

**State:** District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** Filing #1914 DC GHMSI IND65+  
**Project Name/Number:** DC GHMSI IND65+/1914

## Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.  
Product Name: Filing #1914 DC GHMSI IND65+  
State: District of Columbia  
TOI: MS06 Medicare Supplement - Other  
Sub-TOI: MS06.000 Medicare Supplement - Other  
Filing Type: Rate  
Date Submitted: 09/18/2013  
SERFF Tr Num: CFAP-129169644  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: 1914  
Implementation: 01/01/2014  
Date Requested:  
Author(s): Dwayne Lucado, Todd Switzer, Katheryn Barron, Patrick Getts, Scott Cremens  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.  
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**Project Name/Number:** DC GHMSI IND65+/1914

## General Information

|  |   |
|--|---|
| Project Name: DC GHMSI IND65+            | Status of Filing in Domicile: Not Filed |
| Project Number: 1914                     | Date Approved in Domicile:              |
| Requested Filing Mode: Review & Approval | Domicile Status Comments:               |
| Explanation for Combination/Other:       | Market Type: Individual                 |
| Submission Type: New Submission          | Individual Market Type:                 |
| Overall Rate Impact: -3%                 | Filing Status Changed: 09/20/2013       |
|  | State Status Changed:                   |
| Deemer Date:                             | Created By: Scott Cremens               |
| Submitted By: Scott Cremens              | Corresponding Filing Tracking Number:   |

Filing Description:  
 This rate filing is for GHMSI Individual Medicare Supplement business, including pre-standardized and standardized products, for an effective date of 1/1/2014.

## Company and Contact

### Filing Contact Information

|                                  |                             |
|----------------------------------|-----------------------------|
| Patrick Getts, Actuarial Analyst | patrick.getts@carefirst.com |
| 10455 Mill Run Circle            | 410-998-7470 [Phone]        |
| Owings Mills, MD 21117           | 410-998-7704 [FAX]          |

### Filing Company Information

|  |                         |   |
|--|-------------------------|---|
| Group Hospitalization and Medical Services, Inc. | CoCode: 53007           | State of Domicile: District of Columbia                       |
| 840 First Street NE                              | Group Code:             | Company Type: Hospital, Medical & Dental Service or Indemnity |
| Washington, DC 20065                             | Group Name:             | State ID Number:  |
| (410) 581-3000 ext. [Phone]                      | FEIN Number: 53-0078070 |   |

## Filing Fees

|                  |    |
|------------------|----|
| Fee Required?    | No |
| Retaliatory?     | No |
| Fee Explanation: |    |

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: Filing #1914 DC GHMSI IND65+

Project Name/Number: DC GHMSI IND65+/1914

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name               | Affected Form Numbers (Separated with commas)  | Rate Action | Rate Action Information  | Attachments                       |
|----------|----------------------|-----------------------------|--|-------------|--|-----------------------------------|
| 1        |                      | 2014 DC GHMSI Medigap Rates | Blue Cross Blue Shield 65, PRO65-0790, Medigap Plan A DC (5/99), Medigap Plan C DC (5/99), Medigap Plan F DC (5/99), Medigap UW Plan C DC (1/01), Medigap UW Plan F DC (1/01), DC/CF/MG PLAN A (6/10), DC/CF/MG PLAN B (6/10), DC/CF/MG PLAN C (6/10), DC/CF/MG PLAN F (6/10), DC/CF/MG PLAN HI DED F (6/10), DC/CF/MG PLAN N (6/10), DC/CF/MG UW PLAN B (6/10), DC/CF/MG UW PLAN C (6/10), DC/CF/MG UW PLAN F (6/10), DC/CF/MG UW PLAN HI DED F (6/10), DC/CF/MG UW PLAN N (6/10), DC/CF/MG PREM AMEND (1/12), DC/CF/MG PLAN G (2/12), DC/CF/MG PLAN L (2/12), DC/CF/MG PLAN M (2/12) | Revised     | Previous State Filing Number: CFAP-128650841<br>Percent Rate Change Request: | File 1914 - GHMSI DC - Rates.pdf, |

*Group Hospitalization and Medical Services, Inc. (GHMSI)  
d.b.a. CareFirst BlueCross BlueShield*

**2014 MEDIGAP RATE FILING #1914**

**JURISDICTION: District of Columbia**  
**Effective Date: January 1, 2014**  
**(NAIC #53007)**  
**(FEIN #53-0078070)**

**Rates Effective 01/01/2014**

*Pre-Standardized & Standardized Coverages*

**Blue Cross Blue Shield 65 (BCBS65)**  
**Protection 65 (PROT65)**  
**Supplement 65 (SUPP65)**  
**Supplement 65 Underwritten (SUPP65 UW)**  
**Supplement 65 (SUPP65) 2010 Plans**  
**Supplement 65 Underwritten (SUPP65 UW) 2010 Plans**

*Form Numbers:*

**Blue Cross Blue Shield 65**  
**PRO65-0790**  
**Medigap Plan A DC (5/99)**  
**Medigap Plan C DC (5/99)**  
**Medigap Plan F DC (5/99)**  
**Medigap UW Plan C DC (1/01)**  
**Medigap UW Plan F DC (1/01)**  
**DC/CF/MG PLAN A (6/10)**  
**DC/CF/MG PLAN B (6/10)**  
**DC/CF/MG PLAN C (6/10)**  
**DC/CF/MG PLAN F (6/10)**  
**DC/CF/MG PLAN HI DED F (6/10)**  
**DC/CF/MG PLAN N (6/10)**  
**DC/CF/MG UW PLAN B (6/10)**  
**DC/CF/MG UW PLAN C (6/10)**  
**DC/CF/MG UW PLAN F (6/10)**  
**DC/CF/MG UW PLAN HI DED F (6/10)**  
**DC/CF/MG UW PLAN N (6/10)**  
**DC/CF/MG PREM AMEND (1/12)**  
**DC/CF/MG PLAN G (2/12)**  
**DC/CF/MG PLAN L (2/12)**  
**DC/CF/MG PLAN M (2/12)**

**GHMSI d.b.a. CareFirst BlueCross BlueShield**

**District of Columbia**

**2014 MEDIGAP RATE FILING #1914**

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## GHMSI dba CareFirst BlueCross BlueShield

### 2014 Proposed Pre-Standardized Product Rates

| Product                 | Rates Eff 01/01/2013 |            | Proposed Rates Eff 01/01/2014 |            | Percentage Increase | Dollar Increase |        |
|-------------------------|----------------------|------------|-------------------------------|------------|---------------------|-----------------|--------|
|                         | Monthly              | Annual     | Monthly                       | Annual     |                     | Monthly         | Annual |
| <b>BCBS65</b>           | \$232.63             | \$2,791.56 | \$232.63                      | \$2,791.56 | 0.0%                | \$0.00          | \$0.00 |
| <b>PROT65</b>           |                      |            |                               |            |                     |                 |        |
| <i>Ages 70 or less</i>  | \$196.86             | \$2,362.32 | \$196.86                      | \$2,362.32 | 0.0%                | \$0.00          | \$0.00 |
| <i>Ages 71-75</i>       | \$227.85             | \$2,734.20 | \$227.85                      | \$2,734.20 | 0.0%                | \$0.00          | \$0.00 |
| <i>Ages 76 or older</i> | \$276.75             | \$3,321.00 | \$276.75                      | \$3,321.00 | 0.0%                | \$0.00          | \$0.00 |
| Composite Rate:         |                      |            | \$196.86                      |            |                     |                 |        |
| Age Factors:            |                      |            |                               |            |                     |                 |        |
| <i>Ages 70 or less</i>  |                      |            | 1.0000                        |            |                     |                 |        |
| <i>Ages 71-75</i>       |                      |            | 1.1574                        |            |                     |                 |        |
| <i>Ages 76 or older</i> |                      |            | 1.4058                        |            |                     |                 |        |

**GHMSI dba CareFirst BlueCross BlueShield**  
**2014 Proposed Standardized Product Rates (1990 Plans)**

| Product          | Rates Eff 01/01/2013 |            | Proposed Rates Eff 01/01/2014 |            | Percentage Increase | Dollar Increase |           |
|------------------|----------------------|------------|-------------------------------|------------|---------------------|-----------------|-----------|
|                  | Monthly              | Annual     | Monthly                       | Annual     |                     | Monthly         | Annual    |
| <b>SUPP65 A</b>  |                      |            |                               |            |                     |                 |           |
| Disabled         | \$615.10             | \$7,381.20 | \$615.10                      | \$7,381.20 | 0.0%                | \$0.00          | \$0.00    |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           | \$349.49             | \$4,193.88 | \$349.49                      | \$4,193.88 | 0.0%                | \$0.00          | \$0.00    |
| Ages 66 - 69     | \$349.49             | \$4,193.88 | \$349.49                      | \$4,193.88 | 0.0%                | \$0.00          | \$0.00    |
| Ages 70 - 74     | \$409.25             | \$4,911.00 | \$409.25                      | \$4,911.00 | 0.0%                | \$0.00          | \$0.00    |
| Ages 75 - 79     | \$473.10             | \$5,677.20 | \$473.10                      | \$5,677.20 | 0.0%                | \$0.00          | \$0.00    |
| Ages 80 - 84     | \$544.51             | \$6,534.12 | \$544.51                      | \$6,534.12 | 0.0%                | \$0.00          | \$0.00    |
| Ages 85 or older | \$559.18             | \$6,710.16 | \$559.18                      | \$6,710.16 | 0.0%                | \$0.00          | \$0.00    |
| Composite Rate:  |                      |            | \$349.49                      |            |                     |                 |           |
| Age Factors:     |                      |            |                               |            |                     |                 |           |
| Disabled         |                      |            | 1.7600                        |            |                     |                 |           |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69     |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 70 - 74     |                      |            | 1.1710                        |            |                     |                 |           |
| Ages 75 - 79     |                      |            | 1.3537                        |            |                     |                 |           |
| Ages 80 - 84     |                      |            | 1.5580                        |            |                     |                 |           |
| Ages 85 or older |                      |            | 1.6000                        |            |                     |                 |           |
| <b>SUPP65 C</b>  |                      |            |                               |            |                     |                 |           |
| Disabled         | \$561.40             | \$6,736.80 | \$561.40                      | \$6,736.80 | 0.0%                | \$0.00          | \$0.00    |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           | \$313.08             | \$3,756.96 | \$313.08                      | \$3,756.96 | 0.0%                | \$0.00          | \$0.00    |
| Ages 66 - 69     | \$333.90             | \$4,006.80 | \$333.90                      | \$4,006.80 | 0.0%                | \$0.00          | \$0.00    |
| Ages 70 - 74     | \$404.81             | \$4,857.72 | \$404.81                      | \$4,857.72 | 0.0%                | \$0.00          | \$0.00    |
| Ages 75 - 79     | \$443.32             | \$5,319.84 | \$443.32                      | \$5,319.84 | 0.0%                | \$0.00          | \$0.00    |
| Ages 80 - 84     | \$468.37             | \$5,620.44 | \$468.37                      | \$5,620.44 | 0.0%                | \$0.00          | \$0.00    |
| Ages 85 or older | \$514.70             | \$6,176.40 | \$514.70                      | \$6,176.40 | 0.0%                | \$0.00          | \$0.00    |
| Composite Rate:  |                      |            | \$313.08                      |            |                     |                 |           |
| Age Factors:     |                      |            |                               |            |                     |                 |           |
| Disabled         |                      |            | 1.7932                        |            |                     |                 |           |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69     |                      |            | 1.0665                        |            |                     |                 |           |
| Ages 70 - 74     |                      |            | 1.2930                        |            |                     |                 |           |
| Ages 75 - 79     |                      |            | 1.4160                        |            |                     |                 |           |
| Ages 80 - 84     |                      |            | 1.4960                        |            |                     |                 |           |
| Ages 85 or older |                      |            | 1.6440                        |            |                     |                 |           |
| <b>SUPP65 F</b>  |                      |            |                               |            |                     |                 |           |
| Disabled         | \$701.66             | \$8,419.92 | \$668.68                      | \$8,024.16 | -4.7%               | -\$32.98        | -\$395.76 |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           | \$264.49             | \$3,173.88 | \$252.06                      | \$3,024.72 | -4.7%               | -\$12.43        | -\$149.16 |
| Ages 66 - 69     | \$282.08             | \$3,384.96 | \$268.82                      | \$3,225.84 | -4.7%               | -\$13.26        | -\$159.12 |
| Ages 70 - 74     | \$341.99             | \$4,103.88 | \$325.91                      | \$3,910.92 | -4.7%               | -\$16.08        | -\$192.96 |
| Ages 75 - 79     | \$374.52             | \$4,494.24 | \$356.92                      | \$4,283.04 | -4.7%               | -\$17.60        | -\$211.20 |
| Ages 80 - 84     | \$395.68             | \$4,748.16 | \$377.08                      | \$4,524.96 | -4.7%               | -\$18.60        | -\$223.20 |
| Ages 85 or older | \$434.82             | \$5,217.84 | \$414.39                      | \$4,972.68 | -4.7%               | -\$20.43        | -\$245.16 |
| Composite Rate:  |                      |            | \$252.06                      |            |                     |                 |           |
| Age Factors:     |                      |            |                               |            |                     |                 |           |
| Disabled         |                      |            | 2.6529                        |            |                     |                 |           |
| Non-Disabled     |                      |            |                               |            |                     |                 |           |
| Age 65           |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69     |                      |            | 1.0665                        |            |                     |                 |           |
| Ages 70 - 74     |                      |            | 1.2930                        |            |                     |                 |           |
| Ages 75 - 79     |                      |            | 1.4160                        |            |                     |                 |           |
| Ages 80 - 84     |                      |            | 1.4960                        |            |                     |                 |           |
| Ages 85 or older |                      |            | 1.6440                        |            |                     |                 |           |

# GHMSI dba CareFirst BlueCross BlueShield

## 2014 Proposed Standardized Product Rates (2010 Plans)

### OLD METHODOLOGY

| Product              | Rates Eff 01/01/2013 |            | Proposed Rates Eff 01/01/2014 |            | Percentage Increase | Dollar Increase |           |
|----------------------|----------------------|------------|-------------------------------|------------|---------------------|-----------------|-----------|
|                      | Monthly              | Annual     | Monthly                       | Annual     |                     | Monthly         | Annual    |
| <b>SUPP65 A 2010</b> |                      |            |                               |            |                     |                 |           |
| Disabled             | \$615.10             | \$7,381.20 | \$615.10                      | \$7,381.20 | 0.0%                | \$0.00          | \$0.00    |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               | \$349.49             | \$4,193.88 | \$349.49                      | \$4,193.88 | 0.0%                | \$0.00          | \$0.00    |
| Ages 66 - 69         | \$349.49             | \$4,193.88 | \$349.49                      | \$4,193.88 | 0.0%                | \$0.00          | \$0.00    |
| Ages 70 - 74         | \$409.25             | \$4,911.00 | \$409.25                      | \$4,911.00 | 0.0%                | \$0.00          | \$0.00    |
| Ages 75 - 79         | \$473.10             | \$5,677.20 | \$473.10                      | \$5,677.20 | 0.0%                | \$0.00          | \$0.00    |
| Ages 80 - 84         | \$544.51             | \$6,534.12 | \$544.51                      | \$6,534.12 | 0.0%                | \$0.00          | \$0.00    |
| Ages 85 or older     | \$559.18             | \$6,710.16 | \$559.18                      | \$6,710.16 | 0.0%                | \$0.00          | \$0.00    |
| Composite Rate:      |                      |            | \$349.49                      |            |                     |                 |           |
| Age Factors:         |                      |            |                               |            |                     |                 |           |
| Disabled             |                      |            | 1.76                          |            |                     |                 |           |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69         |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 70 - 74         |                      |            | 1.1710                        |            |                     |                 |           |
| Ages 75 - 79         |                      |            | 1.3537                        |            |                     |                 |           |
| Ages 80 - 84         |                      |            | 1.5580                        |            |                     |                 |           |
| Ages 85 or older     |                      |            | 1.6000                        |            |                     |                 |           |
| <b>SUPP65 C 2010</b> |                      |            |                               |            |                     |                 |           |
| Disabled             | \$561.40             | \$6,736.80 | \$561.40                      | \$6,736.80 | 0.0%                | \$0.00          | \$0.00    |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               | \$313.08             | \$3,756.96 | \$313.08                      | \$3,756.96 | 0.0%                | \$0.00          | \$0.00    |
| Ages 66 - 69         | \$333.90             | \$4,006.80 | \$333.90                      | \$4,006.80 | 0.0%                | \$0.00          | \$0.00    |
| Ages 70 - 74         | \$404.81             | \$4,857.72 | \$404.81                      | \$4,857.72 | 0.0%                | \$0.00          | \$0.00    |
| Ages 75 - 79         | \$443.32             | \$5,319.84 | \$443.32                      | \$5,319.84 | 0.0%                | \$0.00          | \$0.00    |
| Ages 80 - 84         | \$468.37             | \$5,620.44 | \$468.37                      | \$5,620.44 | 0.0%                | \$0.00          | \$0.00    |
| Ages 85 or older     | \$514.70             | \$6,176.40 | \$514.70                      | \$6,176.40 | 0.0%                | \$0.00          | \$0.00    |
| Composite Rate:      |                      |            | \$313.08                      |            |                     |                 |           |
| Age Factors:         |                      |            |                               |            |                     |                 |           |
| Disabled             |                      |            | 1.79                          |            |                     |                 |           |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69         |                      |            | 1.0665                        |            |                     |                 |           |
| Ages 70 - 74         |                      |            | 1.2930                        |            |                     |                 |           |
| Ages 75 - 79         |                      |            | 1.4160                        |            |                     |                 |           |
| Ages 80 - 84         |                      |            | 1.4960                        |            |                     |                 |           |
| Ages 85 or older     |                      |            | 1.6440                        |            |                     |                 |           |
| <b>SUPP65 F 2010</b> |                      |            |                               |            |                     |                 |           |
| Disabled             | \$701.66             | \$8,419.92 | \$668.68                      | \$8,024.16 | -4.7%               | -\$32.98        | -\$395.76 |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               | \$264.49             | \$3,173.88 | \$252.06                      | \$3,024.72 | -4.7%               | -\$12.43        | -\$149.16 |
| Ages 66 - 69         | \$282.08             | \$3,384.96 | \$268.82                      | \$3,225.84 | -4.7%               | -\$13.26        | -\$159.12 |
| Ages 70 - 74         | \$341.99             | \$4,103.88 | \$325.91                      | \$3,910.92 | -4.7%               | -\$16.08        | -\$192.96 |
| Ages 75 - 79         | \$374.52             | \$4,494.24 | \$356.92                      | \$4,283.04 | -4.7%               | -\$17.60        | -\$211.20 |
| Ages 80 - 84         | \$395.68             | \$4,748.16 | \$377.08                      | \$4,524.96 | -4.7%               | -\$18.60        | -\$223.20 |
| Ages 85 or older     | \$434.82             | \$5,217.84 | \$414.39                      | \$4,972.68 | -4.7%               | -\$20.43        | -\$245.16 |
| Composite Rate:      |                      |            | \$252.06                      |            |                     |                 |           |
| Age Factors:         |                      |            |                               |            |                     |                 |           |
| Disabled             |                      |            | 2.6529                        |            |                     |                 |           |
| Non-Disabled         |                      |            |                               |            |                     |                 |           |
| Age 65               |                      |            | 1.0000                        |            |                     |                 |           |
| Ages 66 - 69         |                      |            | 1.0665                        |            |                     |                 |           |
| Ages 70 - 74         |                      |            | 1.2930                        |            |                     |                 |           |
| Ages 75 - 79         |                      |            | 1.4160                        |            |                     |                 |           |
| Ages 80 - 84         |                      |            | 1.4960                        |            |                     |                 |           |
| Ages 85 or older     |                      |            | 1.6440                        |            |                     |                 |           |



