.74 Current Base Rate	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate	1.8% 1.8%	\$25.46 \$16.32			_	Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate	14.1% 13.9%
	1 PPO 3 PPO Coverage Type	(In/Out) \$100/\$300 \$300/\$500 Deductible	(In/Out) 90%/70% 80%/60% Copay	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate 10/1/2013	1.8% 1.8%	\$25.46 \$16.32 \$ Change				Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012	14.1% 13.9% % Change
	1 PPO 3 PPO Coverage Type Standard Rx	(In/Out) \$100/\$300 \$300/\$500 Deductible	(In/Out) 90%/70% 80%/60% Copay \$10/\$25/\$45	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013 \$142.35	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate 10/1/2013 \$144.91	1.8% 1.8% % Change 1.8%	\$25.46 \$16.32 \$ Change \$2.56				Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012 \$118.45	14.1% 13.9% % Change 22.3%
	1 PPO 3 PPO Coverage Type	(In/Out) \$100/\$300 \$300/\$500 Deductible	(In/Out) 90%/70% 80%/60% Copay	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate 10/1/2013	1.8% 1.8%	\$25.46 \$16.32 \$ Change				Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012	14.1% 13.9%
	1 PPO 3 PPO Coverage Type Standard Rx	(In/Out) \$100/\$300 \$300/\$500 Deductible	(In/Out) 90%/70% 80%/60% Copay \$10/\$25/\$45 \$10/\$20	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013 \$142.35 \$187.97	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate 10/1/2013 \$144.91	1.8% 1.8% % Change 1.8%	\$25.46 \$16.32 \$ Change \$2.56			HIPAA PPO High w/ Open Rx	Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012 \$118.45	14.1% 13.9% % Change 22.3%
	1 PPO 3 PPO Coverage Type Standard Rx	(In/Out) \$100/\$300 \$300/\$500 Deductible \$100	(In/Out) 90%/70% 80%/60% Copay \$10/\$25/\$45 \$10/\$20	\$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited \$1,500	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013 \$142.35 \$187.97 \$1,556.80	\$1,439.91 \$923.06 Proposed Base Rate 10/1/2013 \$144.91 \$191.35	1.8% 1.8% % Change 1.8% 1.8%	\$25.46 \$16.32 \$ Change \$2.56			HIPAA PPO High w/ Open Rx HIPAA PPO High w/ Closed Rx	Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012 \$118.45 \$156.41	14.1% 13.9% % Change 22.3% 22.3%
	1 PPO 3 PPO Coverage Type Standard Rx	(In/Out) \$100/\$300 \$300/\$500 Deductible \$100	(In/Out) 90%/70% 80%/60% Copay \$10/\$25/\$45 \$10/\$20 HIPAA HIPAA P	(In/Out) \$2,500/\$5,000 \$2,500/\$5,000 Max Annual Benefit Unlimited \$1,500 PPO High w/ Open Rx	7/1/2013 \$1,414.45 \$906.74 Current Base Rate 7/1/2013 \$142.35 \$187.97 \$1,556.80 \$1,602.42	10/1/2013 \$1,439.91 \$923.06 Proposed Base Rate 10/1/2013 \$144.91 \$191.35 \$1,584.82	1.8% 1.8% % Change 1.8% 1.8%	\$25.46 \$16.32 \$ Change \$2.56				Base Rate 10/1/2012 \$1,261.63 \$810.66 Current Base Rate 10/1/2012 \$118.45 \$156.41	14.1% 13.9% % Change 22.3% 22.3% 14.8%

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD

Individual, Non-Medigap Business
PPO (BluePreferred)
Underwritten & HIPAA
District of Columbia
Standard, Saver, and HSA - PPACA
Incremental Rate Increase History

Effective		Medical			Rx	Medical	Rx
	Underwritten	Underwritten	Underwritten	Underwritten			
Date	Standard	Saver	H.S.A.	Standard	Underwritten Saver	HIPAA Standard	HIPAA Standard
10/01/95							
05/01/97							
05/01/97							
01/01/98							
01/01/98						Inception	
07/01/98						4.0%	
01/01/03						18.6%	
03/01/03						0.0%	Inception
01/01/04						9.0%	9.6%
01/01/05						0.0%	0.0%
10/01/05						-6.3%	0.0%
03/01/06			Inception			0.0%	0.0%
08/01/06			-10.8%			-5.0%	-5.0%
01/01/07			0.0%			12.5%	0.0%
07/01/07			0.0%			3.7%	0.0%
01/01/08			5.0%			11.0%	1.8%
07/01/08			0.0%			4.3%	0.0%
01/01/09			0.0%			12.3%	0.0%
04/01/09			35.0%			5.7%	0.0%
07/01/09			0.0%			3.2%	0.0%
1/1/2010*			-17.8%			2.9%	0.0%
4/1/2010*			34.1%			2.4%	0.0%
07/01/10			-5.8%			7.3%	5.1%
10/01/10	Inception	Inception	7.9%	Inception	Inception	-0.5%	0.0%
01/01/11	2.4%	2.4%	-19.7%	2.4%	2.4%	0.0%	0.0%
04/01/11	2.4%	2.4%	34.1%	2.4%	2.4%	2.4%	2.4%
06/01/11	0.0%	0.0%	-13.2%	0.0%	0.0%	-14.9%	0.0%
07/01/11	0.0%	0.0%	-5.8%	0.0%	0.0%	8.5%	0.0%
10/01/11	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	0.0%
01/01/12	0.0%	0.0%	-12.2%	0.0%	0.0%	0.0%	0.0%
04/01/12	1.7%	1.7%	5.9%	1.7%	1.7%	1.7%	1.7%
07/01/12	1.7%	1.7%	0.0%	1.7%	1.7%	1.7%	1.7%
10/01/12	6.5%	6.5%	9.9%	4.0%	4.0%	6.5%	4.0%
01/01/13	-5.0%	-2.7%	-6.2%	-5.0%	0.0%	0.4%	-5.0%
04/01/13	1.7%	4.8%	10.4%	15.0%	0.0%	4.2%	15.0%
PROPOSED 07/01/13	6.1%	1.9%	2.3%	10.0%	-13.5%	6.9%	10.0%
PROPOSED 10/01/13	1.8%	1.8%	1.9%	1.8%	1.8%	1.8%	1.8%