# GHMSI dba CareFirst BlueCross BlueShield

## 2014 Proposed Standardized Product Rates (2010 Plans)

### OLD METHODOLOGY

| Product                   | Rates Eff 01/01/2013 |            | Proposed Rates Eff 01/01/2014 |            | Percentage Increase | Dollar Increase |        |
|---------------------------|----------------------|------------|-------------------------------|------------|---------------------|-----------------|--------|
|                           | Monthly              | Annual     | Monthly                       | Annual     |                     | Monthly         | Annual |
| <b>SUPP65 B 2010</b>      |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    | \$246.61             | \$2,959.32 | \$246.61                      | \$2,959.32 | 0.0%                | \$0.00          | \$0.00 |
| Ages 66 - 69              | \$263.01             | \$3,156.12 | \$263.01                      | \$3,156.12 | 0.0%                | \$0.00          | \$0.00 |
| Ages 70 - 74              | \$318.87             | \$3,826.44 | \$318.87                      | \$3,826.44 | 0.0%                | \$0.00          | \$0.00 |
| Ages 75 - 79              | \$349.20             | \$4,190.40 | \$349.20                      | \$4,190.40 | 0.0%                | \$0.00          | \$0.00 |
| Ages 80 - 84              | \$368.93             | \$4,427.16 | \$368.93                      | \$4,427.16 | 0.0%                | \$0.00          | \$0.00 |
| Ages 85 or older          | \$405.43             | \$4,865.16 | \$405.43                      | \$4,865.16 | 0.0%                | \$0.00          | \$0.00 |
| Composite Rate:           |                      |            | \$246.61                      |            |                     |                 |        |
| Age Factors:              |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    |                      |            | 1.0000                        |            |                     |                 |        |
| Ages 66 - 69              |                      |            | 1.0665                        |            |                     |                 |        |
| Ages 70 - 74              |                      |            | 1.2930                        |            |                     |                 |        |
| Ages 75 - 79              |                      |            | 1.4160                        |            |                     |                 |        |
| Ages 80 - 84              |                      |            | 1.4960                        |            |                     |                 |        |
| Ages 85 or older          |                      |            | 1.6440                        |            |                     |                 |        |
| <b>SUPP65 N 2010</b>      |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    | \$240.72             | \$2,888.64 | \$240.72                      | \$2,888.64 | 0.0%                | \$0.00          | \$0.00 |
| Ages 66 - 69              | \$256.73             | \$3,080.76 | \$256.73                      | \$3,080.76 | 0.0%                | \$0.00          | \$0.00 |
| Ages 70 - 74              | \$311.25             | \$3,735.00 | \$311.25                      | \$3,735.00 | 0.0%                | \$0.00          | \$0.00 |
| Ages 75 - 79              | \$340.86             | \$4,090.32 | \$340.86                      | \$4,090.32 | 0.0%                | \$0.00          | \$0.00 |
| Ages 80 - 84              | \$360.12             | \$4,321.44 | \$360.12                      | \$4,321.44 | 0.0%                | \$0.00          | \$0.00 |
| Ages 85 or older          | \$395.74             | \$4,748.88 | \$395.74                      | \$4,748.88 | 0.0%                | \$0.00          | \$0.00 |
| Composite Rate:           |                      |            | \$240.72                      |            |                     |                 |        |
| Age Factors:              |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    |                      |            | 1.0000                        |            |                     |                 |        |
| Ages 66 - 69              |                      |            | 1.0665                        |            |                     |                 |        |
| Ages 70 - 74              |                      |            | 1.2930                        |            |                     |                 |        |
| Ages 75 - 79              |                      |            | 1.4160                        |            |                     |                 |        |
| Ages 80 - 84              |                      |            | 1.4960                        |            |                     |                 |        |
| Ages 85 or older          |                      |            | 1.6440                        |            |                     |                 |        |
| <b>SUPP65 High F 2010</b> |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    | \$112.76             | \$1,353.12 | \$112.76                      | \$1,353.12 | 0.0%                | \$0.00          | \$0.00 |
| Ages 66 - 69              | \$120.26             | \$1,443.12 | \$120.26                      | \$1,443.12 | 0.0%                | \$0.00          | \$0.00 |
| Ages 70 - 74              | \$145.80             | \$1,749.60 | \$145.80                      | \$1,749.60 | 0.0%                | \$0.00          | \$0.00 |
| Ages 75 - 79              | \$159.67             | \$1,916.04 | \$159.67                      | \$1,916.04 | 0.0%                | \$0.00          | \$0.00 |
| Ages 80 - 84              | \$168.69             | \$2,024.28 | \$168.69                      | \$2,024.28 | 0.0%                | \$0.00          | \$0.00 |
| Ages 85 or older          | \$185.38             | \$2,224.56 | \$185.38                      | \$2,224.56 | 0.0%                | \$0.00          | \$0.00 |
| Composite Rate:           |                      |            | \$112.76                      |            |                     |                 |        |
| Age Factors:              |                      |            |                               |            |                     |                 |        |
| Non-Disabled              |                      |            |                               |            |                     |                 |        |
| Age 65                    |                      |            | 1.0000                        |            |                     |                 |        |
| Ages 66 - 69              |                      |            | 1.0665                        |            |                     |                 |        |
| Ages 70 - 74              |                      |            | 1.2930                        |            |                     |                 |        |
| Ages 75 - 79              |                      |            | 1.4160                        |            |                     |                 |        |
| Ages 80 - 84              |                      |            | 1.4960                        |            |                     |                 |        |
| Ages 85 or older          |                      |            | 1.6440                        |            |                     |                 |        |

# GHMSI dba CareFirst BlueCross BlueShield

## 2014 Proposed Plan C Underwritten Rates (1990 Plans)

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$186.07                     | \$168.35 | \$177.21 | \$186.07                              | \$168.35 | \$177.21 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$195.37                     | \$176.77 | \$186.07 | \$195.37                              | \$176.77 | \$186.07 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$199.41                     | \$180.42 | \$189.92 | \$199.41                              | \$180.42 | \$189.92 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$203.54                     | \$184.16 | \$193.85 | \$203.54                              | \$184.16 | \$193.85 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$207.75                     | \$187.96 | \$197.85 | \$207.75                              | \$187.96 | \$197.85 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$234.32                     | \$212.00 | \$223.16 | \$234.32                              | \$212.00 | \$223.16 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$239.16                     | \$216.38 | \$227.77 | \$239.16                              | \$216.38 | \$227.77 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$244.12                     | \$220.87 | \$232.50 | \$244.12                              | \$220.87 | \$232.50 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$249.19                     | \$225.45 | \$237.32 | \$249.19                              | \$225.45 | \$237.32 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$254.34                     | \$230.12 | \$242.23 | \$254.34                              | \$230.12 | \$242.23 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$266.27                     | \$240.91 | \$253.59 | \$266.27                              | \$240.91 | \$253.59 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$271.77                     | \$245.89 | \$258.83 | \$271.77                              | \$245.89 | \$258.83 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$277.41                     | \$250.99 | \$264.20 | \$277.41                              | \$250.99 | \$264.20 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$283.14                     | \$256.18 | \$269.66 | \$283.14                              | \$256.18 | \$269.66 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$289.00                     | \$261.48 | \$275.24 | \$289.00                              | \$261.48 | \$275.24 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$295.00                     | \$266.90 | \$280.95 | \$295.00                              | \$266.90 | \$280.95 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$301.12                     | \$272.44 | \$286.78 | \$301.12                              | \$272.44 | \$286.78 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$307.35                     | \$278.08 | \$292.72 | \$307.35                              | \$278.08 | \$292.72 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$313.71                     | \$283.84 | \$298.78 | \$313.71                              | \$283.84 | \$298.78 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$320.21                     | \$289.71 | \$304.96 | \$320.21                              | \$289.71 | \$304.96 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$326.83                     | \$295.71 | \$311.27 | \$326.83                              | \$295.71 | \$311.27 | 0.0%                | \$0.00               | 1.7565      |

  

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$2,232.84                  | \$2,020.20 | \$2,126.52 | \$2,232.84                           | \$2,020.20 | \$2,126.52 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$2,344.44                  | \$2,121.24 | \$2,232.84 | \$2,344.44                           | \$2,121.24 | \$2,232.84 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$2,392.92                  | \$2,165.04 | \$2,279.04 | \$2,392.92                           | \$2,165.04 | \$2,279.04 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$2,442.48                  | \$2,209.92 | \$2,326.20 | \$2,442.48                           | \$2,209.92 | \$2,326.20 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$2,493.00                  | \$2,255.52 | \$2,374.20 | \$2,493.00                           | \$2,255.52 | \$2,374.20 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$2,811.84                  | \$2,544.00 | \$2,677.92 | \$2,811.84                           | \$2,544.00 | \$2,677.92 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$2,869.92                  | \$2,596.56 | \$2,733.24 | \$2,869.92                           | \$2,596.56 | \$2,733.24 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$2,929.44                  | \$2,650.44 | \$2,790.00 | \$2,929.44                           | \$2,650.44 | \$2,790.00 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$2,990.28                  | \$2,705.40 | \$2,847.84 | \$2,990.28                           | \$2,705.40 | \$2,847.84 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$3,052.08                  | \$2,761.44 | \$2,906.76 | \$3,052.08                           | \$2,761.44 | \$2,906.76 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$3,195.24                  | \$2,890.92 | \$3,043.08 | \$3,195.24                           | \$2,890.92 | \$3,043.08 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$3,261.24                  | \$2,950.68 | \$3,105.96 | \$3,261.24                           | \$2,950.68 | \$3,105.96 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$3,328.92                  | \$3,011.88 | \$3,170.40 | \$3,328.92                           | \$3,011.88 | \$3,170.40 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$3,397.68                  | \$3,074.16 | \$3,235.92 | \$3,397.68                           | \$3,074.16 | \$3,235.92 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$3,468.00                  | \$3,137.76 | \$3,302.88 | \$3,468.00                           | \$3,137.76 | \$3,302.88 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$3,540.00                  | \$3,202.80 | \$3,371.40 | \$3,540.00                           | \$3,202.80 | \$3,371.40 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$3,613.44                  | \$3,269.28 | \$3,441.36 | \$3,613.44                           | \$3,269.28 | \$3,441.36 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$3,688.20                  | \$3,336.96 | \$3,512.64 | \$3,688.20                           | \$3,336.96 | \$3,512.64 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$3,764.52                  | \$3,406.08 | \$3,585.36 | \$3,764.52                           | \$3,406.08 | \$3,585.36 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$3,842.52                  | \$3,476.52 | \$3,659.52 | \$3,842.52                           | \$3,476.52 | \$3,659.52 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$3,921.96                  | \$3,548.52 | \$3,735.24 | \$3,921.96                           | \$3,548.52 | \$3,735.24 | 0.0%                | \$0.00               | 1.7565      |

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

2014 Proposed Plan C Underwritten Rates (2010 Plan)

## OLD METHODOLOGY

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$186.07                     | \$168.35 | \$177.21 | \$186.07                              | \$168.35 | \$177.21 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$195.37                     | \$176.77 | \$186.07 | \$195.37                              | \$176.77 | \$186.07 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$199.41                     | \$180.42 | \$189.92 | \$199.41                              | \$180.42 | \$189.92 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$203.54                     | \$184.16 | \$193.85 | \$203.54                              | \$184.16 | \$193.85 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$207.75                     | \$187.96 | \$197.85 | \$207.75                              | \$187.96 | \$197.85 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$234.32                     | \$212.00 | \$223.16 | \$234.32                              | \$212.00 | \$223.16 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$239.16                     | \$216.38 | \$227.77 | \$239.16                              | \$216.38 | \$227.77 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$244.12                     | \$220.87 | \$232.50 | \$244.12                              | \$220.87 | \$232.50 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$249.19                     | \$225.45 | \$237.32 | \$249.19                              | \$225.45 | \$237.32 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$254.34                     | \$230.12 | \$242.23 | \$254.34                              | \$230.12 | \$242.23 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$266.27                     | \$240.91 | \$253.59 | \$266.27                              | \$240.91 | \$253.59 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$271.77                     | \$245.89 | \$258.83 | \$271.77                              | \$245.89 | \$258.83 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$277.41                     | \$250.99 | \$264.20 | \$277.41                              | \$250.99 | \$264.20 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$283.14                     | \$256.18 | \$269.66 | \$283.14                              | \$256.18 | \$269.66 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$289.00                     | \$261.48 | \$275.24 | \$289.00                              | \$261.48 | \$275.24 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$295.00                     | \$266.90 | \$280.95 | \$295.00                              | \$266.90 | \$280.95 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$301.12                     | \$272.44 | \$286.78 | \$301.12                              | \$272.44 | \$286.78 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$307.35                     | \$278.08 | \$292.72 | \$307.35                              | \$278.08 | \$292.72 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$313.71                     | \$283.84 | \$298.78 | \$313.71                              | \$283.84 | \$298.78 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$320.21                     | \$289.71 | \$304.96 | \$320.21                              | \$289.71 | \$304.96 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$326.83                     | \$295.71 | \$311.27 | \$326.83                              | \$295.71 | \$311.27 | 0.0%                | \$0.00               | 1.7565      |

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$2,232.84                  | \$2,020.20 | \$2,126.52 | \$2,232.84                           | \$2,020.20 | \$2,126.52 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$2,344.44                  | \$2,121.24 | \$2,232.84 | \$2,344.44                           | \$2,121.24 | \$2,232.84 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$2,392.92                  | \$2,165.04 | \$2,279.04 | \$2,392.92                           | \$2,165.04 | \$2,279.04 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$2,442.48                  | \$2,209.92 | \$2,326.20 | \$2,442.48                           | \$2,209.92 | \$2,326.20 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$2,493.00                  | \$2,255.52 | \$2,374.20 | \$2,493.00                           | \$2,255.52 | \$2,374.20 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$2,811.84                  | \$2,544.00 | \$2,677.92 | \$2,811.84                           | \$2,544.00 | \$2,677.92 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$2,869.92                  | \$2,596.56 | \$2,733.24 | \$2,869.92                           | \$2,596.56 | \$2,733.24 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$2,929.44                  | \$2,650.44 | \$2,790.00 | \$2,929.44                           | \$2,650.44 | \$2,790.00 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$2,990.28                  | \$2,705.40 | \$2,847.84 | \$2,990.28                           | \$2,705.40 | \$2,847.84 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$3,052.08                  | \$2,761.44 | \$2,906.76 | \$3,052.08                           | \$2,761.44 | \$2,906.76 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$3,195.24                  | \$2,890.92 | \$3,043.08 | \$3,195.24                           | \$2,890.92 | \$3,043.08 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$3,261.24                  | \$2,950.68 | \$3,105.96 | \$3,261.24                           | \$2,950.68 | \$3,105.96 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$3,328.92                  | \$3,011.88 | \$3,170.40 | \$3,328.92                           | \$3,011.88 | \$3,170.40 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$3,397.68                  | \$3,074.16 | \$3,235.92 | \$3,397.68                           | \$3,074.16 | \$3,235.92 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$3,468.00                  | \$3,137.76 | \$3,302.88 | \$3,468.00                           | \$3,137.76 | \$3,302.88 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$3,540.00                  | \$3,202.80 | \$3,371.40 | \$3,540.00                           | \$3,202.80 | \$3,371.40 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$3,613.44                  | \$3,269.28 | \$3,441.36 | \$3,613.44                           | \$3,269.28 | \$3,441.36 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$3,688.20                  | \$3,336.96 | \$3,512.64 | \$3,688.20                           | \$3,336.96 | \$3,512.64 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$3,764.52                  | \$3,406.08 | \$3,585.36 | \$3,764.52                           | \$3,406.08 | \$3,585.36 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$3,842.52                  | \$3,476.52 | \$3,659.52 | \$3,842.52                           | \$3,476.52 | \$3,659.52 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$3,921.96                  | \$3,548.52 | \$3,735.24 | \$3,921.96                           | \$3,548.52 | \$3,735.24 | 0.0%                | \$0.00               | 1.7565      |

Note: The composite rate is \$177.21 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

## GHMSI dba CareFirst BlueCross BlueShield

### 2014 Proposed Plan F Underwritten Rates (1990 Plans)

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$166.83                     | \$150.95 | \$158.89 | \$158.99                              | \$143.85 | \$151.42 | -4.7%               | -\$7.47              | 1.0000      |
| 66   | \$175.18                     | \$158.49 | \$166.83 | \$166.94                              | \$151.04 | \$158.99 | -4.7%               | -\$7.84              | 1.0500      |
| 67   | \$178.80                     | \$161.77 | \$170.28 | \$170.39                              | \$154.16 | \$162.28 | -4.7%               | -\$8.00              | 1.0717      |
| 68   | \$182.50                     | \$165.12 | \$173.81 | \$173.92                              | \$157.36 | \$165.64 | -4.7%               | -\$8.17              | 1.0939      |
| 69   | \$186.27                     | \$168.53 | \$177.40 | \$177.51                              | \$160.61 | \$169.06 | -4.7%               | -\$8.34              | 1.1165      |
| 70   | \$210.09                     | \$190.09 | \$200.09 | \$200.22                              | \$181.15 | \$190.68 | -4.7%               | -\$9.41              | 1.2593      |
| 71   | \$214.43                     | \$194.01 | \$204.22 | \$204.35                              | \$184.89 | \$194.62 | -4.7%               | -\$9.60              | 1.2853      |
| 72   | \$218.89                     | \$198.04 | \$208.46 | \$208.60                              | \$188.73 | \$198.66 | -4.7%               | -\$9.80              | 1.3120      |
| 73   | \$223.42                     | \$202.15 | \$212.79 | \$212.92                              | \$192.64 | \$202.78 | -4.7%               | -\$10.01             | 1.3392      |
| 74   | \$228.05                     | \$206.33 | \$217.19 | \$217.32                              | \$196.63 | \$206.98 | -4.7%               | -\$10.21             | 1.3669      |
| 75   | \$238.74                     | \$216.00 | \$227.37 | \$227.52                              | \$205.85 | \$216.68 | -4.7%               | -\$10.69             | 1.4310      |
| 76   | \$243.68                     | \$220.47 | \$232.07 | \$232.22                              | \$210.11 | \$221.16 | -4.7%               | -\$10.91             | 1.4606      |
| 77   | \$248.73                     | \$225.04 | \$236.89 | \$237.04                              | \$214.46 | \$225.75 | -4.7%               | -\$11.14             | 1.4909      |
| 78   | \$253.87                     | \$229.69 | \$241.78 | \$241.94                              | \$218.90 | \$230.42 | -4.7%               | -\$11.36             | 1.5217      |
| 79   | \$259.13                     | \$234.45 | \$246.79 | \$246.94                              | \$223.43 | \$235.19 | -4.7%               | -\$11.60             | 1.5532      |
| 80   | \$264.50                     | \$239.31 | \$251.90 | \$252.06                              | \$228.06 | \$240.06 | -4.7%               | -\$11.84             | 1.5854      |
| 81   | \$269.99                     | \$244.28 | \$257.13 | \$257.30                              | \$232.79 | \$245.04 | -4.7%               | -\$12.09             | 1.6183      |
| 82   | \$275.58                     | \$249.33 | \$262.45 | \$262.62                              | \$237.61 | \$250.12 | -4.7%               | -\$12.33             | 1.6518      |
| 83   | \$281.28                     | \$254.49 | \$267.89 | \$268.06                              | \$242.53 | \$255.29 | -4.7%               | -\$12.60             | 1.6860      |
| 84   | \$287.11                     | \$259.76 | \$273.43 | \$273.61                              | \$247.55 | \$260.58 | -4.7%               | -\$12.85             | 1.7209      |
| 85+  | \$293.04                     | \$265.14 | \$279.09 | \$279.27                              | \$252.67 | \$265.97 | -4.7%               | -\$13.12             | 1.7565      |

  

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$2,001.96                  | \$1,811.40 | \$1,906.68 | \$1,907.88                           | \$1,726.20 | \$1,817.04 | -4.7%               | -\$89.64             | 1.0000      |
| 66   | \$2,102.16                  | \$1,901.88 | \$2,001.96 | \$2,003.28                           | \$1,812.48 | \$1,907.88 | -4.7%               | -\$94.08             | 1.0500      |
| 67   | \$2,145.60                  | \$1,941.24 | \$2,043.36 | \$2,044.68                           | \$1,849.92 | \$1,947.36 | -4.7%               | -\$96.00             | 1.0718      |
| 68   | \$2,190.00                  | \$1,981.44 | \$2,085.72 | \$2,087.04                           | \$1,888.32 | \$1,987.68 | -4.7%               | -\$98.04             | 1.0939      |
| 69   | \$2,235.24                  | \$2,022.36 | \$2,128.80 | \$2,130.12                           | \$1,927.32 | \$2,028.72 | -4.7%               | -\$100.08            | 1.1165      |
| 70   | \$2,521.08                  | \$2,281.08 | \$2,401.08 | \$2,402.64                           | \$2,173.80 | \$2,288.16 | -4.7%               | -\$112.92            | 1.2593      |
| 71   | \$2,573.16                  | \$2,328.12 | \$2,450.64 | \$2,452.20                           | \$2,218.68 | \$2,335.44 | -4.7%               | -\$115.20            | 1.2854      |
| 72   | \$2,626.68                  | \$2,376.48 | \$2,501.52 | \$2,503.20                           | \$2,264.76 | \$2,383.92 | -4.7%               | -\$117.60            | 1.3119      |
| 73   | \$2,681.04                  | \$2,425.80 | \$2,553.48 | \$2,555.04                           | \$2,311.68 | \$2,433.36 | -4.7%               | -\$120.12            | 1.3392      |
| 74   | \$2,736.60                  | \$2,475.96 | \$2,606.28 | \$2,607.84                           | \$2,359.56 | \$2,483.76 | -4.7%               | -\$122.52            | 1.3669      |
| 75   | \$2,864.88                  | \$2,592.00 | \$2,728.44 | \$2,730.24                           | \$2,470.20 | \$2,600.16 | -4.7%               | -\$128.28            | 1.4310      |
| 76   | \$2,924.16                  | \$2,645.64 | \$2,784.84 | \$2,786.64                           | \$2,521.32 | \$2,653.92 | -4.7%               | -\$130.92            | 1.4606      |
| 77   | \$2,984.76                  | \$2,700.48 | \$2,842.68 | \$2,844.48                           | \$2,573.52 | \$2,709.00 | -4.7%               | -\$133.68            | 1.4909      |
| 78   | \$3,046.44                  | \$2,756.28 | \$2,901.36 | \$2,903.28                           | \$2,626.80 | \$2,765.04 | -4.7%               | -\$136.32            | 1.5218      |
| 79   | \$3,109.56                  | \$2,813.40 | \$2,961.48 | \$2,963.28                           | \$2,681.16 | \$2,822.28 | -4.7%               | -\$139.20            | 1.5533      |
| 80   | \$3,174.00                  | \$2,871.72 | \$3,022.80 | \$3,024.72                           | \$2,736.72 | \$2,880.72 | -4.7%               | -\$142.08            | 1.5854      |
| 81   | \$3,239.88                  | \$2,931.36 | \$3,085.56 | \$3,087.60                           | \$2,793.48 | \$2,940.48 | -4.7%               | -\$145.08            | 1.6182      |
| 82   | \$3,306.96                  | \$2,991.96 | \$3,149.40 | \$3,151.44                           | \$2,851.32 | \$3,001.44 | -4.7%               | -\$147.96            | 1.6518      |
| 83   | \$3,375.36                  | \$3,053.88 | \$3,214.68 | \$3,216.72                           | \$2,910.36 | \$3,063.48 | -4.7%               | -\$151.20            | 1.6860      |
| 84   | \$3,445.32                  | \$3,117.12 | \$3,281.16 | \$3,283.32                           | \$2,970.60 | \$3,126.96 | -4.7%               | -\$154.20            | 1.7210      |
| 85+  | \$3,516.48                  | \$3,181.68 | \$3,349.08 | \$3,351.24                           | \$3,032.04 | \$3,191.64 | -4.7%               | -\$157.44            | 1.7565      |

Note: The composite rate is \$151.42 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

2014 Proposed Plan F Underwritten Rates (2010 Plan)

## OLD METHODOLOGY

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$166.83                     | \$150.95 | \$158.89 | \$158.99                              | \$143.85 | \$151.42 | -4.7%               | -\$7.47              | 1.0000      |
| 66   | \$175.18                     | \$158.49 | \$166.83 | \$166.94                              | \$151.04 | \$158.99 | -4.7%               | -\$7.84              | 1.0500      |
| 67   | \$178.80                     | \$161.77 | \$170.28 | \$170.39                              | \$154.16 | \$162.28 | -4.7%               | -\$8.00              | 1.0717      |
| 68   | \$182.50                     | \$165.12 | \$173.81 | \$173.92                              | \$157.36 | \$165.64 | -4.7%               | -\$8.17              | 1.0939      |
| 69   | \$186.27                     | \$168.53 | \$177.40 | \$177.51                              | \$160.61 | \$169.06 | -4.7%               | -\$8.34              | 1.1165      |
| 70   | \$210.09                     | \$190.09 | \$200.09 | \$200.22                              | \$181.15 | \$190.68 | -4.7%               | -\$9.41              | 1.2593      |
| 71   | \$214.43                     | \$194.01 | \$204.22 | \$204.35                              | \$184.89 | \$194.62 | -4.7%               | -\$9.60              | 1.2853      |
| 72   | \$218.89                     | \$198.04 | \$208.46 | \$208.60                              | \$188.73 | \$198.66 | -4.7%               | -\$9.80              | 1.3120      |
| 73   | \$223.42                     | \$202.15 | \$212.79 | \$212.92                              | \$192.64 | \$202.78 | -4.7%               | -\$10.01             | 1.3392      |
| 74   | \$228.05                     | \$206.33 | \$217.19 | \$217.32                              | \$196.63 | \$206.98 | -4.7%               | -\$10.21             | 1.3669      |
| 75   | \$238.74                     | \$216.00 | \$227.37 | \$227.52                              | \$205.85 | \$216.68 | -4.7%               | -\$10.69             | 1.4310      |
| 76   | \$243.68                     | \$220.47 | \$232.07 | \$232.22                              | \$210.11 | \$221.16 | -4.7%               | -\$10.91             | 1.4606      |
| 77   | \$248.73                     | \$225.04 | \$236.89 | \$237.04                              | \$214.46 | \$225.75 | -4.7%               | -\$11.14             | 1.4909      |
| 78   | \$253.87                     | \$229.69 | \$241.78 | \$241.94                              | \$218.90 | \$230.42 | -4.7%               | -\$11.36             | 1.5217      |
| 79   | \$259.13                     | \$234.45 | \$246.79 | \$246.94                              | \$223.43 | \$235.19 | -4.7%               | -\$11.60             | 1.5532      |
| 80   | \$264.50                     | \$239.31 | \$251.90 | \$252.06                              | \$228.06 | \$240.06 | -4.7%               | -\$11.84             | 1.5854      |
| 81   | \$269.99                     | \$244.28 | \$257.13 | \$257.30                              | \$232.79 | \$245.04 | -4.7%               | -\$12.09             | 1.6183      |
| 82   | \$275.58                     | \$249.33 | \$262.45 | \$262.62                              | \$237.61 | \$250.12 | -4.7%               | -\$12.33             | 1.6518      |
| 83   | \$281.28                     | \$254.49 | \$267.89 | \$268.06                              | \$242.53 | \$255.29 | -4.7%               | -\$12.60             | 1.6860      |
| 84   | \$287.11                     | \$259.76 | \$273.43 | \$273.61                              | \$247.55 | \$260.58 | -4.7%               | -\$12.85             | 1.7209      |
| 85+  | \$293.04                     | \$265.14 | \$279.09 | \$279.27                              | \$252.67 | \$265.97 | -4.7%               | -\$13.12             | 1.7565      |

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$2,001.96                  | \$1,811.40 | \$1,906.68 | \$1,907.88                           | \$1,726.20 | \$1,817.04 | -4.7%               | -\$89.64             | 1.0000      |
| 66   | \$2,102.16                  | \$1,901.88 | \$2,001.96 | \$2,003.28                           | \$1,812.48 | \$1,907.88 | -4.7%               | -\$94.08             | 1.0500      |
| 67   | \$2,145.60                  | \$1,941.24 | \$2,043.36 | \$2,044.68                           | \$1,849.92 | \$1,947.36 | -4.7%               | -\$96.00             | 1.0717      |
| 68   | \$2,190.00                  | \$1,981.44 | \$2,085.72 | \$2,087.04                           | \$1,888.32 | \$1,987.68 | -4.7%               | -\$98.04             | 1.0939      |
| 69   | \$2,235.24                  | \$2,022.36 | \$2,128.80 | \$2,130.12                           | \$1,927.32 | \$2,028.72 | -4.7%               | -\$100.08            | 1.1165      |
| 70   | \$2,521.08                  | \$2,281.08 | \$2,401.08 | \$2,402.64                           | \$2,173.80 | \$2,288.16 | -4.7%               | -\$112.92            | 1.2593      |
| 71   | \$2,573.16                  | \$2,328.12 | \$2,450.64 | \$2,452.20                           | \$2,218.68 | \$2,335.44 | -4.7%               | -\$115.20            | 1.2853      |
| 72   | \$2,626.68                  | \$2,376.48 | \$2,501.52 | \$2,503.20                           | \$2,264.76 | \$2,383.92 | -4.7%               | -\$117.60            | 1.3120      |
| 73   | \$2,681.04                  | \$2,425.80 | \$2,553.48 | \$2,555.04                           | \$2,311.68 | \$2,433.36 | -4.7%               | -\$120.12            | 1.3392      |
| 74   | \$2,736.60                  | \$2,475.96 | \$2,606.28 | \$2,607.84                           | \$2,359.56 | \$2,483.76 | -4.7%               | -\$122.52            | 1.3669      |
| 75   | \$2,864.88                  | \$2,592.00 | \$2,728.44 | \$2,730.24                           | \$2,470.20 | \$2,600.16 | -4.7%               | -\$128.28            | 1.4310      |
| 76   | \$2,924.16                  | \$2,645.64 | \$2,784.84 | \$2,786.64                           | \$2,521.32 | \$2,653.92 | -4.7%               | -\$130.92            | 1.4606      |
| 77   | \$2,984.76                  | \$2,700.48 | \$2,842.68 | \$2,844.48                           | \$2,573.52 | \$2,709.00 | -4.7%               | -\$133.68            | 1.4909      |
| 78   | \$3,046.44                  | \$2,756.28 | \$2,901.36 | \$2,903.28                           | \$2,626.80 | \$2,765.04 | -4.7%               | -\$136.32            | 1.5217      |
| 79   | \$3,109.56                  | \$2,813.40 | \$2,961.48 | \$2,963.28                           | \$2,681.16 | \$2,822.28 | -4.7%               | -\$139.20            | 1.5532      |
| 80   | \$3,174.00                  | \$2,871.72 | \$3,022.80 | \$3,024.72                           | \$2,736.72 | \$2,880.72 | -4.7%               | -\$142.08            | 1.5854      |
| 81   | \$3,239.88                  | \$2,931.36 | \$3,085.56 | \$3,087.60                           | \$2,793.48 | \$2,940.48 | -4.7%               | -\$145.08            | 1.6183      |
| 82   | \$3,306.96                  | \$2,991.96 | \$3,149.40 | \$3,151.44                           | \$2,851.32 | \$3,001.44 | -4.7%               | -\$147.96            | 1.6518      |
| 83   | \$3,375.36                  | \$3,053.88 | \$3,214.68 | \$3,216.72                           | \$2,910.36 | \$3,063.48 | -4.7%               | -\$151.20            | 1.6860      |
| 84   | \$3,445.32                  | \$3,117.12 | \$3,281.16 | \$3,283.32                           | \$2,970.60 | \$3,126.96 | -4.7%               | -\$154.20            | 1.7209      |
| 85+  | \$3,516.48                  | \$3,181.68 | \$3,349.08 | \$3,351.24                           | \$3,032.04 | \$3,191.64 | -4.7%               | -\$157.44            | 1.7565      |

Note: The composite rate is \$151.42 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

2014 Proposed Plan B Underwritten Rates (2010 Plan)

## OLD METHODOLOGY

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$146.80                     | \$132.82 | \$139.81 | \$146.80                              | \$132.82 | \$139.81 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$154.14                     | \$139.46 | \$146.80 | \$154.14                              | \$139.46 | \$146.80 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$157.33                     | \$142.34 | \$149.83 | \$157.33                              | \$142.34 | \$149.83 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$160.59                     | \$145.29 | \$152.94 | \$160.59                              | \$145.29 | \$152.94 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$163.90                     | \$148.29 | \$156.10 | \$163.90                              | \$148.29 | \$156.10 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$184.87                     | \$167.26 | \$176.06 | \$184.87                              | \$167.26 | \$176.06 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$188.68                     | \$170.71 | \$179.70 | \$188.68                              | \$170.71 | \$179.70 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$192.60                     | \$174.26 | \$183.43 | \$192.60                              | \$174.26 | \$183.43 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$196.60                     | \$177.87 | \$187.23 | \$196.60                              | \$177.87 | \$187.23 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$200.66                     | \$181.55 | \$191.11 | \$200.66                              | \$181.55 | \$191.11 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$210.07                     | \$190.06 | \$200.07 | \$210.07                              | \$190.06 | \$200.07 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$214.42                     | \$194.00 | \$204.21 | \$214.42                              | \$194.00 | \$204.21 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$218.86                     | \$198.02 | \$208.44 | \$218.86                              | \$198.02 | \$208.44 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$223.39                     | \$202.11 | \$212.75 | \$223.39                              | \$202.11 | \$212.75 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$228.01                     | \$206.30 | \$217.15 | \$228.01                              | \$206.30 | \$217.15 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$232.74                     | \$210.57 | \$221.65 | \$232.74                              | \$210.57 | \$221.65 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$237.57                     | \$214.94 | \$226.25 | \$237.57                              | \$214.94 | \$226.25 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$242.49                     | \$219.39 | \$230.94 | \$242.49                              | \$219.39 | \$230.94 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$247.51                     | \$223.93 | \$235.72 | \$247.51                              | \$223.93 | \$235.72 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$252.63                     | \$228.57 | \$240.60 | \$252.63                              | \$228.57 | \$240.60 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$257.86                     | \$233.30 | \$245.58 | \$257.86                              | \$233.30 | \$245.58 | 0.0%                | \$0.00               | 1.7565      |

  

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$1,761.60                  | \$1,593.84 | \$1,677.72 | \$1,761.60                           | \$1,593.84 | \$1,677.72 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$1,849.68                  | \$1,673.52 | \$1,761.60 | \$1,849.68                           | \$1,673.52 | \$1,761.60 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$1,887.96                  | \$1,708.08 | \$1,797.96 | \$1,887.96                           | \$1,708.08 | \$1,797.96 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$1,927.08                  | \$1,743.48 | \$1,835.28 | \$1,927.08                           | \$1,743.48 | \$1,835.28 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$1,966.80                  | \$1,779.48 | \$1,873.20 | \$1,966.80                           | \$1,779.48 | \$1,873.20 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$2,218.44                  | \$2,007.12 | \$2,112.72 | \$2,218.44                           | \$2,007.12 | \$2,112.72 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$2,264.16                  | \$2,048.52 | \$2,156.40 | \$2,264.16                           | \$2,048.52 | \$2,156.40 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$2,311.20                  | \$2,091.12 | \$2,201.16 | \$2,311.20                           | \$2,091.12 | \$2,201.16 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$2,359.20                  | \$2,134.44 | \$2,246.76 | \$2,359.20                           | \$2,134.44 | \$2,246.76 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$2,407.92                  | \$2,178.60 | \$2,293.32 | \$2,407.92                           | \$2,178.60 | \$2,293.32 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$2,520.84                  | \$2,280.72 | \$2,400.84 | \$2,520.84                           | \$2,280.72 | \$2,400.84 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$2,573.04                  | \$2,328.00 | \$2,450.52 | \$2,573.04                           | \$2,328.00 | \$2,450.52 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$2,626.32                  | \$2,376.24 | \$2,501.28 | \$2,626.32                           | \$2,376.24 | \$2,501.28 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$2,680.68                  | \$2,425.32 | \$2,553.00 | \$2,680.68                           | \$2,425.32 | \$2,553.00 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$2,736.12                  | \$2,475.60 | \$2,605.80 | \$2,736.12                           | \$2,475.60 | \$2,605.80 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$2,792.88                  | \$2,526.84 | \$2,659.80 | \$2,792.88                           | \$2,526.84 | \$2,659.80 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$2,850.84                  | \$2,579.28 | \$2,715.00 | \$2,850.84                           | \$2,579.28 | \$2,715.00 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$2,909.88                  | \$2,632.68 | \$2,771.28 | \$2,909.88                           | \$2,632.68 | \$2,771.28 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$2,970.12                  | \$2,687.16 | \$2,828.64 | \$2,970.12                           | \$2,687.16 | \$2,828.64 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$3,031.56                  | \$2,742.84 | \$2,887.20 | \$3,031.56                           | \$2,742.84 | \$2,887.20 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$3,094.32                  | \$2,799.60 | \$2,946.96 | \$3,094.32                           | \$2,799.60 | \$2,946.96 | 0.0%                | \$0.00               | 1.7565      |