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

HIOS Rate Review	hreshold Test																	ī	i												1.		_
											Renew	al Increase	by Renew	al Month								Dis	stributi	on of Re	enewal	Income	by Renev	wal Mont	th			Veighted verage	Beneath Threshold?
				3Q13	4Q13																												
			Written	Incremental	Incremental	Contract																											
HIOS Product ID	HIOS Product	Benefit Option	Premium	Increases	Increases	Months	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1/13	8/1/13	9/1/13	10/1/13	11/1/13	12/1/13		1/1	2/1	3/1	4/1	5/1	1 6/1	1 7/	1 8/1	9/1	10/1	11/1	12/1		
	PPACA	Std \$100 / 90%	\$248,887	-4.2%	1.8%	606	4.3%	4.3%	4.3%	6.2%	6.2%	6.2%	0.0%	0.0%	0.0%	-4.1%	-4.1%	-4.1%	8.	4% 1:	2.7%	5.8%	13.7%	14.4%	6 7.1%	6 3.0%	6 4.7%	15.9%	0.0%	1.6% 1	12.8%	2.7%	
	PPACA	Std \$300 / 90%	\$231,357	1.9%	1.8%	799	4.2%	4.2%	4.2%	6.6%	6.6%	6.6%	6.8%	6.8%	6.8%	2.6%	2.6%	2.6%	13.	2%	8.6%	4.6%	6.3%	9.7%	6 4.3%	6 8.2%	6 16.0%	5.2%	6.3%	6.4% 1	1.2%	5.1%	
	PPACA	Std \$300 / 80%	\$272,112	14.0%	1.8%	992	4.1%	4.1%	4.1%	6.9%	6.9%	6.9%	19.9%	19.9%	19.9%	15.1%	15.1%	15.1%	13.	8%	9.4%	9.5%	7.5%	10.2%	5.8%	8.9%	6 7.1%	8.0%	5.0%	5.8%	8.9%	10.7%	
	PPACA	Std \$500 / 80%	\$556,171	14.0%	1.8%	2,084	4.1%	4.1%	4.1%	7.0%	7.0%	7.0%	19.9%	19.9%	19.9%	15.2%	15.2%	15.2%	4.	6%	5.7%	14.8%	10.8%	7.4%	6 7.7%	6 11.2%	6 7.5%	10.4%	5.5%	6.5%	8.0%	11.7%	
	PPACA	Std \$750 / 80%	\$236,490	6.1%	1.8%	825	4.1%	4.1%	4.1%	7.1%	7.1%	7.1%	11.7%	11.7%	11.7%	7.4%	7.4%	7.4%	7.	3% 1	3.8%	16.8%	10.2%	12.6%	8.1%	6 10.7%	6 5.7%	3.4%	2.2%	4.2%	5.0%	6.9%	
	PPACA	Std \$2500 / 80%	\$151,841	-5.4%	1.8%	656	4.0%	4.0%	4.0%	7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	-3.8%	-3.8%	-3.8%	16.	7%	7.3%	15.2%	10.0%	9.5%	8.1%	8.5%	6 10.2%	1.2%	3.0%	3.5%	7.0%	3.1%	
	Corridor	Std \$100 / 90%	\$61,732	17.9%	0.0%	200	9.9%	9.9%	9.9%	5.6%	5.6%	5.6%	14.5%	14.5%	14.5%	19.9%	19.9%	19.9%	0.	0%	0.0%	0.0%	21.0%	20.3%	6 15.0%	6 7.6%	6 23.3%	12.9%	0.0%	0.0%	0.0%	9.5%	
	Corridor	Std \$300 / 90%	\$94,023	2.8%	0.0%	296	9.9%	9.9%	9.9%	5.8%	5.8%	5.8%	8.1%	8.1%	8.1%	4.6%	4.6%	4.6%	0.	0%	0.0%	0.0%	14.2%	10.3%	6 3.0%	6 19.4%	6 18.0%	35.1%	0.0%	0.0%	0.0%	7.5%	
	Corridor	Std \$300 / 80%	\$70,976	10.8%	0.0%	360	9.9%	9.9%	9.9%	5.9%	5.9%	5.9%	12.6%	12.6%	12.6%	12.7%	12.7%	12.7%	0.	0%	0.0%	0.0%	24.9%	13.1%	6 13.5%	6 16.1%	6 11.0%	21.4%	0.0%	0.0%	0.0%	9.2%	
	Corridor	Std \$500 / 80%	\$207,415	9.7%	0.0%	870	9.9%	9.9%	9.9%	9.3%	9.3%	9.3%	5.2%	5.2%	5.2%	19.9%	19.9%	19.9%	0.	0%	0.0%	0.0%	13.9%	12.6%	6 12.4%	6 12.0%	6 22.6%	26.6%	0.0%	0.0%	0.0%	6.8%	
	Corridor	Std \$750 / 80%	\$157,815	9.8%	0.0%	767	9.9%	9.9%	9.9%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%	19.9%	19.9%	19.9%	0.	0%	0.0%	0.0%	18.9%	7.3%	6 11.7%	6 20.2%	6 12.9%	29.0%	0.0%	0.0%	0.0%	9.2%	
	Corridor	Std \$2500 / 80%	\$105,846	13.5%	0.0%	643	9.9%	9.9%	9.9%	6.5%	6.5%	6.5%	19.6%	19.6%	19.6%	15.4%	15.4%	15.4%	0.	0%	0.0%	0.0%	17.7%	32.7%	6 3.4%	6 12.5%	6 9.7%	23.9%	0.0%	0.0%	0.0%	12.5%	
78079DC012	UW Standar	d Total	\$2,394,666	7.8%	1.3%	9,098																										8.2%	Yes
	PPACA	Svr \$2500 / 70%	\$289,022	1.3%	1.8%	1,516	9.8%	9.8%	9.8%	12.6%	12.6%	12.6%	12.1%	12.1%	12.1%	7.4%	7.4%	7.4%	14.	8% 1	0.5%	6.1%	8.3%	2.7%	6 7.5%	6.7%	6 8.4%	14.9%	4.8%	6.3%	9.0%	10.5%	
	PPACA	Svr \$5000 / 100%	\$112,322	-1.7%	1.8%	641	3.6%	3.6%	3.6%	6.1%	6.1%	6.1%	2.5%	2.5%	2.5%	-1.7%	-1.7%	-1.7%	11.	8% 1	4.1%	11.7%	1.8%	8.7%	6.4%	6 9.5%	6 8.1%	8.2%	6.7%	0.9% 1	12.1%	2.7%	
	PPACA	Svr \$10000 / 100%	\$91,333	-2.3%	1.8%	725	3.4%	3.4%	3.4%	5.7%	5.7%	5.7%	1.6%	1.6%	1.6%	-2.5%	-2.5%	-2.5%	13.	2%	9.3%	0.0%	7.3%	2.0%	6 5.5%	6 5.7%	6 3.2%	27.6%	14.1%	4.1%	8.0%	1.5%	
	Corridor	Svr \$2500 / 70%	\$44,327	17.4%	0.0%	424	9.9%	9.9%	9.9%	12.1%	12.1%	12.1%	19.9%	19.9%	19.9%	9.2%	9.2%	9.2%	0.	0%	0.0%	0.0%	14.6%	34.1%	6 24.0%	6 13.8%	6 4.7%	8.7%	0.0%	0.0%	0.0%	14.3%	
	Corridor	Svr \$5000 / 100%	\$17,398	3.0%	0.0%	137	9.8%	9.8%	9.8%	12.0%	12.0%	12.0%	5.0%	5.0%	5.0%	-0.9%	-0.9%	-0.9%	0.	0%	0.0%	0.0%	11.8%	7.8%	6 10.8%	6 7.3%	6 59.3%	3.0%	0.0%	0.0%	0.0%	7.2%	
	Corridor	Svr \$10000 / 100%	\$7,785	0.0%	0.0%	157	9.9%	9.9%	9.9%	12.1%	12.1%	12.1%	10.6%	10.6%	10.6%	4.6%	4.6%	4.6%	0.	0%	0.0%	0.0%	6.2%	8.7%	6 0.0%	6 8.0%	6 53.4%	23.7%	0.0%	0.0%	0.0%	10.8%	
78079DC013	Save	er Total	\$562,187	1.4%	1.6%	3,600																										7.7%	Yes
	PPACA	HSA \$1200 / 80%	\$3,047,335	2.0%	1.9%	12,831	9.9%	9.9%	9.9%	14.4%	14.4%	14.4%	16.7%	16.7%	16.7%	8.2%	8.2%	8.2%	9.	9%	9.3%	7.4%	8.6%	7.3%	6 8.9%	6 9.7%	6.2%	7.6%	9.2%	9.8%	6.0%	12.1%	
	PPACA	HSA \$2700 / 100%	\$2,423,138	2.8%	1.9%	12,282	7.8%	7.8%	7.8%	13.3%	13.3%	13.3%	16.5%	16.5%	16.5%	8.0%	8.0%	8.0%	10.	3% 1	0.4%	8.2%	5.8%	6.7%	6 9.1%	6 7.4%	6 7.9%	9.8%	9.9%	7.5%	7.1%	11.2%	
78079DC003	HS	A Total	\$5,470,472	2.4%	1.9%	25,113																										11.7%	No
	PPACA	Std \$100 / 90%	\$391,125		1.8%		9.9%	9.9%	9.9%	11.0%	11.0%	11.0%	19.9%	19.9%	19.9%	14.8%	14.8%	14.8%	4.	3% 1	4.7%	5.8%	14.6%	15.9%	6 15.1%	6 10.1%	6 0.0%	6.5%	1.8%	8.8%	2.4%	12.7%	
	PPACA	Std \$300 / 80%			1.8%		9.5%	9.5%	9.5%	14.8%	14.8%	14.8%	19.9%	19.9%	19.9%	14.9%	14.9%	14.9%	2.	0% 1	0.8%	10.5%	15.4%	4.9%	6 7.0%	6.2%	6.8%	7.9%	10.2%	9.3%	8.9%	14.7%	
78079DC005	HIPAA Standar	d Total	\$1,251,609	7.3%	1.8%	1,151																										14.1%	No