Note: The composite rate is \$139.81 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

**GHMSI dba CareFirst BlueCross BlueShield**  
**2014 Proposed Plan N Underwritten Rates (2010 Plan)**  
**OLD METHODOLOGY**

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$143.28                     | \$129.64 | \$136.46 | \$143.28                              | \$129.64 | \$136.46 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$150.45                     | \$136.12 | \$143.28 | \$150.45                              | \$136.12 | \$143.28 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$153.56                     | \$138.93 | \$146.24 | \$153.56                              | \$138.93 | \$146.24 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$156.74                     | \$141.81 | \$149.27 | \$156.74                              | \$141.81 | \$149.27 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$159.98                     | \$144.74 | \$152.36 | \$159.98                              | \$144.74 | \$152.36 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$180.44                     | \$163.25 | \$171.84 | \$180.44                              | \$163.25 | \$171.84 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$184.16                     | \$166.62 | \$175.39 | \$184.16                              | \$166.62 | \$175.39 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$187.99                     | \$170.08 | \$179.04 | \$187.99                              | \$170.08 | \$179.04 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$191.88                     | \$173.61 | \$182.75 | \$191.88                              | \$173.61 | \$182.75 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$195.85                     | \$177.20 | \$186.53 | \$195.85                              | \$177.20 | \$186.53 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$205.04                     | \$185.51 | \$195.27 | \$205.04                              | \$185.51 | \$195.27 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$209.28                     | \$189.35 | \$199.31 | \$209.28                              | \$189.35 | \$199.31 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$213.62                     | \$193.28 | \$203.45 | \$213.62                              | \$193.28 | \$203.45 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$218.03                     | \$197.27 | \$207.65 | \$218.03                              | \$197.27 | \$207.65 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$222.55                     | \$201.35 | \$211.95 | \$222.55                              | \$201.35 | \$211.95 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$227.16                     | \$205.53 | \$216.34 | \$227.16                              | \$205.53 | \$216.34 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$231.87                     | \$209.79 | \$220.83 | \$231.87                              | \$209.79 | \$220.83 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$236.67                     | \$214.13 | \$225.40 | \$236.67                              | \$214.13 | \$225.40 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$241.58                     | \$218.57 | \$230.07 | \$241.58                              | \$218.57 | \$230.07 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$246.58                     | \$223.09 | \$234.83 | \$246.58                              | \$223.09 | \$234.83 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$251.68                     | \$227.71 | \$239.69 | \$251.68                              | \$227.71 | \$239.69 | 0.0%                | \$0.00               | 1.7565      |

  

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$1,719.36                  | \$1,555.68 | \$1,637.52 | \$1,719.36                           | \$1,555.68 | \$1,637.52 | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$1,805.40                  | \$1,633.44 | \$1,719.36 | \$1,805.40                           | \$1,633.44 | \$1,719.36 | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$1,842.72                  | \$1,667.16 | \$1,754.88 | \$1,842.72                           | \$1,667.16 | \$1,754.88 | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$1,880.88                  | \$1,701.72 | \$1,791.24 | \$1,880.88                           | \$1,701.72 | \$1,791.24 | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$1,919.76                  | \$1,736.88 | \$1,828.32 | \$1,919.76                           | \$1,736.88 | \$1,828.32 | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$2,165.28                  | \$1,959.00 | \$2,062.08 | \$2,165.28                           | \$1,959.00 | \$2,062.08 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$2,209.92                  | \$1,999.44 | \$2,104.68 | \$2,209.92                           | \$1,999.44 | \$2,104.68 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$2,255.88                  | \$2,040.96 | \$2,148.48 | \$2,255.88                           | \$2,040.96 | \$2,148.48 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$2,302.56                  | \$2,083.32 | \$2,193.00 | \$2,302.56                           | \$2,083.32 | \$2,193.00 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$2,350.20                  | \$2,126.40 | \$2,238.36 | \$2,350.20                           | \$2,126.40 | \$2,238.36 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$2,460.48                  | \$2,226.12 | \$2,343.24 | \$2,460.48                           | \$2,226.12 | \$2,343.24 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$2,511.36                  | \$2,272.20 | \$2,391.72 | \$2,511.36                           | \$2,272.20 | \$2,391.72 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$2,563.44                  | \$2,319.36 | \$2,441.40 | \$2,563.44                           | \$2,319.36 | \$2,441.40 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$2,616.36                  | \$2,367.24 | \$2,491.80 | \$2,616.36                           | \$2,367.24 | \$2,491.80 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$2,670.60                  | \$2,416.20 | \$2,543.40 | \$2,670.60                           | \$2,416.20 | \$2,543.40 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$2,725.92                  | \$2,466.36 | \$2,596.08 | \$2,725.92                           | \$2,466.36 | \$2,596.08 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$2,782.44                  | \$2,517.48 | \$2,649.96 | \$2,782.44                           | \$2,517.48 | \$2,649.96 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$2,840.04                  | \$2,569.56 | \$2,704.80 | \$2,840.04                           | \$2,569.56 | \$2,704.80 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$2,898.96                  | \$2,622.84 | \$2,760.84 | \$2,898.96                           | \$2,622.84 | \$2,760.84 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$2,958.96                  | \$2,677.08 | \$2,817.96 | \$2,958.96                           | \$2,677.08 | \$2,817.96 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$3,020.16                  | \$2,732.52 | \$2,876.28 | \$3,020.16                           | \$2,732.52 | \$2,876.28 | 0.0%                | \$0.00               | 1.7565      |

Note: The composite rate is \$136.46 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.

# GHMSI dba CareFirst BlueCross BlueShield

2014 Proposed High F Underwritten Rates (2010 Plan)

## OLD METHODOLOGY

| Ages | Monthly Rates Eff 01/01/2013 |          |          | Proposed Monthly Rates Eff 01/01/2014 |          |          | Percentage Increase | Base Dollar Increase | Age Factors |
|------|------------------------------|----------|----------|---------------------------------------|----------|----------|---------------------|----------------------|-------------|
|      | Male                         | Female   | Base     | Male                                  | Female   | Base     |                     |                      |             |
| 65   | \$77.57                      | \$70.19  | \$73.88  | \$77.57                               | \$70.19  | \$73.88  | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$81.45                      | \$73.70  | \$77.57  | \$81.45                               | \$73.70  | \$77.57  | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$83.14                      | \$75.22  | \$79.18  | \$83.14                               | \$75.22  | \$79.18  | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$84.86                      | \$76.78  | \$80.82  | \$84.86                               | \$76.78  | \$80.82  | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$86.61                      | \$78.36  | \$82.49  | \$86.61                               | \$78.36  | \$82.49  | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$97.69                      | \$88.39  | \$93.04  | \$97.69                               | \$88.39  | \$93.04  | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$99.71                      | \$90.21  | \$94.96  | \$99.71                               | \$90.21  | \$94.96  | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$101.78                     | \$92.08  | \$96.93  | \$101.78                              | \$92.08  | \$96.93  | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$103.89                     | \$93.99  | \$98.94  | \$103.89                              | \$93.99  | \$98.94  | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$106.04                     | \$95.94  | \$100.99 | \$106.04                              | \$95.94  | \$100.99 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$111.01                     | \$100.44 | \$105.72 | \$111.01                              | \$100.44 | \$105.72 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$113.30                     | \$102.51 | \$107.91 | \$113.30                              | \$102.51 | \$107.91 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$115.66                     | \$104.64 | \$110.15 | \$115.66                              | \$104.64 | \$110.15 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$118.04                     | \$106.80 | \$112.42 | \$118.04                              | \$106.80 | \$112.42 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$120.49                     | \$109.01 | \$114.75 | \$120.49                              | \$109.01 | \$114.75 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$122.99                     | \$111.27 | \$117.13 | \$122.99                              | \$111.27 | \$117.13 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$125.54                     | \$113.58 | \$119.56 | \$125.54                              | \$113.58 | \$119.56 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$128.14                     | \$115.93 | \$122.03 | \$128.14                              | \$115.93 | \$122.03 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$130.79                     | \$118.33 | \$124.56 | \$130.79                              | \$118.33 | \$124.56 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$133.50                     | \$120.78 | \$127.14 | \$133.50                              | \$120.78 | \$127.14 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$136.26                     | \$123.28 | \$129.77 | \$136.26                              | \$123.28 | \$129.77 | 0.0%                | \$0.00               | 1.7565      |

  

| Ages | Annual Rates Eff 01/01/2013 |            |            | Proposed Annual Rates Eff 01/01/2014 |            |            | Percentage Increase | Base Dollar Increase | Age Factors |
|------|-----------------------------|------------|------------|--------------------------------------|------------|------------|---------------------|----------------------|-------------|
|      | Male                        | Female     | Base       | Male                                 | Female     | Base       |                     |                      |             |
| 65   | \$930.84                    | \$842.28   | \$886.56   | \$930.84                             | \$842.28   | \$886.56   | 0.0%                | \$0.00               | 1.0000      |
| 66   | \$977.40                    | \$884.40   | \$930.84   | \$977.40                             | \$884.40   | \$930.84   | 0.0%                | \$0.00               | 1.0500      |
| 67   | \$997.68                    | \$902.64   | \$950.16   | \$997.68                             | \$902.64   | \$950.16   | 0.0%                | \$0.00               | 1.0717      |
| 68   | \$1,018.32                  | \$921.36   | \$969.84   | \$1,018.32                           | \$921.36   | \$969.84   | 0.0%                | \$0.00               | 1.0939      |
| 69   | \$1,039.32                  | \$940.32   | \$989.88   | \$1,039.32                           | \$940.32   | \$989.88   | 0.0%                | \$0.00               | 1.1165      |
| 70   | \$1,172.28                  | \$1,060.68 | \$1,116.48 | \$1,172.28                           | \$1,060.68 | \$1,116.48 | 0.0%                | \$0.00               | 1.2593      |
| 71   | \$1,196.52                  | \$1,082.52 | \$1,139.52 | \$1,196.52                           | \$1,082.52 | \$1,139.52 | 0.0%                | \$0.00               | 1.2853      |
| 72   | \$1,221.36                  | \$1,104.96 | \$1,163.16 | \$1,221.36                           | \$1,104.96 | \$1,163.16 | 0.0%                | \$0.00               | 1.3120      |
| 73   | \$1,246.68                  | \$1,127.88 | \$1,187.28 | \$1,246.68                           | \$1,127.88 | \$1,187.28 | 0.0%                | \$0.00               | 1.3392      |
| 74   | \$1,272.48                  | \$1,151.28 | \$1,211.88 | \$1,272.48                           | \$1,151.28 | \$1,211.88 | 0.0%                | \$0.00               | 1.3669      |
| 75   | \$1,332.12                  | \$1,205.28 | \$1,268.64 | \$1,332.12                           | \$1,205.28 | \$1,268.64 | 0.0%                | \$0.00               | 1.4310      |
| 76   | \$1,359.60                  | \$1,230.12 | \$1,294.92 | \$1,359.60                           | \$1,230.12 | \$1,294.92 | 0.0%                | \$0.00               | 1.4606      |
| 77   | \$1,387.92                  | \$1,255.68 | \$1,321.80 | \$1,387.92                           | \$1,255.68 | \$1,321.80 | 0.0%                | \$0.00               | 1.4909      |
| 78   | \$1,416.48                  | \$1,281.60 | \$1,349.04 | \$1,416.48                           | \$1,281.60 | \$1,349.04 | 0.0%                | \$0.00               | 1.5217      |
| 79   | \$1,445.88                  | \$1,308.12 | \$1,377.00 | \$1,445.88                           | \$1,308.12 | \$1,377.00 | 0.0%                | \$0.00               | 1.5532      |
| 80   | \$1,475.88                  | \$1,335.24 | \$1,405.56 | \$1,475.88                           | \$1,335.24 | \$1,405.56 | 0.0%                | \$0.00               | 1.5854      |
| 81   | \$1,506.48                  | \$1,362.96 | \$1,434.72 | \$1,506.48                           | \$1,362.96 | \$1,434.72 | 0.0%                | \$0.00               | 1.6183      |
| 82   | \$1,537.68                  | \$1,391.16 | \$1,464.36 | \$1,537.68                           | \$1,391.16 | \$1,464.36 | 0.0%                | \$0.00               | 1.6518      |
| 83   | \$1,569.48                  | \$1,419.96 | \$1,494.72 | \$1,569.48                           | \$1,419.96 | \$1,494.72 | 0.0%                | \$0.00               | 1.6860      |
| 84   | \$1,602.00                  | \$1,449.36 | \$1,525.68 | \$1,602.00                           | \$1,449.36 | \$1,525.68 | 0.0%                | \$0.00               | 1.7209      |
| 85+  | \$1,635.12                  | \$1,479.36 | \$1,557.24 | \$1,635.12                           | \$1,479.36 | \$1,557.24 | 0.0%                | \$0.00               | 1.7565      |

Note: The composite rate is \$73.88 which is the age 65 base rate. The gender factors are .95 for females and 1.05 for males.



**GHMSI DC Medigap  
 PLAN A (2010 Plan) New Methodology  
 Non-Disableds and Disableds  
 Individual, Monthly, Gross Premiums  
 Rates Effective 01/01/2014**

|    | <b>Level 1 Rates *</b> |             |               | <b>Level 2 Rates</b>   |                          |                    |                      | <b>Level 3 Rates</b>   |                          |                    |                      |
|----|------------------------|-------------|---------------|------------------------|--------------------------|--------------------|----------------------|------------------------|--------------------------|--------------------|----------------------|
|    | <b>Age</b>             | <b>Male</b> | <b>Female</b> | <b>Non-Smoker Male</b> | <b>Non-Smoker Female</b> | <b>Smoker Male</b> | <b>Smoker Female</b> | <b>Non-Smoker Male</b> | <b>Non-Smoker Female</b> | <b>Smoker Male</b> | <b>Smoker Female</b> |
|    | <65                    | \$681       | \$650         | \$790                  | \$754                    | \$988              | \$943                | \$1,090                | \$1,040                  | \$1,362            | \$1,300              |
| 1  | 65                     | \$129       | \$123         | \$194                  | \$185                    | \$243              | \$231                | \$259                  | \$247                    | \$323              | \$308                |
| 2  | 66                     | \$135       | \$129         | \$202                  | \$192                    | \$252              | \$240                | \$268                  | \$255                    | \$335              | \$319                |
| 3  | 67                     | \$142       | \$134         | \$210                  | \$198                    | \$262              | \$248                | \$276                  | \$261                    | \$345              | \$327                |
| 4  | 68                     | \$148       | \$139         | \$215                  | \$201                    | \$268              | \$252                | \$282                  | \$264                    | \$352              | \$330                |
| 5  | 69                     | \$155       | \$145         | \$217                  | \$203                    | \$271              | \$254                | \$287                  | \$268                    | \$358              | \$335                |
| 6  | 70                     | \$162       | \$151         | \$219                  | \$204                    | \$273              | \$255                | \$292                  | \$272                    | \$365              | \$340                |
| 7  | 71                     | \$169       | \$158         | \$220                  | \$205                    | \$275              | \$256                | \$297                  | \$276                    | \$371              | \$345                |
| 8  | 72                     | \$177       | \$164         | \$223                  | \$206                    | \$279              | \$258                | \$301                  | \$278                    | \$376              | \$348                |
| 9  | 73                     | \$185       | \$170         | \$226                  | \$207                    | \$282              | \$259                | \$306                  | \$281                    | \$382              | \$351                |
| 10 | 74                     | \$192       | \$175         | \$228                  | \$208                    | \$285              | \$260                | \$311                  | \$283                    | \$388              | \$354                |
| 11 | 75                     | \$198       | \$180         | \$230                  | \$208                    | \$288              | \$260                | \$317                  | \$287                    | \$397              | \$359                |
| 12 | 76                     | \$205       | \$185         | \$238                  | \$214                    | \$298              | \$267                | \$329                  | \$295                    | \$411              | \$369                |
| 13 | 77                     | \$213       | \$190         | \$247                  | \$220                    | \$308              | \$275                | \$340                  | \$303                    | \$425              | \$379                |
| 14 | 78                     | \$220       | \$195         | \$255                  | \$226                    | \$319              | \$282                | \$352                  | \$312                    | \$440              | \$390                |
| 15 | 79                     | \$228       | \$200         | \$264                  | \$232                    | \$330              | \$290                | \$364                  | \$320                    | \$455              | \$400                |
| 16 | 80                     | \$236       | \$206         | \$273                  | \$239                    | \$342              | \$298                | \$377                  | \$329                    | \$471              | \$411                |
| 17 | 81                     | \$244       | \$211         | \$283                  | \$245                    | \$354              | \$306                | \$390                  | \$338                    | \$488              | \$422                |
| 18 | 82                     | \$252       | \$217         | \$293                  | \$252                    | \$366              | \$315                | \$404                  | \$347                    | \$505              | \$434                |
| 19 | 83                     | \$261       | \$223         | \$303                  | \$259                    | \$379              | \$323                | \$418                  | \$357                    | \$522              | \$446                |
| 20 | 84                     | \$270       | \$229         | \$314                  | \$266                    | \$392              | \$332                | \$433                  | \$366                    | \$541              | \$458                |
| 21 | 85                     | \$280       | \$235         | \$325                  | \$273                    | \$406              | \$341                | \$448                  | \$376                    | \$560              | \$470                |
| 22 | 86                     | \$283       | \$237         | \$328                  | \$275                    | \$410              | \$344                | \$452                  | \$380                    | \$565              | \$475                |
| 23 | 87                     | \$286       | \$240         | \$331                  | \$278                    | \$414              | \$348                | \$457                  | \$384                    | \$571              | \$480                |
| 24 | 88                     | \$288       | \$242         | \$335                  | \$281                    | \$418              | \$351                | \$461                  | \$388                    | \$577              | \$484                |
| 25 | 89                     | \$291       | \$245         | \$338                  | \$284                    | \$422              | \$355                | \$466                  | \$391                    | \$582              | \$489                |
| 26 | 90                     | \$294       | \$247         | \$341                  | \$287                    | \$426              | \$358                | \$471                  | \$395                    | \$588              | \$494                |

**SUM:**

**COMPOSITE RATE:                   \$143**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
 PLAN B (2010 Plan) New Methodology  
 Non-Disabled  
 Individual, Monthly, Gross Premiums  
 Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$108 | \$103  | \$162           | \$154             | \$202       | \$192         | \$215           | \$205             | \$269       | \$256         |
| 2  | 66              | \$113 | \$107  | \$168           | \$160             | \$210       | \$200         | \$223           | \$212             | \$279       | \$265         |
| 3  | 67              | \$118 | \$112  | \$174           | \$165             | \$218       | \$206         | \$230           | \$217             | \$287       | \$272         |
| 4  | 68              | \$123 | \$116  | \$179           | \$168             | \$223       | \$209         | \$234           | \$219             | \$293       | \$274         |
| 5  | 69              | \$129 | \$121  | \$181           | \$169             | \$226       | \$211         | \$239           | \$223             | \$298       | \$279         |
| 6  | 70              | \$135 | \$126  | \$182           | \$170             | \$228       | \$212         | \$243           | \$227             | \$303       | \$283         |
| 7  | 71              | \$141 | \$131  | \$183           | \$171             | \$229       | \$213         | \$247           | \$230             | \$308       | \$287         |
| 8  | 72              | \$147 | \$136  | \$186           | \$172             | \$232       | \$215         | \$251           | \$232             | \$313       | \$290         |
| 9  | 73              | \$154 | \$142  | \$188           | \$173             | \$235       | \$216         | \$254           | \$233             | \$318       | \$292         |
| 10 | 74              | \$160 | \$145  | \$190           | \$173             | \$237       | \$216         | \$258           | \$236             | \$323       | \$294         |
| 11 | 75              | \$165 | \$149  | \$192           | \$173             | \$239       | \$217         | \$264           | \$239             | \$330       | \$299         |
| 12 | 76              | \$171 | \$154  | \$198           | \$178             | \$248       | \$223         | \$273           | \$246             | \$342       | \$307         |
| 13 | 77              | \$177 | \$158  | \$205           | \$183             | \$256       | \$229         | \$283           | \$252             | \$354       | \$316         |
| 14 | 78              | \$183 | \$162  | \$212           | \$188             | \$265       | \$235         | \$293           | \$259             | \$366       | \$324         |
| 15 | 79              | \$189 | \$167  | \$220           | \$193             | \$275       | \$241         | \$303           | \$266             | \$379       | \$333         |
| 16 | 80              | \$196 | \$171  | \$227           | \$198             | \$284       | \$248         | \$314           | \$274             | \$392       | \$342         |
| 17 | 81              | \$203 | \$176  | \$235           | \$204             | \$294       | \$255         | \$325           | \$281             | \$406       | \$351         |
| 18 | 82              | \$210 | \$181  | \$244           | \$209             | \$305       | \$262         | \$336           | \$289             | \$420       | \$361         |
| 19 | 83              | \$217 | \$185  | \$252           | \$215             | \$315       | \$269         | \$348           | \$297             | \$435       | \$371         |
| 20 | 84              | \$225 | \$190  | \$261           | \$221             | \$326       | \$276         | \$360           | \$305             | \$450       | \$381         |
| 21 | 85              | \$233 | \$196  | \$270           | \$227             | \$338       | \$284         | \$373           | \$313             | \$466       | \$391         |
| 22 | 86              | \$235 | \$198  | \$273           | \$229             | \$341       | \$286         | \$376           | \$316             | \$470       | \$395         |
| 23 | 87              | \$238 | \$200  | \$276           | \$232             | \$344       | \$289         | \$380           | \$319             | \$475       | \$399         |
| 24 | 88              | \$240 | \$202  | \$278           | \$234             | \$348       | \$292         | \$384           | \$323             | \$480       | \$403         |
| 25 | 89              | \$242 | \$204  | \$281           | \$236             | \$351       | \$295         | \$388           | \$326             | \$485       | \$407         |
| 26 | 90              | \$245 | \$206  | \$284           | \$239             | \$355       | \$298         | \$392           | \$329             | \$489       | \$411         |

**SUM:**

**COMPOSITE RATE:                    \$119**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
 PLAN F (2010 Plan) New Methodology  
 Non-Disabled  
 Individual, Monthly, Gross Premiums  
 Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$136 | \$129  | \$204           | \$194             | \$254       | \$242         | \$272           | \$259             | \$339       | \$323         |
| 2  | 66              | \$142 | \$135  | \$212           | \$201             | \$264       | \$252         | \$281           | \$268             | \$351       | \$335         |
| 3  | 67              | \$149 | \$141  | \$220           | \$208             | \$275       | \$260         | \$290           | \$274             | \$362       | \$343         |
| 4  | 68              | \$155 | \$146  | \$225           | \$211             | \$282       | \$264         | \$295           | \$277             | \$369       | \$346         |
| 5  | 69              | \$163 | \$152  | \$228           | \$213             | \$284       | \$266         | \$301           | \$281             | \$376       | \$351         |
| 6  | 70              | \$170 | \$159  | \$229           | \$214             | \$287       | \$268         | \$306           | \$286             | \$382       | \$357         |
| 7  | 71              | \$178 | \$165  | \$231           | \$215             | \$289       | \$269         | \$311           | \$290             | \$389       | \$362         |
| 8  | 72              | \$186 | \$172  | \$234           | \$216             | \$293       | \$271         | \$316           | \$292             | \$395       | \$365         |
| 9  | 73              | \$194 | \$178  | \$237           | \$218             | \$296       | \$272         | \$321           | \$294             | \$401       | \$368         |
| 10 | 74              | \$201 | \$183  | \$239           | \$218             | \$299       | \$273         | \$326           | \$297             | \$407       | \$371         |
| 11 | 75              | \$208 | \$188  | \$241           | \$219             | \$302       | \$273         | \$333           | \$301             | \$416       | \$377         |
| 12 | 76              | \$215 | \$194  | \$250           | \$225             | \$312       | \$281         | \$345           | \$310             | \$431       | \$387         |
| 13 | 77              | \$223 | \$199  | \$259           | \$231             | \$323       | \$288         | \$357           | \$318             | \$446       | \$398         |
| 14 | 78              | \$231 | \$204  | \$268           | \$237             | \$335       | \$296         | \$369           | \$327             | \$461       | \$409         |
| 15 | 79              | \$239 | \$210  | \$277           | \$244             | \$346       | \$304         | \$382           | \$336             | \$478       | \$420         |
| 16 | 80              | \$247 | \$216  | \$287           | \$250             | \$358       | \$313         | \$396           | \$345             | \$494       | \$431         |
| 17 | 81              | \$256 | \$222  | \$297           | \$257             | \$371       | \$321         | \$409           | \$355             | \$512       | \$443         |
| 18 | 82              | \$265 | \$228  | \$307           | \$264             | \$384       | \$330         | \$424           | \$364             | \$529       | \$455         |
| 19 | 83              | \$274 | \$234  | \$318           | \$271             | \$397       | \$339         | \$439           | \$374             | \$548       | \$467         |
| 20 | 84              | \$284 | \$240  | \$329           | \$279             | \$411       | \$348         | \$454           | \$384             | \$567       | \$480         |
| 21 | 85              | \$294 | \$247  | \$341           | \$286             | \$426       | \$358         | \$470           | \$395             | \$587       | \$493         |
| 22 | 86              | \$297 | \$249  | \$344           | \$289             | \$430       | \$361         | \$474           | \$399             | \$593       | \$498         |
| 23 | 87              | \$299 | \$252  | \$347           | \$292             | \$434       | \$365         | \$479           | \$403             | \$599       | \$503         |
| 24 | 88              | \$302 | \$254  | \$351           | \$295             | \$439       | \$368         | \$484           | \$407             | \$605       | \$508         |
| 25 | 89              | \$306 | \$257  | \$354           | \$298             | \$443       | \$372         | \$489           | \$411             | \$611       | \$513         |
| 26 | 90              | \$309 | \$259  | \$358           | \$301             | \$447       | \$376         | \$494           | \$415             | \$617       | \$518         |

**SUM:**

**COMPOSITE RATE: \$150**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
High F (2010 Plan) New Methodology  
Non-Disabled  
Individual, Monthly, Gross Premiums  
Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$51  | \$48   | \$76            | \$72              | \$95        | \$91          | \$101           | \$97              | \$127       | \$121         |
| 2  | 66              | \$53  | \$50   | \$79            | \$75              | \$99        | \$94          | \$105           | \$100             | \$131       | \$125         |
| 3  | 67              | \$55  | \$52   | \$82            | \$78              | \$103       | \$97          | \$108           | \$102             | \$135       | \$128         |
| 4  | 68              | \$58  | \$54   | \$84            | \$79              | \$105       | \$99          | \$110           | \$103             | \$138       | \$129         |
| 5  | 69              | \$61  | \$57   | \$85            | \$79              | \$106       | \$99          | \$112           | \$105             | \$140       | \$131         |
| 6  | 70              | \$63  | \$59   | \$86            | \$80              | \$107       | \$100         | \$114           | \$107             | \$143       | \$133         |
| 7  | 71              | \$66  | \$62   | \$86            | \$80              | \$108       | \$100         | \$116           | \$108             | \$145       | \$135         |
| 8  | 72              | \$69  | \$64   | \$87            | \$81              | \$109       | \$101         | \$118           | \$109             | \$147       | \$136         |
| 9  | 73              | \$73  | \$67   | \$88            | \$81              | \$111       | \$102         | \$120           | \$110             | \$150       | \$137         |
| 10 | 74              | \$75  | \$68   | \$89            | \$81              | \$112       | \$102         | \$122           | \$111             | \$152       | \$139         |
| 11 | 75              | \$78  | \$70   | \$90            | \$82              | \$113       | \$102         | \$124           | \$113             | \$155       | \$141         |
| 12 | 76              | \$80  | \$72   | \$93            | \$84              | \$117       | \$105         | \$129           | \$116             | \$161       | \$144         |
| 13 | 77              | \$83  | \$74   | \$97            | \$86              | \$121       | \$108         | \$133           | \$119             | \$166       | \$148         |
| 14 | 78              | \$86  | \$76   | \$100           | \$88              | \$125       | \$111         | \$138           | \$122             | \$172       | \$153         |
| 15 | 79              | \$89  | \$78   | \$103           | \$91              | \$129       | \$114         | \$143           | \$125             | \$178       | \$157         |
| 16 | 80              | \$92  | \$81   | \$107           | \$93              | \$134       | \$117         | \$148           | \$129             | \$185       | \$161         |
| 17 | 81              | \$96  | \$83   | \$111           | \$96              | \$138       | \$120         | \$153           | \$132             | \$191       | \$165         |
| 18 | 82              | \$99  | \$85   | \$115           | \$99              | \$143       | \$123         | \$158           | \$136             | \$198       | \$170         |
| 19 | 83              | \$102 | \$87   | \$119           | \$101             | \$148       | \$127         | \$164           | \$140             | \$205       | \$175         |
| 20 | 84              | \$106 | \$90   | \$123           | \$104             | \$154       | \$130         | \$169           | \$143             | \$212       | \$179         |
| 21 | 85              | \$110 | \$92   | \$127           | \$107             | \$159       | \$133         | \$175           | \$147             | \$219       | \$184         |
| 22 | 86              | \$111 | \$93   | \$128           | \$108             | \$160       | \$135         | \$177           | \$149             | \$221       | \$186         |
| 23 | 87              | \$112 | \$94   | \$130           | \$109             | \$162       | \$136         | \$179           | \$150             | \$224       | \$188         |
| 24 | 88              | \$113 | \$95   | \$131           | \$110             | \$164       | \$138         | \$181           | \$152             | \$226       | \$190         |
| 25 | 89              | \$114 | \$96   | \$132           | \$111             | \$165       | \$139         | \$182           | \$153             | \$228       | \$192         |
| 26 | 90              | \$115 | \$97   | \$134           | \$112             | \$167       | \$140         | \$184           | \$155             | \$230       | \$194         |

**SUM:**

**COMPOSITE RATE: \$56**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
PLAN N (2010 Plan) New Methodology  
Non-Disabled  
Individual, Monthly, Gross Premiums  
Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$91  | \$87   | \$137           | \$131             | \$171       | \$163         | \$183           | \$174             | \$228       | \$218         |
| 2  | 66              | \$96  | \$91   | \$142           | \$136             | \$178       | \$170         | \$189           | \$180             | \$237       | \$225         |
| 3  | 67              | \$100 | \$95   | \$148           | \$140             | \$185       | \$175         | \$195           | \$185             | \$244       | \$231         |
| 4  | 68              | \$105 | \$98   | \$152           | \$142             | \$190       | \$178         | \$199           | \$186             | \$248       | \$233         |
| 5  | 69              | \$109 | \$102  | \$153           | \$143             | \$191       | \$179         | \$202           | \$189             | \$253       | \$237         |
| 6  | 70              | \$114 | \$107  | \$155           | \$144             | \$193       | \$180         | \$206           | \$192             | \$257       | \$240         |
| 7  | 71              | \$120 | \$111  | \$156           | \$145             | \$194       | \$181         | \$209           | \$195             | \$262       | \$244         |
| 8  | 72              | \$125 | \$116  | \$158           | \$146             | \$197       | \$182         | \$213           | \$197             | \$266       | \$246         |
| 9  | 73              | \$131 | \$120  | \$160           | \$147             | \$199       | \$183         | \$216           | \$198             | \$270       | \$248         |
| 10 | 74              | \$135 | \$123  | \$161           | \$147             | \$201       | \$184         | \$219           | \$200             | \$274       | \$250         |
| 11 | 75              | \$140 | \$127  | \$163           | \$147             | \$203       | \$184         | \$224           | \$203             | \$280       | \$254         |
| 12 | 76              | \$145 | \$130  | \$168           | \$151             | \$210       | \$189         | \$232           | \$209             | \$290       | \$261         |
| 13 | 77              | \$150 | \$134  | \$174           | \$155             | \$218       | \$194         | \$240           | \$214             | \$300       | \$268         |
| 14 | 78              | \$155 | \$138  | \$180           | \$160             | \$225       | \$199         | \$249           | \$220             | \$311       | \$275         |
| 15 | 79              | \$161 | \$141  | \$187           | \$164             | \$233       | \$205         | \$257           | \$226             | \$322       | \$283         |
| 16 | 80              | \$166 | \$145  | \$193           | \$168             | \$241       | \$211         | \$266           | \$232             | \$333       | \$290         |
| 17 | 81              | \$172 | \$149  | \$200           | \$173             | \$250       | \$216         | \$276           | \$239             | \$344       | \$298         |
| 18 | 82              | \$178 | \$153  | \$207           | \$178             | \$258       | \$222         | \$285           | \$245             | \$357       | \$306         |
| 19 | 83              | \$185 | \$157  | \$214           | \$183             | \$268       | \$228         | \$295           | \$252             | \$369       | \$315         |
| 20 | 84              | \$191 | \$162  | \$222           | \$188             | \$277       | \$234         | \$306           | \$259             | \$382       | \$323         |
| 21 | 85              | \$198 | \$166  | \$229           | \$193             | \$287       | \$241         | \$316           | \$266             | \$395       | \$332         |
| 22 | 86              | \$200 | \$168  | \$232           | \$195             | \$289       | \$243         | \$319           | \$268             | \$399       | \$335         |
| 23 | 87              | \$202 | \$169  | \$234           | \$197             | \$292       | \$246         | \$323           | \$271             | \$403       | \$339         |
| 24 | 88              | \$204 | \$171  | \$236           | \$198             | \$295       | \$248         | \$326           | \$274             | \$407       | \$342         |
| 25 | 89              | \$206 | \$173  | \$239           | \$200             | \$298       | \$251         | \$329           | \$277             | \$411       | \$346         |
| 26 | 90              | \$208 | \$175  | \$241           | \$202             | \$301       | \$253         | \$332           | \$279             | \$415       | \$349         |

**SUM:**

**COMPOSITE RATE:           \$101**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
PLAN G (2010 Plan) New Methodology  
Non-Disabled  
Individual, Monthly, Gross Premiums  
Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$126 | \$120  | \$189           | \$180             | \$236       | \$225         | \$252           | \$240             | \$314       | \$300         |
| 2  | 66              | \$132 | \$125  | \$196           | \$187             | \$245       | \$233         | \$261           | \$248             | \$326       | \$310         |
| 3  | 67              | \$138 | \$130  | \$204           | \$193             | \$255       | \$241         | \$268           | \$254             | \$336       | \$317         |
| 4  | 68              | \$144 | \$135  | \$209           | \$196             | \$261       | \$245         | \$274           | \$256             | \$342       | \$320         |
| 5  | 69              | \$151 | \$141  | \$211           | \$197             | \$264       | \$246         | \$279           | \$261             | \$348       | \$326         |
| 6  | 70              | \$158 | \$147  | \$213           | \$199             | \$266       | \$248         | \$284           | \$265             | \$354       | \$331         |
| 7  | 71              | \$165 | \$153  | \$214           | \$199             | \$268       | \$249         | \$288           | \$268             | \$360       | \$335         |
| 8  | 72              | \$172 | \$159  | \$217           | \$201             | \$271       | \$251         | \$293           | \$271             | \$366       | \$338         |
| 9  | 73              | \$180 | \$165  | \$220           | \$202             | \$275       | \$252         | \$297           | \$273             | \$371       | \$341         |
| 10 | 74              | \$186 | \$170  | \$222           | \$202             | \$277       | \$253         | \$302           | \$275             | \$377       | \$344         |
| 11 | 75              | \$193 | \$175  | \$224           | \$202             | \$280       | \$253         | \$309           | \$279             | \$386       | \$349         |
| 12 | 76              | \$200 | \$179  | \$232           | \$208             | \$289       | \$260         | \$319           | \$287             | \$399       | \$359         |
| 13 | 77              | \$207 | \$184  | \$240           | \$214             | \$300       | \$267         | \$331           | \$295             | \$413       | \$369         |
| 14 | 78              | \$214 | \$189  | \$248           | \$220             | \$310       | \$275         | \$342           | \$303             | \$428       | \$379         |
| 15 | 79              | \$221 | \$195  | \$257           | \$226             | \$321       | \$282         | \$354           | \$311             | \$443       | \$389         |
| 16 | 80              | \$229 | \$200  | \$266           | \$232             | \$332       | \$290         | \$367           | \$320             | \$458       | \$400         |
| 17 | 81              | \$237 | \$205  | \$275           | \$238             | \$344       | \$298         | \$379           | \$329             | \$474       | \$411         |
| 18 | 82              | \$245 | \$211  | \$285           | \$245             | \$356       | \$306         | \$393           | \$337             | \$491       | \$422         |
| 19 | 83              | \$254 | \$217  | \$295           | \$251             | \$368       | \$314         | \$406           | \$347             | \$508       | \$433         |
| 20 | 84              | \$263 | \$223  | \$305           | \$258             | \$381       | \$323         | \$421           | \$356             | \$526       | \$445         |
| 21 | 85              | \$272 | \$229  | \$316           | \$265             | \$394       | \$331         | \$435           | \$366             | \$544       | \$457         |
| 22 | 86              | \$275 | \$231  | \$319           | \$268             | \$398       | \$335         | \$440           | \$369             | \$549       | \$462         |
| 23 | 87              | \$278 | \$233  | \$322           | \$270             | \$402       | \$338         | \$444           | \$373             | \$555       | \$466         |
| 24 | 88              | \$280 | \$235  | \$325           | \$273             | \$406       | \$341         | \$448           | \$377             | \$560       | \$471         |
| 25 | 89              | \$283 | \$238  | \$328           | \$276             | \$410       | \$345         | \$453           | \$381             | \$566       | \$476         |
| 26 | 90              | \$286 | \$240  | \$332           | \$279             | \$415       | \$348         | \$458           | \$384             | \$572       | \$480         |