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

	1 2	3	4	
H.S.A.				
Members a/o 12/31/12	3,044			
Member to Contract Ratio	1.335	Composite		
	Function	PMPM	%	
Projected Claims (+ Capitations)	<u>r unction</u>	\$137.54	73.3 <mark>%</mark>	\$5,023,98
Admin Costs		\$26.30	14.0%	\$960,82
Broker Commissions & Fees		\$14.80	7.9%	\$540,59
Contrib to Reserve		\$0.00	0.00%	40.0,0
Invst Income Credit		(\$0.00)	0.0%	(9
Premium Tax/Community Health Investry	nent	\$3.75	2.0%	\$137,15
Assessment Fees		\$0.16	0.1%	\$5,99
Federal Income Tax		\$0.00	0.00%	
State Income Tax		\$0.00	0.0%	
Patient-Centered Outcome Fee		\$0.17	0.09%	\$6,08
Reinsurance Fee Insurer Fee Tax		\$3.14 \$1.87	1.67% 1.00%	\$114,65 \$68,26
Risk Charge		\$0.00	0.0%	\$00,20
SUBTOTAL:		\$188	100.0%	\$6,857,55
5		φισσ	100.078	ψ0,037,30
Saver				
7 Members a/o 12/31/12				
Member to Contract Ratio				
Projected Claims (+ Capitations)		\$100.86	69.5%	\$716,47
Admin Costs		\$20.32	14.0%	\$144,35
Broker Commissions & Fees		\$16.08	11.1%	\$114,23
Contrib to Reserve		\$0.00	0.0%	9
Invst Income Credit		(\$0.00)	0.00%	(9
Premium Tax/Community Health Investr	nent	\$2.90	2.0%	\$20,60
Assessment Fees		\$0.13	0.1%	\$90
Federal Income Tax		\$0.00	0.0%	9
State Income Tax		\$0.00	0.0% 0.1%	\$1,18
		\$0.17		
Reinsurance Fee		\$3.14	2.2%	\$22,29
Reinsurance Fee Insurer Fee Tax		\$3.14 \$1.44	2.2% 1.0%	\$22,29 \$10,25
Reinsurance Fee Insurer Fee Tax Risk Charge		\$3.14	2.2%	\$22,29 \$10,25 \$1,030,31
Reinsurance Fee Insurer Fee Tax Risk Charge SUM:		\$3.14 \$1.44 \$0.00	2.2% 1.0% 0.0%	\$22,29 \$10,25
Reinsurance Fee Insurer Fee Tax Risk Charge SUM:		\$3.14 \$1.44 \$0.00	2.2% 1.0% 0.0%	\$22,29 \$10,25
Reinsurance Fee Insurer Fee Tax Risk Charge 2 SUM: 3 Standard		\$3.14 \$1.44 \$0.00	2.2% 1.0% 0.0%	\$22,29 \$10,25
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio		\$3.14 \$1.44 \$0.00 \$145	2.2% 1.0% 0.0% 100.0%	\$22,25 \$10,25 \$1,030,31
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$3.14 \$1.44 \$0.00 \$145 \$314.65	2.2% 1.0% 0.0% 100.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28	2.2% 1.0% 0.0% 100.0% 78.3%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,08
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7% 0.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 (\$0.00)	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7% 0.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investin	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$5.03	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7% 0.0% 2.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,08 \$805,08
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investa Assessment Fees	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$3.03	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.00% 2.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$805,06 \$429,44 \$18,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.30 \$0.35 \$0.00	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,00 \$3 (\$2,242,46 \$18,75 \$18,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Feed Fees Feed Tax State Income Tax State Income Tax	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$3.03	2.2% 1.0% 0.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.00% 2.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$805,06 \$18,75 \$429,46 \$18,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$8.03 \$0.35 \$0.00 \$0.00	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 2.0% 0.1% 0.0%	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$65,06 \$429,46 \$18,75 \$18,75 \$3,08,65 \$429,46
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Fees State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.35 \$0.00 \$0.00	2.2% 1.0% 1.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.1% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$3,98,91 \$4,945 \$18,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investa Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.00% 2.0% 0.1% 0.0% 0.0% 0.0%	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$429,46 \$18,75 \$3,8,91 \$167,86
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investr Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.35 \$0.00 \$0.17 \$0.00 \$0.17 \$0.00 \$0.17 \$0.00 \$0.17 \$0.00 \$0.17 \$0.00 \$0.	2.2% 1.0% 1.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.1% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$429,46 \$18,75 \$3,8,91 \$167,86
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.40 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$18,75 \$18,75 \$167,86 \$213,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investr Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.40 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$18,75 \$18,75 \$167,86 \$213,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.00 \$0.40 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$18,75 \$18,75 \$167,86 \$213,75
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Feedral Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.35 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 1.0% 0.0%	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$429,46 \$18,75 \$213,77 \$213,77
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investr Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations)	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.1% 0.0% 1.0% 0.0% 1.0% 1	\$22,26 \$10,26 \$10,26 \$1,030,31 \$16,820,96 \$3,008,66 \$805,06 \$429,46 \$18,77 \$18,77 \$167,86 \$213,77 \$21,473,41
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax Pattent-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 1	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$805,06 \$429,46 \$18,75 \$213,77 \$213,77 \$21,473,47
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$3.14 \$4.00 \$0.00 \$4.02 \$4.23 \$4.23 \$4.23 \$4.237	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.1% 0.0% 0.0% 1.0% 0.0% 1.0% 1	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$213,77 \$21
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investr Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve	nent	\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.40 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 76.8% 14.0% 5.0% 0.0%	\$22,26 \$10,26 \$10,26 \$1,030,31 \$16,820,96 \$3,008,66 \$805,06 \$429,46 \$18,77 \$18,77 \$213,77 \$213,77 \$21,473,41
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Insurance Fee Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.17 \$3.14 \$4.00 \$0.00 \$4.02 \$4.02 \$4.02 \$4.02 \$4.02 \$4.02 \$4.03 \$5.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.03 \$6.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 1.0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$805,06 \$429,46 \$18,75 \$13,77 \$213,77 \$213,77 \$213,77 \$214,473,47
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees State Income Tax State Income Tax State Income Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Reserve Invst Income Tax Patient-Centered Outcome Fee Reinsurance Fee Source Tee Tax Risk Charge Source Tee Tax Risk Charge Source Tee Tax Reserve Invst Income Credit Premium Tax/Community Health Investn		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$805,05 \$429,46 \$18,75 \$1,473,47 \$21,473,47 \$21,473,47 \$21,473,47 \$21,473,47
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees State Income Tax State Income Tax State Income Tax State Income Tax Risk Charge SUM: TOTAL Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 1.0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$421,473,47 \$21,473,47 \$21,473,47 \$4,113,87 \$4,113,87 \$1,459,92 \$3,587,22 \$587,22 \$587,22 \$587,22
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Credit		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$429,46 \$18,75 \$213,77 \$21,473,47 \$21,473,47
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 1	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,05 (\$2,25 \$429,46 \$18,75 \$213,77 \$213
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Federal Income Tax State Income Tax State Income Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax State Income Tax Predict Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4.02 \$4.00 \$4.00 \$0.	2.2% 1.0% 0.0% 100.0% 100.0% 78.3% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$10,25 \$1,030,31 \$16,820,95 \$3,008,65 \$805,06 \$429,46 \$18,75 \$429,46 \$118,75 \$213,77 \$21,473,47 \$21,473,47 \$21,473,47 \$1,459,92 \$587,22 \$587,22 \$587,22
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Assessment Fees Feedral Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Credit Premium Tax/Community Health Investn Assessment Fees Federal Income Tax State Income Tee Reinsurance Fee Insurer Fee Tax		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.35 \$0.00 \$0.	2.2% 1.0% 1.0% 100.0% 100.0% 14.0% 3.7% 0.0% 0.0% 0.1% 0.0% 1.0% 1.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 0	\$22,25 \$10,25 \$10,30,31 \$16,820,95 \$3,008,65 \$305,06 \$305,06 \$429,46 \$18,75 \$167,86 \$213,77 \$21,473,47 \$21,473,47 \$21,473,47 \$3,459,95 \$4,113,87 \$4,113,87 \$4,113,87 \$4,113,87 \$5,567 \$5
Reinsurance Fee Insurer Fee Tax Risk Charge SUM: Standard Members a/o 12/31/12 Members a/o 12/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Reinsurance Fee SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Insurance Fee Insurance Fee Insurance Fee Insurance Fee Sum: TOTAL Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investra Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$3.14 \$1.44 \$0.00 \$145 \$314.65 \$56.28 \$15.06 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4.02 \$4.00 \$4.00 \$0.	2.2% 1.0% 1.0% 100.0% 100.0% 100.0% 14.0% 3.7% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 0.0% 1.0% 1	\$22,25 \$10,25 \$1,030,31 \$1,030,31 \$16,820,95 \$3,008,65 \$305,05 \$429,46 \$18,75 \$167,87 \$213,77 \$213,77 \$21,473,47 \$24,113,87 \$4

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

Standard & Saver & HSA & HIPAA Products

	Age		Tier Fa	actors		Age Factor
Age Band	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change
0-5	0.550	1.00				
6-18	0.490	1.00	2.02	2.00	2.72	-10.9%
19-20	0.727	1.00	2.02	2.00	2.72	48.4%
21	0.727	1.00	2.02	2.00	2.72	0.0%
22	0.727	1.00	2.02	2.00	2.72	0.0%
23	0.727	1.00	2.02	2.00	2.72	0.0%
24	0.727	1.00	2.02	2.00	2.72	0.0%
25	0.727	1.00	2.02	2.00	2.72	0.0%
26	0.727	1.00	2.02	2.00	2.72	0.0%
27	0.727	1.00	2.02	2.00	2.72	0.0%
28	0.727	1.00	2.02	2.00	2.72	0.0%
29	0.727	1.00	2.02	2.00	2.72	0.0%
30	0.727	1.00	2.02	2.00	2.72	0.0%
31	0.727	1.00	2.02	2.00	2.72	0.0%
32	0.727	1.00	2.02	2.00	2.72	0.0%
33 34	0.746 0.775	1.00	2.02	2.00	2.72	2.6%
35	0.775	1.00	2.02	2.00	2.72	3.9% 3.9%
36 37	0.836	1.00	2.02	2.00	2.72	3.9%
38	0.869 0.903	1.00	2.02	2.00	2.72	3.9% 3.9%
39	0.903	1.00	2.02	2.00	2.72	3.9%
40	0.936	1.00	2.02	2.00	2.72	3.9%
41	1.013	1.00	2.02	2.00	2.72	
42	1.013	1.00	2.02	2.00	2.72	3.9% 3.9%
43	1.094	1.00	2.02	2.00	2.72	3.9%
44	1.137	1.00	2.02	2.00	2.72	3.9%
45	1.181	1.00	2.02	2.00	2.72	3.9%
46	1.227	1.00	2.02	2.00	2.72	3.9%
47	1.275	1.00	2.02	2.00	2.72	3.9%
48	1.325	1.00	2.02	2.00	2.72	3.9%
49	1.377	1.00	2.02	2.00	2.72	3.9%
50	1.431	1.00	2.02	2.00	2.72	3.9%
51	1.487	1.00	2.02	2.00	2.72	3.9%
52	1.545	1.00	2.02	2.00	2.72	3.9%
53	1.605	1.00	2.02	2.00	2.72	3.9%
54	1.668	1.00	2.02	2.00	2.72	3.9%
55	1.733	1.00	2.02	2.00	2.72	3.9%
56	1.801	1.00	2.02	2.00	2.72	3.9%
57	1.871	1.00	2.02	2.00	2.72	3.9%
58	1.944	1.00	2.02	2.00	2.72	3.9%
59	2.020	1.00	2.02	2.00	2.72	3.9%
60	2.099	1.00	2.02	2.00	2.72	3.9%
61	2.181	1.00	2.02	2.00	2.72	3.9%
62	2.181	1.00	2.02	2.00	2.72	0.0%
63	2.181	1.00	2.02	2.00	2.72	0.0%
64	2.181	1.00	2.02	2.00	2.72	0.0%
65	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Non-Medicare Eligible	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Medicare Eligible **	2.181	1.00	2.02	2.00	2.72	0.0%

Impact of age change upon renewal Ages 18 - 65
Min 0.0%
Max 3.9% 2.4% Average

^{**} Only for renewals; not available for new sales.

Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 07/2013

Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012 Rating Period : Incurred 07/2013 - 09/2014

PPO-UW-Std

							PPACA					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)		(j)=(i)/(c)	(k)	(I)
Current Rate Level			04/2013	=(e)/(f)								
										Monthly		
									Monthly	Incurred		Observed Rolling 12

Current Rate Level			04/2013	=(e)/(f)																
														Monthly						
				atra-1		D.,		T-4-	-1	Monthly	D-II:	. 12 0	:-	Incurred	D-II:	42 (J DA ADA A	Observed		12 Month
	1		Me	dical		Rx	+	Tota	31	Loss Ratio	Kolling	g-12 Loss R	atio	PMPM	Kolling-	12 Incurred	PINIPINI	1	Trend	
				Estimated		Estimated			Estimated											
Date	Contract	Member	Revenue	Incurred Claims	Revenue	Incurred Claims	Rev	venue	Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	0	0	\$ -	\$ -	\$ -	\$	\$	- 1	\$ -							•				
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
200908	0	0	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$		\$ - \$ -											
200909	0	0	\$ -	<u> </u>	\$ -	\$ -	\$		\$ -									1		
200910 200911	0	0	\$ -	\$ - \$ -	\$ -	\$ -	\$		\$ - \$ -											
200911	0	0	\$ -	\$ - \$ -	\$ -	\$ - \$ -	\$		\$ - \$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ - \$ -	\$		\$ - \$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$		\$ -											
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$	-	\$ -											
201011	11	13	\$ 2,017	\$ 336	\$ 57	1 \$ 61	\$	2,588	\$ 398	15%	17%	11%	15%	\$31	\$26	\$5	\$31			
201012	46	50	\$ 10,757	\$ 463	\$ 2,76			13,526	\$ 618	5%	6%	6%	6%	\$12	\$13	\$3	\$16	;		
201101	87	100	\$ 21,766	\$ 13,564	\$ 5,73	6 \$ 147	\$	27,502	\$ 13,711	50%	42%	4%	34%	\$137	\$88	\$2	\$90			
201102	141	154	\$ 33,592		\$ 8,77				\$ 8,955	21%	33%	8%	28%	\$58	\$70					
201103	188	209	\$ 45,861	\$ 8,568	\$ 11,93			57,793		22%	27%	18%	25%	\$60	\$59			1		
201104	222	246	\$ 56,645		\$ 14,52		\$	71,168		29%	26%	26%	26%	\$83	\$58					
201105	266	297	\$ 71,488			1 \$ 15,092		89,619		64%	36%	43%	38%	\$194	\$82					
201106	303		\$ 79,931			7 \$ 18,163		100,338		48%	36%	54%	40%	\$138	\$83					
201107	323		\$ 86,887			9 \$ 17,789		109,086		66%	42%	60%	46%	\$191	\$96					
201108	359		\$ 93,906		\$ 24,01			117,919		77%	48%	64%	51%	\$217	\$110		\$147			
201109	390	449	\$ 104,394		\$ 26,43				\$ 77,190	59%	48%	71%	53% 52%	\$172 \$144	\$110					
201110 201111	394 414	452 476	\$ 107,518 \$ 109,457		\$ 26,94 \$ 27,15	0 \$ 23,052 1 \$ 26,700		134,457 136,608		48% 55%	47% 46%	73% 77%	52%	\$144 \$157	\$107 \$107	\$43 \$45			850 30/	395.4%
201111	414		\$ 109,457 \$ 117,052			3 \$ 34,635		146,095		49%	45%	83%	53%	\$157 \$148	\$107					847.8%
201112	450		\$ 123,111			9 \$ 22,922		154,030		54%	45%	84%	53%	\$161	\$104				2102.3%	
201201	466		\$ 130,780			6 \$ 25,672		163,226		61%	47%	85%	55%	\$185	\$103					115.1%
201202	494		\$ 138,979		\$ 34,69			173,675		59%	48%	90%	56%	\$179	\$113					141.8%
201204	520		\$ 149,453		\$ 37,41			186,867		78%	52%	94%	60%	\$240	\$123					142.6%
201205	531		\$ 153,614		\$ 38,34			191,957		76%	53%	95%	62%	\$237	\$127	\$57	\$184		126.8%	
201206	533		\$ 157,049			0 \$ 38,758		195,919		143%	65%	96%	71%	\$450	\$156				81.7%	
201207	554		\$ 162,427			1 \$ 29,371		202,917		90%	68%	94%	73%	\$279	\$164			72.0%	62.9%	
201208	577		\$ 169,686			2 \$ 34,774		211,948		75%	68%	94%	73%	\$233	\$166		\$223	51.1%	53.2%	
201209	599	713	\$ 177,733	\$ 111,286	\$ 44,36	5 \$ 28,354	\$	222,098	\$ 139,640	63%	69%	90%	73%	\$196	\$169	\$55	\$223	53.8%	31.9%	47.8%
201210	621	739	\$ 181,771	\$ 136,620	\$ 45,37	1 \$ 34,336	\$	227,142	\$ 170,956	75%	71%	89%	75%	\$231	\$175	\$54	\$229	63.3%	26.3%	52.7%
201211	638	768	\$ 185,210	\$ 165,779	\$ 46,57	6 \$ 41,955	\$	231,786	\$ 207,734	90%	75%	88%	77%	\$270	\$184	\$54	\$238	72.4%	20.8%	57.1%
201212	646	783	\$ 195,327	\$ 99,285	\$ 48,94	7 \$ 34,513	\$	244,274	\$ 133,798	55%	75%	85%	77%	\$171	\$185	\$52	\$237	77.2%	7.2%	55.0%
Experience		1			1		l.											1		1
Period	5,962	6,927	\$ 1,696,859	\$ 1,167,569	\$ 422,93	9 \$ 380,225	\$ 2	2,119,797	\$ 1,547,794	0%	69%	90%	73%	\$223	\$169	\$55	\$223	53.8%	31.9%	47.8%

Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 07/2013

Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012 Rating Period : Incurred 07/2013 - 09/2014

PPO-UW-Svr

											PPO-UW-													
Cı	(a) urrent Rate Level	(b)	(c)	0	(d) 04/2013	(e) =(e)/(f)		(f)	(g)	(PPAC# h)=(d)+(f)	(i)=(e)+(g)						(j)=(i)/(c)		(k)			(1)	
						V-7/ V												Monthly						
					Medi	ical		Rx			To	tal	Monthly Loss Rati		olling-1	21000	Patio	Incurred PMPM	Polling	12 Incurred	I DMDNA	Observe	d Rolling 1 Trend	L2 Month
					ivieui	icai		I I I			10	tai	LUSS Nati	U K	Ullilig-1	.Z LU33	INALIO	FIVIFIVI	Noning-	12 IIICUITEC	FIVIFIVI		Heliu	
						Estimated			Estimated			Estimated												
	Date	Contract	Member			Incurred Claims			Incurred Claims		Revenue	Incurred Clain	s Total	Me	ed	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
	200810 200811	0	0	\$		\$ - \$ -	\$		\$ - \$ -	\$	-	\$ - \$ -												
	200811	0	0	\$		\$ - \$ -	\$		\$ - \$ -	\$	-	\$ -												
	200901	0	0	\$		\$ -	\$		\$ -	\$		\$ -												
	200902	0	0	\$	-	\$ -	\$	- :	\$ -	\$	-	\$ -												
	200903	0	0	\$	-	\$ -	\$	- :	\$ -	\$	-	\$ -												
	200904	0	0	\$	-	\$ -	\$	- :	\$ -	\$	-	\$ -												
	200905	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	200906	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	200907	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	200908 200909	0	0			\$ - \$ -	\$		\$ - \$ -	\$	-	\$ - \$ -												
-	200909	0	0	\$		\$ -	\$		\$ -	\$		\$ -												
	200911	0	0			\$ -	\$		\$ -	\$	_	\$ -												
	200912	0	0			\$ -	\$		\$ -	\$	-	\$ -												
	201001	0	0	\$	-	\$ -	\$	- :	\$ -	\$	-	\$ -												
	201002	0	0	\$	-	\$ -	\$	- :	\$ -	\$	-	\$ -												
	201003	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	201004	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	201005	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	201006	0	0	\$		\$ -	\$		\$ -	\$	-	\$ -												
	201007 201008	0	0	\$		\$ - \$ -	\$		\$ - \$ -	\$	-	\$ - \$ -												
	201008	0	0			\$ - \$ -	\$		ъ - \$ -	s s	-	\$ -												
-	201010	0	0			\$ -	\$		\$ -	\$	-	\$ -												
	201011	6	6			\$ -	\$		\$ -	\$	658	\$ -		0%	0%	0%	0%	\$0	\$0	\$0	\$0			
	201012	20	23	\$	2,520	\$ 654	\$	407	\$ -	\$	2,928	\$ 65	4 2	2%	21%	0%	18%	\$28	\$23	\$0	\$23			
	201101	44	52	\$		\$ 968	\$		\$ -	\$	7,585	\$ 96			17%	0%	15%	\$19	\$20	\$0	\$20			
	201102	63	71	\$		\$ 2,440	\$	1,415		\$		\$ 2,44			21%	0%	18%	\$34	\$27	\$0	\$27			
	201103	77	88	\$		\$ 8,517	\$		\$ 4	\$		\$ 8,52			41%	0%	35%	\$97	\$52	\$0	\$52			
	201104 201105	98 113	108 125	\$		\$ 2,702 \$ 7,643	\$		\$ 42 \$ 335	\$		\$ 2,74 \$ 7,97			33% 36%	1% 4%	29% 32%	\$25 \$64	\$44 \$48	\$0 \$1	\$44 \$49			
	201105	137	158	\$		\$ 12,570	\$		\$ 335 \$ 114	\$	24,106				42%	4%	37%	\$80	\$56	\$1 \$1	\$49 \$57			
	201107	154	170	\$	22,912		\$	3,441		\$	26,353				72%	5%	63%	\$243	\$95	\$1	\$96			
	201108	164	181	\$		\$ 40,408	\$		\$ 138	\$	28,905				89%	5%	78%	\$224	\$119	\$1	\$120			
	201109	193	210	\$	28,722	\$ 39,241	\$	4,376	\$ 298	\$	33,098	\$ 39,53	9 11	9%	97%	5%	85%	\$188	\$131	\$1	\$132			
	201110	207	229	\$		\$ 40,367	\$		\$ 393	\$		\$ 40,76			03%	6%	90%	\$178	\$138	\$1	\$139			
	201111	221	248	\$		\$ 7,764	\$		\$ 1,310	\$		\$ 9,07			90%	9%	80%	\$37	\$123	\$2	\$125			
	201112	239	266	\$		\$ 19,378	\$	5,775		\$		\$ 20,46			85%	10%	75%	\$77	\$117	\$2		419.1%		428.5%
	201201	236 244	269 289	\$		\$ 11,629 \$ 11,124	\$		\$ 583 \$ 1,486	\$	46,532				79% 74%	10% 12%	70% 66%	\$45	\$110 \$104	\$2	\$112 \$106	449.6% 287.3%		460.4% 297.1%
	201202 201203	244	284	\$		\$ 11,124 \$ 22,117	\$		\$ 1,486 \$ 1,182	\$	49,106 49,348	\$ 12,61 \$ 23,29			74% 71%	13%	64%	\$44 \$82	\$104	\$3 \$3	\$100		18994.8%	
	201203	243	284	\$		\$ 17,617	\$		\$ 1,102	\$	49,617				70%	14%	63%	\$67	\$100	\$3	\$104	127.3%	2292.1%	
	201205	243	287	\$		\$ 52,261	\$	6,531		\$	49,340				76%	17%	68%	\$190	\$110	\$4	\$113	126.4%	355.1%	
	201206	248	290	\$	43,847		\$		\$ 2,277	\$	50,531				75%	19%	67%	\$86	\$108	\$4	\$113	92.5%	438.2%	
	201207	249	295	\$	43,530		\$	6,646		\$	50,176				56%	21%	60%	\$56	\$95	\$5	\$100	0.0%	364.0%	
	201208	248	293	\$	44,145		\$		\$ 2,238	\$	50,848				50%	23%	55%	\$97	\$88	\$5	\$93	-26.3%	436.2%	
<u> </u>	201209	260	307	_		\$ 39,828	\$	6,955		\$	52,975			_	58%	25%	54%	\$137	\$85	\$6	\$91	-34.8%	438.9%	
	201210	257	302	\$		\$ 25,023	\$		\$ 2,621	\$		\$ 27,64			53%	27%	50%	\$92	\$79	\$6	\$85	-42.8%	434.6%	
	201211 201212	254 243	297 283		44,214 44,967		\$	6,571 6,703		\$	50,784 51,670				54% 52%	29% 31%	50% 49%	\$60 \$52	\$80 \$77	\$6 \$7	\$87 \$85	-34.8% -33.8%	264.7% 231.4%	
ı	201212	243	203	ΙΨ	44,907	Ψ 11,730	Ψ	0,703	ψ 3,110	پ ا	31,070	ψ 14,84	~ I	//º :	JZ /0	J170	43%	φ32	φ//	φ/	φόδ	-33.0%	231.47	u -23.U%