**SUM:**

**COMPOSITE RATE:                    \$139**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
PLAN L (2010 Plan) New Methodology  
Non-Disabled  
Individual, Monthly, Gross Premiums  
Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$96  | \$91   | \$144           | \$137             | \$180       | \$171         | \$192           | \$183             | \$240       | \$228         |
| 2  | 66              | \$100 | \$96   | \$150           | \$142             | \$187       | \$178         | \$199           | \$189             | \$248       | \$236         |
| 3  | 67              | \$105 | \$99   | \$155           | \$147             | \$194       | \$184         | \$205           | \$194             | \$256       | \$242         |
| 4  | 68              | \$110 | \$103  | \$159           | \$149             | \$199       | \$186         | \$209           | \$196             | \$261       | \$244         |
| 5  | 69              | \$115 | \$107  | \$161           | \$150             | \$201       | \$188         | \$213           | \$199             | \$266       | \$248         |
| 6  | 70              | \$120 | \$112  | \$162           | \$151             | \$203       | \$189         | \$216           | \$202             | \$270       | \$252         |
| 7  | 71              | \$126 | \$117  | \$163           | \$152             | \$204       | \$190         | \$220           | \$205             | \$275       | \$256         |
| 8  | 72              | \$131 | \$121  | \$165           | \$153             | \$207       | \$191         | \$223           | \$206             | \$279       | \$258         |
| 9  | 73              | \$137 | \$126  | \$168           | \$154             | \$209       | \$192         | \$227           | \$208             | \$283       | \$260         |
| 10 | 74              | \$142 | \$130  | \$169           | \$154             | \$211       | \$193         | \$230           | \$210             | \$288       | \$262         |
| 11 | 75              | \$147 | \$133  | \$171           | \$154             | \$213       | \$193         | \$235           | \$213             | \$294       | \$266         |
| 12 | 76              | \$152 | \$137  | \$177           | \$159             | \$221       | \$198         | \$244           | \$219             | \$304       | \$274         |
| 13 | 77              | \$158 | \$141  | \$183           | \$163             | \$228       | \$204         | \$252           | \$225             | \$315       | \$281         |
| 14 | 78              | \$163 | \$144  | \$189           | \$168             | \$236       | \$209         | \$261           | \$231             | \$326       | \$289         |
| 15 | 79              | \$169 | \$148  | \$196           | \$172             | \$245       | \$215         | \$270           | \$237             | \$338       | \$297         |
| 16 | 80              | \$175 | \$152  | \$203           | \$177             | \$253       | \$221         | \$279           | \$244             | \$349       | \$305         |
| 17 | 81              | \$181 | \$157  | \$210           | \$182             | \$262       | \$227         | \$289           | \$251             | \$362       | \$313         |
| 18 | 82              | \$187 | \$161  | \$217           | \$187             | \$271       | \$233         | \$299           | \$257             | \$374       | \$322         |
| 19 | 83              | \$194 | \$165  | \$225           | \$192             | \$281       | \$240         | \$310           | \$264             | \$387       | \$330         |
| 20 | 84              | \$200 | \$170  | \$233           | \$197             | \$291       | \$246         | \$321           | \$271             | \$401       | \$339         |
| 21 | 85              | \$207 | \$174  | \$241           | \$202             | \$301       | \$253         | \$332           | \$279             | \$415       | \$349         |
| 22 | 86              | \$210 | \$176  | \$243           | \$204             | \$304       | \$255         | \$335           | \$282             | \$419       | \$352         |
| 23 | 87              | \$212 | \$178  | \$245           | \$206             | \$307       | \$258         | \$339           | \$284             | \$423       | \$356         |
| 24 | 88              | \$214 | \$180  | \$248           | \$208             | \$310       | \$260         | \$342           | \$287             | \$427       | \$359         |
| 25 | 89              | \$216 | \$181  | \$250           | \$210             | \$313       | \$263         | \$345           | \$290             | \$432       | \$363         |
| 26 | 90              | \$218 | \$183  | \$253           | \$212             | \$316       | \$266         | \$349           | \$293             | \$436       | \$366         |

**SUM:**

**COMPOSITE RATE:                    \$106**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**GHMSI DC Medigap  
PLAN M (2010 Plan) New Methodology  
Non-Disabled  
Individual, Monthly, Gross Premiums  
Rates Effective 01/01/2014**

|    | Level 1 Rates * |       |        | Level 2 Rates   |                   |             |               | Level 3 Rates   |                   |             |               |
|----|-----------------|-------|--------|-----------------|-------------------|-------------|---------------|-----------------|-------------------|-------------|---------------|
|    | Age             | Male  | Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female | Non-Smoker Male | Non-Smoker Female | Smoker Male | Smoker Female |
| 1  | 65              | \$115 | \$110  | \$172           | \$164             | \$215       | \$205         | \$230           | \$219             | \$287       | \$274         |
| 2  | 66              | \$120 | \$114  | \$179           | \$171             | \$224       | \$213         | \$238           | \$227             | \$298       | \$283         |
| 3  | 67              | \$126 | \$119  | \$186           | \$176             | \$233       | \$220         | \$245           | \$232             | \$307       | \$290         |
| 4  | 68              | \$132 | \$123  | \$191           | \$179             | \$238       | \$223         | \$250           | \$234             | \$312       | \$293         |
| 5  | 69              | \$138 | \$129  | \$193           | \$180             | \$241       | \$225         | \$255           | \$238             | \$318       | \$298         |
| 6  | 70              | \$144 | \$134  | \$194           | \$181             | \$243       | \$227         | \$259           | \$242             | \$324       | \$302         |
| 7  | 71              | \$150 | \$140  | \$196           | \$182             | \$245       | \$228         | \$263           | \$245             | \$329       | \$306         |
| 8  | 72              | \$157 | \$145  | \$198           | \$183             | \$248       | \$229         | \$267           | \$247             | \$334       | \$309         |
| 9  | 73              | \$165 | \$151  | \$201           | \$184             | \$251       | \$230         | \$271           | \$249             | \$339       | \$311         |
| 10 | 74              | \$170 | \$155  | \$203           | \$185             | \$253       | \$231         | \$276           | \$251             | \$345       | \$314         |
| 11 | 75              | \$176 | \$159  | \$204           | \$185             | \$255       | \$231         | \$282           | \$255             | \$352       | \$319         |
| 12 | 76              | \$182 | \$164  | \$212           | \$190             | \$264       | \$238         | \$292           | \$262             | \$365       | \$328         |
| 13 | 77              | \$189 | \$168  | \$219           | \$195             | \$274       | \$244         | \$302           | \$269             | \$377       | \$337         |
| 14 | 78              | \$195 | \$173  | \$227           | \$201             | \$283       | \$251         | \$313           | \$277             | \$391       | \$346         |
| 15 | 79              | \$202 | \$178  | \$235           | \$206             | \$293       | \$258         | \$324           | \$284             | \$404       | \$355         |
| 16 | 80              | \$209 | \$183  | \$243           | \$212             | \$303       | \$265         | \$335           | \$292             | \$419       | \$365         |
| 17 | 81              | \$217 | \$188  | \$251           | \$218             | \$314       | \$272         | \$347           | \$300             | \$433       | \$375         |
| 18 | 82              | \$224 | \$193  | \$260           | \$224             | \$325       | \$279         | \$359           | \$308             | \$448       | \$385         |
| 19 | 83              | \$232 | \$198  | \$269           | \$230             | \$336       | \$287         | \$371           | \$317             | \$464       | \$396         |
| 20 | 84              | \$240 | \$203  | \$279           | \$236             | \$348       | \$295         | \$384           | \$325             | \$480       | \$407         |
| 21 | 85              | \$249 | \$209  | \$288           | \$242             | \$360       | \$303         | \$398           | \$334             | \$497       | \$418         |
| 22 | 86              | \$251 | \$211  | \$291           | \$245             | \$364       | \$306         | \$402           | \$337             | \$502       | \$422         |
| 23 | 87              | \$254 | \$213  | \$294           | \$247             | \$368       | \$309         | \$406           | \$341             | \$507       | \$426         |
| 24 | 88              | \$256 | \$215  | \$297           | \$250             | \$371       | \$312         | \$410           | \$344             | \$512       | \$430         |
| 25 | 89              | \$259 | \$217  | \$300           | \$252             | \$375       | \$315         | \$414           | \$348             | \$517       | \$435         |
| 26 | 90              | \$261 | \$219  | \$303           | \$255             | \$379       | \$318         | \$418           | \$351             | \$522       | \$439         |

**SUM:**

**COMPOSITE RATE:                    \$127**

\* All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.



**GHMSI dba CareFirst BlueCross BlueShield  
Medigap 2010 Plans New Methodology  
RATING FACTORS**

| AGE and GENDER |              |                            |                            |                              |                      |                      | LEVELS         |                |                |
|----------------|--------------|----------------------------|----------------------------|------------------------------|----------------------|----------------------|----------------|----------------|----------------|
|                | <u>Age</u>   | <u>♂</u><br><u>Band to</u> | <u>♀</u><br><u>Band to</u> | <u>♂/♀</u><br><u>Band to</u> | <u>♂</u><br><u>Δ</u> | <u>♀</u><br><u>Δ</u> | <u>Level 1</u> | <u>Level 2</u> | <u>Level 3</u> |
|                | <65          | <b>5.3592</b>              | <b>5.1153</b>              |                              | 4.8%                 | -4.6%                | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 1              | 65           | <b>1.0180</b>              | <b>0.9700</b>              | -81.0%                       | 4.9%                 | -4.7%                | <b>1.00</b>    | <b>1.50</b>    | <b>2.00</b>    |
| 2              | 66           | <b>1.0651</b>              | <b>1.0140</b>              | 4.6%                         | 4.5%                 | -4.8%                | <b>1.00</b>    | <b>1.49</b>    | <b>1.98</b>    |
| 3              | 67           | <b>1.1142</b>              | <b>1.0540</b>              | 4.6%                         | 3.9%                 | -5.4%                | <b>1.00</b>    | <b>1.48</b>    | <b>1.95</b>    |
| 4              | 68           | <b>1.1655</b>              | <b>1.0920</b>              | 4.6%                         | 3.6%                 | -6.3%                | <b>1.00</b>    | <b>1.45</b>    | <b>1.90</b>    |
| 5              | 69           | <b>1.2190</b>              | <b>1.1400</b>              | 4.6%                         | 4.4%                 | -6.5%                | <b>1.00</b>    | <b>1.40</b>    | <b>1.85</b>    |
| 6              | 70           | <b>1.2748</b>              | <b>1.1900</b>              | 4.6%                         | 4.4%                 | -6.7%                | <b>1.00</b>    | <b>1.35</b>    | <b>1.80</b>    |
| 7              | 71           | <b>1.3330</b>              | <b>1.2410</b>              | 4.6%                         | 4.3%                 | -6.9%                | <b>1.00</b>    | <b>1.30</b>    | <b>1.75</b>    |
| 8              | 72           | <b>1.3937</b>              | <b>1.2885</b>              | 4.6%                         | 3.8%                 | -7.5%                | <b>1.00</b>    | <b>1.26</b>    | <b>1.70</b>    |
| 9              | 73           | <b>1.4571</b>              | <b>1.3376</b>              | 4.5%                         | 3.8%                 | -8.2%                | <b>1.00</b>    | <b>1.22</b>    | <b>1.65</b>    |
| 10             | 74           | <b>1.5081</b>              | <b>1.3746</b>              | 3.5%                         | 2.8%                 | -8.9%                | <b>1.00</b>    | <b>1.19</b>    | <b>1.62</b>    |
| 11             | 75           | <b>1.5609</b>              | <b>1.4126</b>              | 3.5%                         | 2.8%                 | -9.5%                | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 12             | 76           | <b>1.6155</b>              | <b>1.4515</b>              | 3.5%                         | 2.8%                 | -10.2%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 13             | 77           | <b>1.6720</b>              | <b>1.4915</b>              | 3.5%                         | 2.8%                 | -10.8%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 14             | 78           | <b>1.7306</b>              | <b>1.5324</b>              | 3.5%                         | 2.7%                 | -11.5%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 15             | 79           | <b>1.7911</b>              | <b>1.5744</b>              | 3.5%                         | 2.7%                 | -12.1%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 16             | 80           | <b>1.8538</b>              | <b>1.6174</b>              | 3.5%                         | 2.7%                 | -12.8%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 17             | 81           | <b>1.9187</b>              | <b>1.6616</b>              | 3.5%                         | 2.7%                 | -13.4%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 18             | 82           | <b>1.9858</b>              | <b>1.7068</b>              | 3.5%                         | 2.7%                 | -14.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 19             | 83           | <b>2.0553</b>              | <b>1.7532</b>              | 3.5%                         | 2.7%                 | -14.7%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 20             | 84           | <b>2.1273</b>              | <b>1.8007</b>              | 3.5%                         | 2.7%                 | -15.4%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 21             | 85           | <b>2.2017</b>              | <b>1.8495</b>              | 3.5%                         | 2.7%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 22             | 86           | <b>2.2237</b>              | <b>1.8680</b>              | 1.0%                         | 1.0%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 23             | 87           | <b>2.2459</b>              | <b>1.8867</b>              | 1.0%                         | 1.0%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 24             | 88           | <b>2.2684</b>              | <b>1.9056</b>              | 1.0%                         | 1.0%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 25             | 89           | <b>2.2911</b>              | <b>1.9247</b>              | 1.0%                         | 1.0%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 26             | 90+          | <b>2.3140</b>              | <b>1.9439</b>              | 1.0%                         | 1.0%                 | -16.0%               | <b>1.00</b>    | <b>1.16</b>    | <b>1.60</b>    |
| 27             | Ratio 85/65: | 2.16                       | 1.91                       |                              |                      |                      |                |                |                |
| 28             | Ratio 90/65: | 2.27                       | 2.00                       |                              |                      |                      |                |                |                |

**TOBACCO**

|    |                 |       |
|----|-----------------|-------|
| 29 | Non-Smoker      | 0.889 |
| 30 | Smoker          | 1.111 |
| 31 | <b>RATIO 1:</b> | 1.250 |
| 32 | <b>RATIO 2:</b> | 0.800 |

A specific customer's rate is derived as composite rate x tobacco factor x level factor x age & gender factor.

All Level 1 rates are non-smoker rates since the question of tobacco usage will not be asked during the guaranteed issue period.

**State:** District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** Filing #1914 DC GHMSI IND65+  
**Project Name/Number:** DC GHMSI IND65+/1914

## Supporting Document Schedules

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Cover Letter All Filings                                   |
| <b>Comments:</b>         | This information can be found in the Actuarial Memorandum. |
| <b>Attachment(s):</b>    |  |
| <b>Item Status:</b>      |  |
| <b>Status Date:</b>      |  |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | Certificate of Authority to File               |
| <b>Bypass Reason:</b>   | This filing is being submitted by the insurer. |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memorandum  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | File 1914 - GHMSI DC - Actuarial Memorandum.pdf<br>ACTUARIAL CERTIFICATION - DC.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                         |   |
|-------------------------|---|
| <b>Bypassed - Item:</b> | Actuarial Justification   |
| <b>Bypass Reason:</b>   | These rates are associated with existing forms, not new. The corresponding Actuarial Memorandum and Actuarial Certification can be found in the Actuarial Memorandum section on this tab. |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| <b>Bypass Reason:</b>   | This is not a P&C filing.                                      |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

**State:** District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** Filing #1914 DC GHMSI IND65+  
**Project Name/Number:** DC GHMSI IND65+/1914

|                         |  |
|-------------------------|--|
| <b>Bypassed - Item:</b> | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
| <b>Bypass Reason:</b>   | This is not a P&C filing.  |
| <b>Attachment(s):</b>   |  |
| <b>Item Status:</b>     |  |
| <b>Status Date:</b>     |  |

|                         |   |
|-------------------------|---|
| <b>Bypassed - Item:</b> | Actuarial Memorandum and Certifications                                       |
| <b>Bypass Reason:</b>   | This requirement does not apply to Individual Medicare Supplemental business. |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |

|                         |   |
|-------------------------|---|
| <b>Bypassed - Item:</b> | Unified Rate Review Template  |
| <b>Bypass Reason:</b>   | This requirement does not apply to Individual Medicare Supplemental business. |
| <b>Attachment(s):</b>   |   |
| <b>Item Status:</b>     |   |
| <b>Status Date:</b>     |   |

*Group Hospitalization and Medical Services, Inc. (GHMSI)*  
*d.b.a. CareFirst BlueCross BlueShield*

**2014 MEDIGAP RATE FILING #1914**

**JURISDICTION: District of Columbia**

**Effective Date: January 1, 2014**

(NAIC #53007)

(FEIN #53-0078070)

**Actuarial Memorandum**

*Pre-Standardized & Standardized Coverages*

**Blue Cross Blue Shield 65 (BCBS65)**

**Protection 65 (PROT65)**

**Supplement 65 (SUPP65)**

**Supplement 65 Underwritten (SUPP65 UW)**

**Supplement 65 (SUPP65) 2010 Plans**

**Supplement 65 Underwritten (SUPP65 UW) 2010 Plans**

*Form Numbers:*

**Blue Cross Blue Shield 65**

**PRO65-0790**

**Medigap Plan A DC (5/99)**

**Medigap Plan C DC (5/99)**

**Medigap Plan F DC (5/99)**

**Medigap UW Plan C DC (1/01)**

**Medigap UW Plan F DC (1/01)**

**DC/CF/MG PLAN A (6/10)**

**DC/CF/MG PLAN B (6/10)**

**DC/CF/MG PLAN C (6/10)**

**DC/CF/MG PLAN F (6/10)**

**DC/CF/MG PLAN HI DED F (6/10)**

**DC/CF/MG PLAN N (6/10)**

**DC/CF/MG UW PLAN B (6/10)**

**DC/CF/MG UW PLAN C (6/10)**

**DC/CF/MG UW PLAN F (6/10)**

**DC/CF/MG UW PLAN HI DED F (6/10)**

**DC/CF/MG UW PLAN N (6/10)**

**DC/CF/MG PREM AMEND (1/12)**

**DC/CF/MG PLAN G (2/12)**

**DC/CF/MG PLAN L (2/12)**

**DC/CF/MG PLAN M (2/12)**

Experience through 05/31/2013

**ACTUARIAL MEMORANDUM (Filing # 1914)**

This filing pertains to the pre-standardized and the standardized "Individual, Medigap" business of CareFirst BlueCross BlueShield (hereafter CareFirst) for the effective date of 01/01/2014. The proposed changes to premium are summarized below.