Experience

Period

2,882 3,341 \$ 492,677 \$ 285,314 \$ 75,413 \$ 18,859 \$ 568,089 \$ 304,173 | 0% 58% 25% 54% \$91 \$85 \$6 \$91 -34.8% 438.9% -31.0%

Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 07/2013

Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012 Rating Period : Incurred 07/2013 - 09/2014

PPO-UW-HSA

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								PPO-UW-												
(a)	(b)	(c)	(d)	(e)	(f)	(g)		PPACA (h)=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
Current Rate Level		•	04/2013	=(e)/(f)		,					1					•				
										Monthly				Monthly				Obsor	od Balli	ng 12
			Med	dical		Rx		Tota	al	Monthly Loss Ratio	Rolli	ing-12 Loss Ra	tio	Incurred PMPM	Rolling-1	2 Incurred	РМРМ		ed Rollin oth Trer	~
			11100	31001						2033 110110	1.0.1	g 12 2000 110				2 micarrea		.,,,	1	
				Estimated		Estimat			Estimated											ı
Date	Contract	Member	Revenue	Incurred Claims	Revenue	Incurred C	_		Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	530	699 772	\$ 80,696	\$ 98,590	\$ - \$ -		,		\$ 112,053 \$ 140,744	139% 155%				\$160 \$400						
200811 200812	576 589	772	\$ 90,531 \$ 93,501	\$ 127,916 \$ 52,054	\$ -				\$ 140,744 \$ 65,681	70%				\$182 \$85						
200901	648	877	\$ 102,868	\$ 55,322	\$ -	\$			\$ 56,192	55%				\$64						
200902	677	908	\$ 106,420	\$ 68,384	\$ -	\$ 6			\$ 75,037	71%				\$83						
200903	734	978	\$ 115,384	\$ 74,093	\$ -			\$ 115,384	\$ 82,537	72%				\$84						
200904	788	1,052	\$ 127,724	\$ 69,314	\$ -		, .		\$ 79,755	62%				\$76						
200905	814	1,086	\$ 135,125	\$ 69,995	\$ -		,		\$ 82,544	61%				\$76						
200906	844		\$ 145,935	\$ 92,263	\$ - \$ -		,		\$ 111,913	77%				\$99						
200907 200908	856 870	1,146 1,150	\$ 153,027 \$ 161,005	\$ 88,156 \$ 123,568	\$ - \$ -		,		\$ 104,009 \$ 139,499	68% 87%				\$91 \$121						
200909	885	1,184		\$ 93,452	\$ -				\$ 118,159	70%	68%		79%	\$100	\$86	\$13	\$99			
200910	946	1,256	\$ 178,234	\$ 81,752	\$ -	•	_		\$ 112,254	63%	63%		74%	\$89	\$81	\$14	\$95			
200911	965	1,278	\$ 185,846	\$ 151,182	\$ -	\$ 33	3,374	\$ 185,846	\$ 184,556	99%	61%		72%	\$144	\$80	\$15	\$95			
200912	959	1,276	\$ 192,907	\$ 160,673	\$ -				\$ 197,992	103%	64%		76%	\$155	\$85	\$16	\$101			
201001	979	1,309	\$ 196,647	\$ 76,203	\$ -		,		\$ 79,013	40%	62%		73%	\$60	\$84	\$16	\$99			
201002 201003	988 992	1,328 1,337	\$ 200,840 \$ 204,477	\$ 245,884 \$ 101.638	\$ - \$ -		,	\$ 200,840 \$ 204,477	\$ 254,555 \$ 121.503	127% 59%	68% 66%		79% 77%	\$192 \$91	\$94 \$93	\$16 \$16	\$109 \$109			
201003	1,000	1,337	\$ 204,477	\$ 152,213	\$ -	Ŧ			\$ 172,386	82%	67%		79%	\$129	\$93 \$97	\$16 \$16	\$109			
201005	1,014	1,350	\$ 214,289	\$ 98,848	\$ -				\$ 127,583	60%	66%		78%	\$95	\$97	\$17	\$114			
201006	1,025	1,369	\$ 220,599	\$ 158,172	\$ -				\$ 195,114	88%	67%		79%	\$143	\$100	\$18	\$118			
201007	1,037	1,396	\$ 225,524	\$ 163,254	\$ -	\$ 28	3,063	\$ 225,524	\$ 191,317	85%	68%		80%	\$137	\$103	\$18	\$122			
201008	1,060	1,432	\$ 231,808	\$ 175,753	\$ -		,		\$ 201,344	87%	68%		80%	\$141	\$105	\$19	\$123			
201009	1,100	1,492			\$ -		,		\$ 174,906	72%	68%		80%	\$117	\$105	\$19	\$125	22.0%	47.0%	25.4%
201010 201011	1,239 1,321	1,643 1,744	\$ 266,890 \$ 286,531	\$ 166,040 \$ 150,339	\$ - \$ -				\$ 199,621 \$ 180,765	75%	69% 66%		81% 78%	\$121 \$104	\$108 \$105	\$19 \$18	\$127 \$123	33.2% 31.8%	36.8% 22.6%	33.8% 30.3%