BCBS65 and PROT65 augment Medicare benefits and are pre-standardized coverages, whereas Plans A, B, C, F, High F, N, G, L, and M augment Medicare benefits and are standardized coverages. BCBS65, PROT65, and 1990 Plans A, C, and F are closed to new sales and the proposed rate changes affect in-force business only. The "2010 Plans" A, B, C, F, High F, and N are closed to new sales under the old rating methodology.

The 2010 plans A, B, F, High F, N, G, L, and M are open to new sales under the new rating methodology. These plans were launched effective 6/1/2012 (SERFF tracking # CFBC-127643814 and CFAP-128169464). The most recent approved rates can be found in CFAP-128650841.

As of 12/31/12, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 921% and 682% 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.

|   | <b>May-13<br/>Contracts</b> | <b>Proposed<br/>Rate Change</b> |
|---|-----------------------------|---------------------------------|
| <b>PRE-STANDARD PRODUCTS</b>                                  |                             |                                 |
| BCBS 65 DC  | 147                         | <b>0.0%</b>                     |
| PROT 65 DC  | 67                          | <b>0.0%</b>                     |
| <b>Pre-Standardized Subtotal</b>                              | <b>214</b>                  | <b>0.0%</b>                     |
| <b>STANDARDIZED PRODUCTS</b>                                  |                             |                                 |
| <b>Old Methodology (1990 &amp; 2010 plans, UW and non-UW)</b> |                             |                                 |
| <b>SUPP65 A</b>   | 16                          | <b>0.0%</b>                     |
| <b>SUPP65 B</b>   | 4                           | <b>0.0%</b>                     |
| <b>SUPP65 C</b>   | 117                         | <b>0.0%</b>                     |
| <b>SUPP65 F</b>   | 773                         | <b>-4.7%</b>                    |
| <b>SUPP65 HiF</b>   | 39                          | <b>0.0%</b>                     |
| <b>SUPP65 N</b>   | 3                           | <b>0.0%</b>                     |
| <b>Subtotal</b>   | <b>952</b>                  | <b>-3.1%</b>                    |
| <b>New Methodology (2010 plans, UW and non-UW)</b>            |                             |                                 |
| <b>Plan A</b>   | 4                           | <b>0.0%</b>                     |
| <b>Plan B</b>   | 3                           | <b>0.0%</b>                     |
| <b>Plan F</b>   | 131                         | <b>0.0%</b>                     |
| <b>Plan High F</b>  | 10                          | <b>0.0%</b>                     |
| <b>Plan N</b>   | 7                           | <b>0.0%</b>                     |
| <b>Plan G</b>   | 4                           | <b>0.0%</b>                     |
| <b>Plan L</b>   | 0                           | <b>0.0%</b>                     |
| <b>Plan M</b>   | 0                           | <b>0.0%</b>                     |
| <b>Subtotal</b>   | <b>159</b>                  | <b>0.0%</b>                     |
| <b>DC SUBTOTAL:</b>   | <b>1,494</b>                | <b>-3.0%</b>                    |

**GHMSI d.b.a. CareFirst BlueCross BlueShield**

**District of Columbia Individual, Over 65 Products**

**Rate Filing #1914 - Actuarial Memorandum**

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**INDIVIDUAL, MEDIGAP BUSINESS  
PRICING PAGE FOR RATES EFFECTIVE 01/01/2014  
DISTRICT OF COLUMBIA**

Experience Period: 04/01/2012 - 03/31/2013 Paid Through 05/31/2013  
Pre-Std and 1990 Plans Projection Period: 01/01/2014 - 12/31/2014  
2010 Plans Projection Period: 01/01/2014 - 11/30/2015

| Benefit Description              | Members<br>as of<br>05/31/13 | Exper.<br>Period<br>Member<br>Months | Exper.<br>Period<br>Ultimate<br>Claims | Exper.<br>Period<br>Claims<br>PMPM | Exper.<br>Period<br>Income | Exper.<br>Period<br>Income<br>PMPM | Exper.<br>Period<br>Loss<br>Ratio | Claims<br>Annual<br>Trend<br>Assmptn | Months<br>Trend<br>Factor | Proj Per<br>Ultimate<br>Claims | Needed<br>Income<br>during<br>Proj Per | 2013<br>Increase | Income<br>Adjustment<br>Factors | Income<br>Adjusted<br>to Current<br>Rate Level | Derived<br>Increase | Proposed<br>Increase |
|----------------------------------|------------------------------|--------------------------------------|--|------------------------------------|----------------------------|------------------------------------|-----------------------------------|--------------------------------------|---------------------------|--------------------------------|--|------------------|---------------------------------|--|---------------------|----------------------|
| <b>PRE-STANDARD PRODUCTS</b>     |                              |                                      |  |                                    |                            |                                    |                                   |                                      |                           |                                |  |                  |                                 |  |                     |                      |
| BCBS 65 DC                       | 147                          | 1,995                                | \$246,089                              | \$123.35                           | \$452,658                  | \$226.90                           | 54.4%                             | 1.050                                | 1.0891                    | \$268,024                      | \$372,969                              | 0.0%             | 1.0000                          | \$452,658                                      | -17.6%              | 0.0%                 |
| PROT 65 DC                       | 67                           | 835                                  | \$120,514                              | \$144.33                           | \$227,452                  | \$272.40                           | 53.0%                             | 1.050                                | 1.0891                    | \$131,255                      | \$182,649                              | 0.0%             | 1.0000                          | \$227,452                                      | -19.7%              | 0.0%                 |
| <b>Pre-Standardized Subtotal</b> | <b>214</b>                   | <b>2,830</b>                         | <b>\$366,602</b>                       | <b>\$129.54</b>                    | <b>\$680,110</b>           | <b>\$240.32</b>                    | <b>53.9%</b>                      | <b>1.050</b>                         | <b>1.0891</b>             | <b>\$399,279</b>               | <b>\$555,618</b>                       | <b>0.0%</b>      | <b>1.0000</b>                   | <b>\$680,110</b>                               | <b>-18.3%</b>       | <b>0.0%</b>          |
| <b>STANDARDIZED PRODUCTS</b>     |                              |                                      |  |                                    |                            |                                    |                                   |                                      |                           |                                |  |                  |                                 |  |                     |                      |
| SUPP 65 A (1990 Plan) Non - UW   | 15                           | 203                                  | \$51,831                               | \$255.33                           | \$90,558                   | \$446.10                           | 57.2%                             | 1.050                                | 1.0891                    | \$56,451                       | \$78,555                               | 0.0%             | 1.0000                          | \$90,558                                       | -13.3%              | 0.0%                 |
| SUPP 65 A (2010 Plan) Non - UW   | 1                            | 12                                   | \$760                                  | \$63.31                            | \$4,005                    | \$333.75                           | 19.0%                             | 1.050                                | 1.1138                    | \$846                          | \$1,177                                | 0.0%             | 1.0472                          | \$4,194  | -71.9%              | 0.0%                 |
| SUPP 65 A (2010 Plan NEW)        | 4                            | 25                                   | \$6,462                                | \$258.47                           | \$5,877                    | \$235.08                           | 110.0%                            | 1.050                                | 1.1138                    | \$7,197                        | \$10,015                               | 5.0%             | 1.0347                          | \$6,081  | 64.7%               | 0.0%                 |
| <b>SUPP 65 A (2010 Total)</b>    | <b>5</b>                     | <b>37</b>                            | <b>\$7,222</b>                         | <b>\$195.18</b>                    | <b>\$9,882</b>             | <b>\$267.08</b>                    | <b>73.1%</b>                      | <b>1.050</b>                         | <b>1.1138</b>             | <b>\$8,043</b>                 | <b>\$11,192</b>                        |                  | <b>1.0398</b>                   | <b>\$10,275</b>                                | <b>8.9%</b>         | <b>0.0%</b>          |
| <b>SUPP65 A</b>                  | <b>20</b>                    | <b>240</b>                           | <b>\$59,053</b>                        | <b>\$246.05</b>                    | <b>\$100,440</b>           | <b>\$418.50</b>                    | <b>58.8%</b>                      | <b>1.050</b>                         | <b>1.0921</b>             | <b>\$64,494</b>                | <b>\$89,747</b>                        | <b>0.3%</b>      | <b>1.0039</b>                   | <b>\$100,833</b>                               | <b>-11.0%</b>       | <b>0.0%</b>          |
| SUPP65 B (2010 Plan) UW          | 4                            | 61                                   | \$2,475                                | \$40.57                            | \$10,140                   | \$166.23                           | 24.4%                             | 1.050                                | 1.1138                    | \$2,756                        | \$3,835                                | 0.0%             | 1.0025                          | \$10,166                                       | -62.3%              | 0.0%                 |
| SUPP65 B (2010 Plan) Non-UW      | 0                            | 1                                    | \$0                                    | \$0.00                             | \$11                       | \$10.63                            | 0.0%                              | 1.050                                | 1.1138                    | \$0                            | \$0                                    | 0.0%             | 1.0000                          | \$11   | -100.0%             | 0.0%                 |
| SUPP 65 B (2010 Plan NEW)        | 3                            | 11                                   | \$6,220                                | \$565.49                           | \$1,085                    | \$98.64                            | 573.3%                            | 1.050                                | 1.1138                    | \$6,928                        | \$9,641                                | 5.0%             | 1.0358                          | \$1,124  | 757.9%              | 0.0%                 |
| <b>SUPP65 B</b>                  | <b>7</b>                     | <b>73</b>                            | <b>\$8,695</b>                         | <b>\$119.11</b>                    | <b>\$11,236</b>            | <b>\$153.91</b>                    | <b>77.4%</b>                      | <b>1.050</b>                         | <b>1.1138</b>             | <b>\$9,684</b>                 | <b>\$13,476</b>                        | <b>0.5%</b>      | <b>1.0057</b>                   | <b>\$11,300</b>                                | <b>19.3%</b>        | <b>0.0%</b>          |
| SUPP 65 C (1990 Plan) UW         | 47                           | 629                                  | \$69,726                               | \$110.85                           | \$155,880                  | \$247.82                           | 44.7%                             | 1.050                                | 1.0891                    | \$75,941                       | \$105,676                              | 0.0%             | 1.0000                          | \$155,880                                      | -32.2%              | 0.0%                 |
| SUPP 65 C (1990 Plan) Non - UW   | 46                           | 623                                  | \$247,182                              | \$396.76                           | \$302,597                  | \$485.71                           | 81.7%                             | 1.050                                | 1.0891                    | \$269,215                      | \$374,626                              | 0.0%             | 1.0000                          | \$302,597                                      | 23.8%               | 0.0%                 |
| SUPP 65 C (2010 Plan) UW         | 9                            | 108                                  | \$28,228                               | \$261.37                           | \$23,085                   | \$213.75                           | 122.3%                            | 1.050                                | 1.1138                    | \$31,440                       | \$43,750                               | 0.0%             | 1.0109                          | \$23,337                                       | 87.5%               | 0.0%                 |
| SUPP 65 C (2010 Plan) Non - UW   | 15                           | 189                                  | \$93,098                               | \$492.58                           | \$88,042                   | \$465.83                           | 105.7%                            | 1.050                                | 1.1138                    | \$103,689                      | \$144,288                              | 0.0%             | 1.0221                          | \$89,991                                       | 60.3%               | 0.0%                 |
| <b>SUPP65 C</b>                  | <b>117</b>                   | <b>1,549</b>                         | <b>\$438,234</b>                       | <b>\$282.91</b>                    | <b>\$569,605</b>           | <b>\$367.72</b>                    | <b>76.9%</b>                      | <b>1.050</b>                         | <b>1.0960</b>             | <b>\$480,284</b>               | <b>\$668,340</b>                       | <b>0.0%</b>      | <b>1.0039</b>                   | <b>\$571,805</b>                               | <b>16.9%</b>        | <b>0.0%</b>          |
| SUPP 65 F (1990 Plan) UW         | 631                          | 7,945                                | \$937,739                              | \$118.03                           | \$1,642,790                | \$206.77                           | 57.1%                             | 1.050                                | 1.0891                    | \$1,021,324                    | \$1,421,225                            | 0.0%             | 1.0000                          | \$1,642,790                                    | -13.5%              | -4.7%                |
| SUPP 65 F (1990 Plan) Non - UW   | 142                          | 1,847                                | \$282,100                              | \$152.73                           | \$738,540                  | \$399.86                           | 38.2%                             | 1.050                                | 1.0891                    | \$307,245                      | \$427,547                              | 0.0%             | 1.0000                          | \$738,540                                      | -42.1%              | -4.7%                |
| SUPP 65 F (2010 Plan) UW         | 145                          | 1,790                                | \$212,361                              | \$118.64                           | \$312,025                  | \$174.32                           | 68.1%                             | 1.050                                | 1.1138                    | \$236,520                      | \$329,130                              | 0.0%             | 1.0017                          | \$312,553                                      | 5.3%                | -4.7%                |
| SUPP 65 F (2010 Plan) Non - UW   | 24                           | 311                                  | \$60,537                               | \$194.65                           | \$95,831                   | \$308.14                           | 63.2%                             | 1.050                                | 1.1138                    | \$67,424                       | \$93,824                               | 0.0%             | 1.0013                          | \$95,951                                       | -2.2%               | -4.7%                |
| SUPP 65 F (2010 Plan NEW)        | 131                          | 601                                  | \$74,979                               | \$124.76                           | \$89,616                   | \$149.11                           | 83.7%                             | 1.050                                | 1.1138                    | \$83,509                       | \$116,207                              | 5.0%             | 1.0425                          | \$93,422                                       | 24.4%               | 0.0%                 |
| <b>SUPP 65 F (2010 Total)</b>    | <b>300</b>                   | <b>2,702</b>                         | <b>\$347,877</b>                       | <b>\$128.75</b>                    | <b>\$497,473</b>           | <b>\$184.11</b>                    | <b>69.9%</b>                      | <b>1.050</b>                         | <b>1.1138</b>             | <b>\$387,453</b>               | <b>\$539,161</b>                       |                  | <b>1.0090</b>                   | <b>\$501,927</b>                               | <b>7.4%</b>         | <b>0.0%</b>          |
| <b>SUPP65 F</b>                  | <b>1,073</b>                 | <b>12,494</b>                        | <b>\$1,567,716</b>                     | <b>\$125.48</b>                    | <b>\$2,878,802</b>         | <b>\$230.41</b>                    | <b>54.5%</b>                      | <b>1.050</b>                         | <b>1.0946</b>             | <b>\$1,716,021</b>             | <b>\$2,387,933</b>                     | <b>0.2%</b>      | <b>1.0015</b>                   | <b>\$2,883,256</b>                             | <b>-17.2%</b>       | <b>-4.5%</b>         |
| SUPP 65 HiF (2010 Plan) UW       | 30                           | 371                                  | \$44                                   | \$0.12                             | \$31,262                   | \$84.26                            | 0.1%                              | 1.050                                | 1.1138                    | \$49                           | \$68                                   | 0.0%             | 1.0019                          | \$31,321                                       | -99.8%              | 0.0%                 |
| SUPP 65 HiF (2010 Plan) Non - UW | 9                            | 107                                  | \$55                                   | \$0.51                             | \$13,775                   | \$128.74                           | 0.4%                              | 1.050                                | 1.1138                    | \$61                           | \$85                                   | 0.0%             | 1.0022                          | \$13,806                                       | -99.4%              | 0.0%                 |
| SUPP 65 HiF (2010 Plan NEW)      | 10                           | 42                                   | \$0                                    | \$0.00                             | \$1,981                    | \$47.17                            | 0.0%                              | 1.050                                | 1.1138                    | \$0                            | \$0                                    | 5.0%             | 1.0351                          | \$2,051  | -100.0%             | 0.0%                 |
| <b>SUPP65 HiF</b>                | <b>49</b>                    | <b>520</b>                           | <b>\$99</b>                            | <b>\$0.19</b>                      | <b>\$47,019</b>            | <b>\$90.42</b>                     | <b>0.2%</b>                       | <b>1.050</b>                         | <b>1.1138</b>             | <b>\$110</b>                   | <b>\$153</b>                           | <b>0.2%</b>      | <b>1.0034</b>                   | <b>\$47,178</b>                                | <b>-99.7%</b>       | <b>0.0%</b>          |
| SUPP65 N (2010 Plan) UW          | 3                            | 36                                   | \$816                                  | \$22.66                            | \$5,432                    | \$150.88                           | 15.0%                             | 1.050                                | 1.1138                    | \$908                          | \$1,264                                | 0.0%             | 1.0036                          | \$5,451  | -76.8%              | 0.0%                 |
| SUPP65 N (2010 Plan) Non - UW    | 0                            | 0                                    | \$0                                    | \$0.00                             | \$0                        | \$0.00                             | 0.0%                              | 1.050                                | 1.1138                    | \$0                            | \$0                                    | 0.0%             | 1.0000                          | \$0  | 0.0%                | 0.0%                 |
| SUPP 65 N (2010 Plan NEW)        | 7                            | 39                                   | \$1,765                                | \$45.26                            | \$5,472                    | \$140.31                           | 32.3%                             | 1.050                                | 1.1138                    | \$1,966                        | \$2,736                                | 5.0%             | 1.0483                          | \$5,736  | -52.3%              | 0.0%                 |
| <b>SUPP65 N</b>                  | <b>10</b>                    | <b>75</b>                            | <b>\$2,581</b>                         | <b>\$34.41</b>                     | <b>\$10,904</b>            | <b>\$145.38</b>                    | <b>23.7%</b>                      | <b>1.050</b>                         | <b>1.1138</b>             | <b>\$2,874</b>                 | <b>\$4,000</b>                         | <b>2.5%</b>      | <b>1.0260</b>                   | <b>\$11,188</b>                                | <b>-64.2%</b>       | <b>0.0%</b>          |
| SUPP 65 G (2010 Plan NEW)        | 4                            | 9                                    | \$2,080                                | \$231.10                           | \$1,868                    | \$207.56                           | 111.3%                            | 1.050                                | 1.1138                    | \$2,317                        | \$3,224                                | 5.0%             | 1.0000                          | \$1,868  | 72.6%               | 0.0%                 |
| SUPP 65 L (2010 Plan NEW)        | 0                            | 0                                    | \$0                                    | \$0.00                             | \$0                        | \$0.00                             | 0.0%                              | 1.050                                | 1.1138                    | \$0                            | \$0                                    | 5.0%             | 1.0000                          | \$0  | 0.0%                | 0.0%                 |
| SUPP 65 M (2010 Plan NEW)        | 0                            | 0                                    | \$0                                    | \$0.00                             | \$0                        | \$0.00                             | 0.0%                              | 1.050                                | 1.1138                    | \$0                            | \$0                                    | 5.0%             | 1.0000                          | \$0  | 0.0%                | 0.0%                 |
| <b>Standardized Subtotal</b>     | <b>1,280</b>                 | <b>14,960</b>                        | <b>\$2,078,458</b>                     | <b>\$138.93</b>                    | <b>\$3,619,874</b>         | <b>\$241.97</b>                    | <b>57.4%</b>                      | <b>1.050</b>                         | <b>1.0949</b>             | <b>\$2,275,785</b>             | <b>\$3,166,873</b>                     | <b>0.1%</b>      | <b>1.0021</b>                   | <b>\$3,627,428</b>                             | <b>-12.7%</b>       | <b>-3.6%</b>         |
| <b>Non-Underwritten Subtotal</b> | <b>252</b>                   | <b>3,293</b>                         | <b>\$735,563</b>                       | <b>\$223.37</b>                    | <b>\$1,333,360</b>         | <b>\$404.91</b>                    | <b>55.2%</b>                      | <b>1.050</b>                         | <b>1.0943</b>             | <b>\$804,930</b>               | <b>\$1,120,103</b>                     |                  | <b>1.0017</b>                   | <b>\$1,335,648</b>                             | <b>-16.1%</b>       | <b>-2.9%</b>         |
| <b>Underwritten Subtotal</b>     | <b>1,028</b>                 | <b>11,667</b>                        | <b>\$1,342,895</b>                     | <b>\$115.10</b>                    | <b>\$2,286,513</b>         | <b>\$195.98</b>                    | <b>58.7%</b>                      | <b>1.050</b>                         | <b>1.0953</b>             | <b>\$1,470,854</b>             | <b>\$2,046,770</b>                     |                  | <b>1.0023</b>                   | <b>\$2,291,779</b>                             | <b>-10.7%</b>       | <b>-4.0%</b>         |
| <b>DC SUBTOTAL:</b>              | <b>1,494</b>                 | <b>17,790</b>                        | <b>\$2,445,060</b>                     | <b>\$137.44</b>                    | <b>\$4,299,984</b>         | <b>\$241.71</b>                    | <b>56.9%</b>                      | <b>1.050</b>                         | <b>1.0941</b>             | <b>\$2,675,064</b>             | <b>\$3,722,490</b>                     | <b>0.1%</b>      | <b>1.0018</b>                   | <b>\$4,307,538</b>                             | <b>-13.6%</b>       | <b>-3.0%</b>         |