201011	1,358	1,744	\$ 297,944	\$ 150,339 \$ 297,295	\$ -			\$ 286,531 \$ 297,944		63% 118%	69%		78% 80%	\$104 \$196	\$105 \$110	\$18	\$123 \$128	29.4%	15.8%	27.2%
201101	1,438	1,893	\$ 313,127	\$ 90,510	\$ -				\$ 94,350	30%	66%		78%	\$50	\$107	\$18	\$125		15.0%	25.8%
201102	1,536	2,037	\$ 338,079	\$ 173,236	\$ -				\$ 188,614	56%	61%		72%	\$93	\$99	\$18	\$117	5.7%	15.3%	7.1%
201103	1,638	2,164	\$ 354,117	\$ 172,178	\$ -	\$ 16	,697	\$ 354,117	\$ 188,875	53%	60%		71%	\$87	\$98	\$17	\$115	5.5%	6.6%	5.7%
201104	1,677	2,210	\$ 361,926	\$ 163,974	\$ -		,		\$ 187,537	52%	58%		68%	\$85	\$95	\$16	\$111	-2.4%	0.9%	-1.9%
201105	1,724	2,287	\$ 377,599	\$ 417,135	\$ -				\$ 440,650	117%	64%		74%	\$193	\$105	\$15	\$121	8.4%	-9.4%	5.7%
201106	1,758	2,353	\$ 390,284	\$ 258,744	\$ - \$ -		,	\$ 390,284		77%	64%		73%	\$128	\$105	\$15	\$120		-16.2%	2.0%
201107 201108	1,821 1.872	2,460 2,510	\$ 401,321 \$ 409,783	\$ 158,252 \$ 221,048	Ψ				\$ 199,285 \$ 270.038	50% 66%	61% 59%	1168986%	70% 69%	\$81 \$108	\$100 \$98	\$15 \$15	\$115 \$113		-19.1% -18.7%	-5.3% -8.5%
201109	1,937	2,583	\$ 420,383	\$ 270,650	\$ (13		,	+,	\$ 319,125	76%	60%	-377542%	69%	\$124	\$99	\$15	\$114		-23.4%	-8.7%
201110	1,956	2,613	\$ 424,043	\$ 261,899	\$ (29	0) \$ 5	,001	\$ 423,753	\$ 312,899	74%	60%	-101979%	69%	\$120	\$99	\$15	\$114	-8.3%	-21.8%	-10.3%
201111	1,971	2,627	\$ 427,599	\$ 337,966	\$ (10	8) \$ 57	,746	\$ 427,491	\$ 395,712	93%	63%	-85382%	72%	\$151	\$103	\$15	\$118	-2.2%	-16.0%	-4.2%
201112	1,961	2,623	\$ 435,548	\$ 362,976	\$ -		,		\$ 446,656	103%	62%	-91477%	72%	\$170	\$102	\$16	\$118		-14.4%	-8.1%
201201	2,000	2,674	\$ 442,510	\$ 123,554		, .	,		\$ 137,128	31%	61%	-65067%	71%	\$51	\$100	\$16	\$116		-12.3%	-7.0%
201202 201203	2,071 2,082	2,772 2,781	\$ 454,640 \$ 459,824	\$ 211,805 \$ 284,463	\$ 11 \$ 25		,		\$ 233,772 \$ 317,335	51% 69%	60% 61%	-77911% -139371%	70% 71%	\$84 \$114	\$99 \$101	\$16 \$16	\$115 \$117	0.2% 2.5%	-11.7% -5.7%	-1.6% 1.3%
201203	2,082	2,781	\$ 459,824 \$ 461,266	\$ 284,463	\$ 25				\$ 297,365	64%	62%	-139371%	71%	\$114 \$105	\$101	\$16	\$117 \$118	7.4%	-1.3%	6.1%
201204	2,119	2,898	\$ 461,266 \$ 465.057	\$ 499.823					\$ 551,082	119%	63%	-93242%	73%	\$105	\$102	\$17	\$119	-2.9%	8.5%	-1.4%
201206	2,160	2,927	\$ 467,192		,	, .			\$ 259,716	56%	61%	-74100%	71%	\$89	\$99	\$17	\$116	-5.9%	10.8%	-3.8%
201207	2,191	2,942	\$ 472,908	\$ 239,381	\$ (3	6) \$ 63	,445	\$ 472,872	\$ 302,825	64%	61%	-73552%	72%	\$103	\$100	\$17	\$117	-0.2%	14.7%	1.8%
201208	2,199	2,939	\$ 477,779	\$ 329,788		* .	,		\$ 402,623	84%	63%	-66557%	74%	\$137	\$102	\$18	\$120		15.7%	6.0%
201209	2,252	3,010	\$ 482,106	\$ 256,357	\$ -		,,		\$ 330,353	69%	62%	-81846%	73%	\$110	\$100	\$18	\$119	1.5%	22.2%	4.2%
201210 201211	2,256 2,281	3,003 3,027	\$ 481,554 \$ 485,735	\$ 447,648 \$ 422,807	\$ (13 \$ -	, .	,		\$ 526,288 \$ 509.236	109% 105%	64% 65%	-108914% -139529%	76% 77%	\$175 \$168	\$105 \$106	\$19 \$19	\$123 \$125		25.3% 25.1%	8.4% 6.2%
201211	2,281		\$ 485,735 \$ 494,975		*		3,112	+,	\$ 509,236 \$ 433,669	105% 88%	64%	-139529% -146734%	76%	\$168 \$142	\$106 \$103	\$19 \$20	\$125 \$123		25.1%	4.6%
1 201212	2,201	3,044	+ +5-1,575	- 515,557		Ψ 110	, 4	54,575	- 100,003	1 00/6	3-70	1.0/34/0	,0/0	ι Ψ172	¥103	Ψ20	Ψ120		_0.070	070
Experience																		_		
Period	25,113	33,647	\$ 5,470,472	\$ 3,376,969	\$ (74	6) \$ 610	,499	\$ 5,469,726	\$ 3,987,468	0%	62%	-81846%	73%	\$119	\$100	\$18	\$119	1.5%	22.2%	4.2%

Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 07/2013

Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012

Rating Period : Incurred 07/2013 - 09/2014 PPO-HIPAA-Std

PPACA

(a) Current Rate Level	(b)	(c)	(d) 04/2013	(e) =(e)/(f)		(f)	(g)		(h)=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(1)	
											Monthly		42.		Monthly Incurred	5 III				ved Rollii	
			IVIE	dical	-	R	x	-	Tot	aı	Loss Ratio	Kollin	g-12 Loss	Katio	PMPM	Rolling-	12 Incurred	PIMPM	IVIC	onth Trer	10
				Estimated			Estimated			Estimated									ı		1
Date	Contract	Member	Revenue	Incurred Claim	ıs	Revenue	Incurred Claims		Revenue	Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	118	135	\$ 103,018	\$ 64,22	0 \$	16,176	\$ 9,199	\$	119,193	\$ 73,419	62%				\$544				1		
200811	118	132	\$ 105,114			16,313	\$ 9,699	\$	121,427	\$ 34,688	29%				\$263				ı		
200812	113	127	\$ 102,736			15,644	\$ 6,856	\$		\$ 39,582	33%				\$312				ı		
200901	113	129	\$ 102,294				\$ 16,955	\$		\$ 77,608	66%				\$602				1		
200902	108	125	\$ 99,604				\$ 12,585	\$		\$ 46,095	40%				\$369				1		
200903	106	122	\$ 95,147			, -	\$ 13,998	\$		\$ 57,577	53%				\$472				1		
200904	108	120	\$ 94,871	\$ 57,54		13,967	\$ 14,286	\$,	\$ 71,833	66% 37%				\$599 \$346				1		
200905 200906	105 103	116 115	\$ 95,111 \$ 98,036	\$ 31,00 \$ 37,46		13,840 13,997	\$ 9,138 \$ 7,793	\$		\$ 40,143 \$ 45,258	40%				\$346				ı		
200907	105	116	\$ 97,730				\$ 8,452	\$	111,341		31%				\$394				1		
200908	103	114	\$ 96,784			13,459	\$ 5,861	\$		\$ 35,485	32%				\$311				ı		
200909	108	119	\$ 100,252			13,449	\$ 7,991	\$	113,701	\$ 57,468	51%	41%	70%	45%	\$483	\$334	\$84	\$418	1		
200910	102	115	\$ 97,450	\$ 33,10	7 \$	12,948	\$ 6,796	\$	110,398	\$ 39,903	36%	39%	70%	43%	\$347	\$317	\$83	\$400			
200911	99	112	\$ 96,645	\$ 29,74	4 \$	12,661	\$ 4,595	\$	109,307	\$ 34,339	31%	40%	69%	43%	\$307	\$325	\$81	\$406	1		
200912	98	109	\$ 95,500	\$ 49,05	1 \$	12,316	\$ 6,515	\$	107,815	\$ 55,567	52%	41%	70%	45%	\$510	\$341	\$81	\$422	1		
201001	95	106	\$ 89,457			11,889	\$ 10,829	\$	101,346	\$ 85,873	85%	43%	68%	46%	\$810	\$357	\$78	\$435	ı		
201002	92	104	\$ 90,546				\$ 11,391	\$		\$ 83,670	82%	47%	68%	49%	\$805	\$391	\$79	\$469	1		
201003	98	111	\$ 89,191	\$ 72,27			\$ 10,009	\$		\$ 82,286	82%	49%	67%	51%	\$741	\$415	\$76	\$491	1		
201004	93	105	\$ 90,876			11,864	\$ 11,019	\$,	\$ 89,303	87%	51%	65%	53%	\$851	\$435	\$75	\$510	1		
201005	90	104	\$ 89,296				\$ 9,086	\$		\$ 51,055	51%	53%	66%	54%	\$491	\$447	\$75	\$523	1		
201006 201007	87 86	100 97	\$ 87,716 \$ 90,656			11,092 11,417	\$ 6,449	\$	98,808 102,073	\$ 51,589 \$ 90,925	52% 89%	54% 59%	67% 69%	55% 60%	\$516 \$937	\$458 \$506	\$75 \$78	\$533 \$584	ı		
201007	86	98	\$ 90,656 \$ 89,918				\$ 10,648 \$ 5,123	\$		\$ 60,003	89% 59%	62%	70%	62%	\$937 \$612	\$532	\$78 \$78	\$584 \$611	ı		
201009	87	100	\$ 95,240			11,986	\$ 7,047	\$		\$ 135,136	126%	69%	70%	69%	\$1,351	\$603	\$79	\$682	80.4%	-5.5%	63.2%
201010	88	101	\$ 96,438		_	12,049	\$ 7,863	\$		\$ 78,712	73%	72%	71%	72%	\$779	\$640	\$81	\$720	101.6%	-2.9%	79.9%
201011	88	101	\$ 97,399				\$ 5,269	\$	109,482		54%	75%	72%	74%	\$587	\$665	\$82	\$747	104.6%	1.6%	84.1%
201012	91	104	\$ 99,867				\$ 5,448	\$	112,178	\$ 59,355	53%	75%	71%	74%	\$571	\$672	\$81	\$753	97.1%	0.0%	78.4%
201101	93	104	\$ 98,443	\$ 95,50	1 \$	12,017	\$ 18,274	\$	110,460	\$ 113,775	103%	76%	76%	76%	\$1,094	\$690	\$88	\$777	93.2%	11.8%	78.6%
201102	88	100	\$ 99,477	\$ 55,97	9 \$	12,101	\$ 18,095	\$	111,578	\$ 74,074	66%	74%	81%	75%	\$741	\$678	\$93	\$772	73.7%	18.6%	64.4%
201103	91	106	\$ 102,413			,	\$ 21,991	\$,	\$ 74,977	65%	71%	89%	73%	\$707	\$665	\$104	\$769	60.4%	35.5%	56.5%
201104	90	105	\$ 104,889			,	\$ 18,740	\$, .	\$ 73,578	62%	68%	94%	71%	\$701	\$646	\$110	\$756	48.5%	46.9%	48.3%
201105	89	104	\$ 104,284			, -	\$ 19,480	\$		\$ 83,631	71%	69%	100%	73%	\$804	\$664	\$118	\$783	48.6%	56.9%	49.8%
201106	90	105	\$ 104,877				\$ 26,030	\$	117,922		102%	73%	112%	77%	\$1,147	\$702	\$134	\$836	53.2%		56.7%
201107 201108	93 95	111 113	\$ 109,443				\$ 21,083	\$	-, -	\$ 123,738	100%	73% 84%	117% 143%	78%	\$1,115	\$712	\$141 \$173	\$853 \$989	40.6%		45.9% 62.0%
201108	95 94	113	\$ 110,719 \$ 110,636				\$ 47,590 \$ 30,958	\$	124,724 124,780	\$ 244,047 \$ 146,703	196% 118%	84% 82%	157%	90% 90%	\$2,160 \$1,310	\$816 \$799	\$173 \$190	\$989		120.4% 141.1%	45.1%
201110	95	114	\$ 111,622			14,421	\$ 37,622	\$		\$ 123,298	98%	82%	174%	92%	\$1,082	\$802	\$212	\$1,014		162.3%	40.7%
201111	98	117	\$ 111,297				\$ 32,781	\$	125,870		98%	84%	188%	95%	\$1,056	\$821	\$230	\$1,051		181.0%	40.7%
201112	97	113	\$ 102,952				\$ 48,534	\$		\$ 172,770	148%	89%	213%	103%	\$1,529	\$869	\$262	\$1,131		221.5%	50.1%
201201	95	110	\$ 99,964	\$ 97,00	0 \$	13,041	\$ 34,514	\$	113,004	\$ 131,514	116%	89%	222%	104%	\$1,196	\$866	\$273	\$1,139	25.6%	211.6%	46.6%
201202	98	112	\$ 101,516	\$ 238,39	2 \$	13,663	\$ 38,170	\$	115,179	\$ 276,562	240%	103%	232%	118%	\$2,469	\$996	\$286	\$1,282	46.9%	206.0%	66.1%
201203	97	117	\$ 107,802	\$ 89,00	2 \$	14,964	\$ 43,935	\$	122,766	\$ 132,936	108%	106%	242%	121%	\$1,136	\$1,015	\$300	\$1,315	52.6%	189.4%	71.0%
201204	97	112	\$ 102,971			,	\$ 49,347	\$,	\$ 185,200	158%	112%	259%	129%	\$1,654	\$1,070	\$321	\$1,391		192.1%	84.0%
201205	94	109	\$ 101,581			-,	\$ 43,757	\$		\$ 126,680	110%	114%	271%	132%	\$1,162	\$1,080	\$338	\$1,418		185.3%	81.2%
201206	95	110	\$ 101,869			13,888	\$ 47,865	\$		\$ 141,112	122%	114%	283%	134%	\$1,283	\$1,076	\$353	\$1,428		163.4%	70.9%
201207	95	109	\$ 101,892				\$ 42,123	\$,	\$ 133,683	115%	114%	295%	135%	\$1,226	\$1,069	\$369	\$1,438		162.0%	68.6%
201208	96	110	\$ 104,984			14,349		\$		\$ 144,464	121%	107%	290%	129%	\$1,313	\$1,003	\$364	\$1,367		110.2%	38.2%
201209 201210	94	108	\$ 103,161 \$ 103,979		_	14,115 14,220	\$ 37,839 \$ 36,542	\$		\$ 138,979 \$ 177,491	119% 150%	107% 112%	294% 294%	129% 133%	\$1,287 \$1,659	\$995 \$1.042	\$370 \$371	\$1,365 \$1,413	24.6%	94.4% 75.3%	38.0%
201210	93 92	107	\$ 103,979 \$ 102,154				\$ 36,542 \$ 34,246	\$	-,	\$ 177,491 \$ 150,516	150%	112%	294% 295%	133%	\$1,659 \$1,407	\$1,042	\$371 \$375	\$1,413 \$1,444	30.2%	75.3% 62.9%	39.4%
201211	92 89	107								\$ 166,296	144%	115%	289%	136%	\$1,407	\$1,089	\$369	\$1,444		41.1%	28.1%
231212	03	104	- 101,270	J 120,01	. Ψ	. 0,000	- 01,100	, Ψ	, 100	- 100,290	1 177/0	113/0	200/0	230/0	\$1,000	ψ.,000	Ψ003	Ç.,0	/0	70	20.770
Experience																					
Period	1,151	1,341	\$ 1,251,609	\$ 1,334,84	2 \$	168,747	\$ 495,940	\$	1,420,356	\$ 1,830,782	0%	107%	294%	129%	\$1,365	\$995	\$370	\$1,365	24.6%	94.4%	38.0%