**GHMSI d.b.a.**  
**CareFirst BlueCross BlueShield**  
**INDIVIDUAL, MEDIGAP BUSINESS**  
**DERIVATION OF DESIRED INCURRED CLAIMS RATIO**  
**Jurisdiction: DC**

Income = Proj Clms + Admin Costs + Assessment Fees & Taxes  
+ Broker Commissions + Contrib to Reserve + PPACA Fees & Taxes - Investmt Income Credit

|                                     |                       | %             |
|-------------------------------------|-----------------------|---------------|
| Projected Claims                    | \$2,675,063.69        | <b>71.9%</b>  |
| Admin Costs                         | \$ 670,589.25         | 18.0%         |
| Broker Commissions                  | \$ 96,758.77          | 2.6%          |
| Contrib to Reserve                  | \$ 29,779.92          | 0.8%          |
| Invst Income Credit                 | \$ (3.62)             | 0.0%          |
| Premium Tax                         | \$ 74,449.81          | 2.0%          |
| Federal Reinsurance Program (PPACA) | \$ 89,321.52          | 2.4%          |
| PCORI Fee (PPACA)                   | \$ 2,965.00           | 0.1%          |
| Health Insurer Tax (PPACA)          | \$ 73,083.54          | 2.0%          |
| Risk Adj. User Fee (PPACA)          | \$ 1,423.20           | 0.0%          |
| Assessment Fees                     | \$ 1,614.26           | 0.0%          |
| Federal Taxes                       | \$ 7,444.98           | 0.2%          |
|                                     | <b>\$3,722,490.32</b> | <b>100.0%</b> |

DICR = Projected Claims/Income = **71.9%**









**INDIVIDUAL, MEDIGAP BUSINESS  
PRE-STANDARDIZED PRODUCTS  
(BCBS65, Protection 65)  
DISTRICT OF COLUMBIA SUBSCRIBERS**

| DATE      | CONTRACTS | EARNED PREMIUM | INCURRED CLAIMS | COMPLETION FACTORS | ULTIMATE CLAIMS | R12 LOSS RATIO | MONTHLY L/R | R12 CLAIMS PER MEMBER PER MONTH | R12 CLAIMS TREND | R3 CLAIMS PMPM | R3 CLAIMS TREND | R12 PREMIUM PER MEMBER PER MONTH | R12 PREMIUM CHANGE |
|-----------|-----------|----------------|-----------------|--------------------|-----------------|----------------|-------------|---------------------------------|------------------|----------------|-----------------|----------------------------------|--------------------|
| 200801    | 503       | \$118,279      | \$75,390        | 1.0000             | \$75,390        | 45.2%          | 63.7%       | \$108.52                        | -4.0%            | \$117.37       | -11.1%          | \$240.28                         | 0.1%               |
| 200802    | 494       | \$116,717      | \$56,834        | 1.0000             | \$56,834        | 46.0%          | 48.7%       | \$110.29                        | -2.5%            | \$118.76       | -4.4%           | \$239.96                         | 0.0%               |
| 200803    | 488       | \$115,680      | \$52,760        | 1.0000             | \$52,760        | 45.5%          | 45.6%       | \$109.06                        | -2.6%            | \$124.57       | -4.3%           | \$239.72                         | -0.2%              |
| 200804    | 477       | \$113,799      | \$50,022        | 1.0000             | \$50,022        | 45.4%          | 44.0%       | \$108.81                        | -2.6%            | \$109.40       | 1.1%            | \$239.53                         | -0.3%              |
| 200805    | 466       | \$110,994      | \$50,514        | 1.0000             | \$50,514        | 45.3%          | 45.5%       | \$108.32                        | -0.5%            | \$107.12       | -6.6%           | \$239.31                         | -0.4%              |
| 200806    | 460       | \$108,827      | \$47,745        | 1.0000             | \$47,745        | 45.6%          | 43.9%       | \$109.03                        | 0.4%             | \$105.69       | -0.6%           | \$238.93                         | -0.6%              |
| 200807    | 455       | \$108,038      | \$111,691       | 1.0000             | \$111,691       | 50.7%          | 103.4%      | \$120.88                        | 10.0%            | \$152.03       | 49.6%           | \$238.63                         | -0.8%              |
| 200808    | 449       | \$106,559      | \$45,046        | 1.0000             | \$45,046        | 50.6%          | 42.3%       | \$120.67                        | 9.5%             | \$149.91       | 51.6%           | \$238.39                         | -0.9%              |
| 200809    | 440       | \$104,967      | \$39,120        | 1.0000             | \$39,120        | 50.2%          | 37.3%       | \$119.53                        | 8.6%             | \$145.73       | 42.6%           | \$238.20                         | -1.0%              |
| 200810    | 434       | \$103,899      | \$45,988        | 1.0000             | \$45,988        | 50.1%          | 44.3%       | \$119.33                        | 5.9%             | \$98.38        | -8.5%           | \$238.05                         | -1.1%              |
| 200811    | 431       | \$102,281      | \$37,340        | 1.0000             | \$37,340        | 49.5%          | 36.5%       | \$117.56                        | 4.9%             | \$93.83        | -14.1%          | \$237.68                         | -1.3%              |
| 200812    | 420       | \$101,739      | \$55,245        | 1.0000             | \$55,245        | 50.9%          | 54.3%       | \$121.02                        | 8.9%             | \$107.84       | 3.6%            | \$237.77                         | -1.2%              |
| 200901    | 415       | \$100,181      | \$63,226        | 1.0000             | \$63,226        | 50.7%          | 63.1%       | \$120.75                        | 11.3%            | \$123.07       | 4.9%            | \$238.29                         | -0.8%              |
| 200902    | 409       | \$97,265       | \$43,669        | 1.0000             | \$43,669        | 50.4%          | 44.9%       | \$120.20                        | 9.0%             | \$130.34       | 9.8%            | \$238.44                         | -0.6%              |
| 200903    | 403       | \$96,031       | \$53,351        | 1.0000             | \$53,351        | 51.2%          | 55.6%       | \$122.26                        | 12.1%            | \$130.60       | 4.8%            | \$238.56                         | -0.5%              |
| 200904    | 399       | \$94,807       | \$35,715        | 1.0000             | \$35,715        | 50.9%          | 37.7%       | \$121.34                        | 11.5%            | \$109.61       | 0.2%            | \$238.48                         | -0.4%              |
| 200905    | 394       | \$93,062       | \$37,950        | 1.0000             | \$37,950        | 50.6%          | 40.8%       | \$120.59                        | 11.3%            | \$106.20       | -0.9%           | \$238.34                         | -0.4%              |
| 200906    | 389       | \$92,507       | \$40,181        | 1.0000             | \$40,181        | 50.7%          | 43.4%       | \$120.79                        | 10.8%            | \$96.32        | -8.9%           | \$238.45                         | -0.2%              |
| 200907    | 381       | \$92,026       | \$47,521        | 1.0000             | \$47,521        | 45.9%          | 51.6%       | \$109.66                        | -9.3%            | \$107.95       | -29.0%          | \$238.78                         | 0.1%               |
| 200908    | 378       | \$90,698       | \$31,220        | 1.0000             | \$31,220        | 45.4%          | 34.4%       | \$108.43                        | -10.1%           | \$103.59       | -30.9%          | \$239.01                         | 0.3%               |
| 200909    | 376       | \$88,946       | \$39,360        | 1.0000             | \$39,360        | 46.0%          | 44.3%       | \$109.91                        | -8.0%            | \$104.05       | -28.6%          | \$238.86                         | 0.3%               |
| 200910    | 368       | \$87,482       | \$43,780        | 1.0000             | \$43,780        | 46.5%          | 50.0%       | \$110.97                        | -7.0%            | \$101.92       | 3.6%            | \$238.72                         | 0.3%               |
| 200911    | 365       | \$86,297       | \$38,698        | 1.0000             | \$38,698        | 47.3%          | 44.8%       | \$112.82                        | -4.0%            | \$109.86       | 17.1%           | \$238.67                         | 0.4%               |
| 200912    | 360       | \$85,263       | \$39,337        | 1.0000             | \$39,337        | 46.5%          | 46.1%       | \$110.85                        | -8.4%            | \$111.45       | 3.3%            | \$238.21                         | 0.2%               |
| 201001    | 361       | \$83,549       | \$66,300        | 1.0000             | \$66,300        | 47.5%          | 79.4%       | \$112.83                        | -6.6%            | \$132.90       | 8.0%            | \$237.38                         | -0.4%              |
| 201002    | 357       | \$82,470       | \$51,063        | 1.0000             | \$51,063        | 48.9%          | 61.9%       | \$115.75                        | -3.7%            | \$145.36       | 11.5%           | \$236.84                         | -0.7%              |
| 201003    | 352       | \$81,772       | \$59,254        | 1.0000             | \$59,254        | 50.1%          | 72.5%       | \$118.39                        | -3.2%            | \$165.06       | 26.4%           | \$236.36                         | -0.9%              |
| 201004    | 339       | \$80,809       | \$37,814        | 1.0000             | \$37,814        | 51.0%          | 46.8%       | \$120.47                        | -0.7%            | \$141.35       | 29.0%           | \$236.40                         | -0.9%              |
| 201005    | 333       | \$80,280       | \$41,561        | 1.0000             | \$41,561        | 51.9%          | 51.8%       | \$122.98                        | 2.0%             | \$135.38       | 27.5%           | \$236.77                         | -0.7%              |
| 201006    | 328       | \$78,829       | \$43,282        | 1.0000             | \$43,282        | 52.9%          | 54.9%       | \$125.45                        | 3.9%             | \$122.66       | 27.3%           | \$236.95                         | -0.6%              |
| 201007    | 323       | \$78,546       | \$40,520        | 1.0000             | \$40,520        | 53.0%          | 51.6%       | \$125.52                        | 14.5%            | \$127.40       | 18.0%           | \$237.01                         | -0.7%              |
| 201008    | 324       | \$77,699       | \$43,573        | 1.0000             | \$43,573        | 54.9%          | 56.1%       | \$130.09                        | 20.0%            | \$130.64       | 26.1%           | \$236.97                         | -0.9%              |
| 201009    | 320       | \$77,234       | \$50,219        | 1.0000             | \$50,219        | 56.7%          | 65.0%       | \$134.48                        | 22.4%            | \$138.90       | 33.5%           | \$237.34                         | -0.6%              |
| 201010    | 319       | \$76,581       | \$49,874        | 1.0000             | \$49,874        | 57.9%          | 65.1%       | \$137.59                        | 24.0%            | \$149.19       | 46.4%           | \$237.52                         | -0.5%              |
| 201011    | 316       | \$75,005       | \$40,748        | 1.0000             | \$40,748        | 58.8%          | 54.3%       | \$139.77                        | 23.9%            | \$147.48       | 34.2%           | \$237.61                         | -0.4%              |
| 201012    | 309       | \$74,521       | \$46,321        | 1.0000             | \$46,321        | 60.2%          | 62.2%       | \$143.31                        | 29.3%            | \$145.07       | 30.2%           | \$237.95                         | -0.1%              |
| 201101    | 304       | \$73,334       | \$52,865        | 1.0000             | \$52,865        | 59.4%          | 72.1%       | \$141.97                        | 25.8%            | \$150.63       | 13.3%           | \$238.81                         | 0.6%               |
| 201102    | 299       | \$72,241       | \$53,560        | 0.9999             | \$53,564        | 60.4%          | 74.1%       | \$144.75                        | 25.0%            | \$167.49       | 15.2%           | \$239.74                         | 1.2%               |
| 201103    | 295       | \$71,129       | \$53,811        | 0.9999             | \$53,814        | 60.5%          | 75.7%       | \$145.49                        | 22.9%            | \$178.45       | 8.1%            | \$240.54                         | 1.8%               |
| 201104    | 292       | \$69,867       | \$39,890        | 0.9999             | \$39,893        | 61.4%          | 57.1%       | \$147.86                        | 22.7%            | \$166.22       | 17.6%           | \$240.63                         | 1.8%               |
| 201105    | 287       | \$69,007       | \$44,116        | 0.9999             | \$44,120        | 62.5%          | 63.9%       | \$150.37                        | 22.3%            | \$157.70       | 16.5%           | \$240.58                         | 1.6%               |
| 201106    | 285       | \$68,005       | \$47,860        | 0.9999             | \$47,864        | 63.8%          | 70.4%       | \$153.38                        | 22.3%            | \$152.63       | 24.4%           | \$240.45                         | 1.5%               |
| 201107    | 280       | \$67,427       | \$46,362        | 0.9998             | \$46,372        | 65.3%          | 68.8%       | \$156.81                        | 24.9%            | \$162.39       | 27.5%           | \$240.23                         | 1.4%               |
| 201108    | 279       | \$66,736       | \$50,494        | 0.9998             | \$50,506        | 66.9%          | 75.7%       | \$160.71                        | 23.5%            | \$171.50       | 31.3%           | \$240.19                         | 1.4%               |
| 201109    | 273       | \$65,399       | \$46,632        | 0.9998             | \$46,643        | 67.4%          | 71.3%       | \$161.84                        | 20.3%            | \$172.50       | 24.2%           | \$240.04                         | 1.1%               |
| 201110    | 268       | \$64,419       | \$40,176        | 0.9997             | \$40,187        | 67.2%          | 62.4%       | \$161.43                        | 17.3%            | \$167.48       | 12.3%           | \$240.06                         | 1.1%               |
| 201111    | 266       | \$63,669       | \$30,702        | 0.9997             | \$30,712        | 67.0%          | 48.2%       | \$160.86                        | 15.1%            | \$145.65       | -1.2%           | \$240.25                         | 1.1%               |
| 201112    | 263       | \$63,204       | \$40,221        | 0.9997             | \$40,234        | 67.1%          | 63.7%       | \$161.24                        | 12.5%            | \$139.44       | -3.9%           | \$240.18                         | 0.9%               |
| 201201    | 259       | \$62,012       | \$50,352        | 0.9992             | \$50,395        | 67.8%          | 81.3%       | \$162.67                        | 14.6%            | \$153.98       | 2.2%            | \$240.02                         | 0.5%               |
| 201202    | 252       | \$61,142       | \$34,840        | 0.9991             | \$34,871        | 66.4%          | 57.0%       | \$159.32                        | 10.1%            | \$162.14       | -3.2%           | \$240.08                         | 0.1%               |
| 201203    | 249       | \$60,033       | \$38,770        | 0.9989             | \$38,813        | 65.4%          | 64.7%       | \$156.97                        | 7.9%             | \$163.26       | -8.5%           | \$240.06                         | -0.2%              |
| 201204    | 246       | \$59,814       | \$29,051        | 0.9984             | \$29,097        | 64.8%          | 48.6%       | \$155.85                        | 5.4%             | \$137.59       | -17.2%          | \$240.37                         | -0.1%              |
| 201205    | 247       | \$59,567       | \$39,293        | 0.9973             | \$39,399        | 65.0%          | 66.1%       | \$156.33                        | 4.0%             | \$144.62       | -8.3%           | \$240.43                         | -0.1%              |
| 201206    | 245       | \$59,165       | \$30,161        | 0.9953             | \$30,304        | 63.5%          | 51.2%       | \$152.71                        | -0.4%            | \$133.88       | -12.3%          | \$240.67                         | 0.1%               |
| 201207    | 245       | \$58,225       | \$30,361        | 0.9931             | \$30,571        | 62.1%          | 52.5%       | \$149.33                        | -4.8%            | \$136.06       | -16.2%          | \$240.42                         | 0.1%               |
| 201208    | 241       | \$57,753       | \$27,522        | 0.9896             | \$27,812        | 59.8%          | 48.2%       | \$143.76                        | -10.6%           | \$121.32       | -29.3%          | \$240.47                         | 0.1%               |
| 201209    | 240       | \$57,247       | \$27,799        | 0.9866             | \$28,176        | 57.9%          | 49.2%       | \$139.22                        | -14.0%           | \$119.23       | -30.9%          | \$240.40                         | 0.2%               |
| 201210    | 235       | \$56,718       | \$26,877        | 0.9815             | \$27,384        | 56.7%          | 48.3%       | \$136.47                        | -15.5%           | \$116.44       | -30.5%          | \$240.48                         | 0.2%               |
| 201211    | 232       | \$56,061       | \$25,817        | 0.9740             | \$26,505        | 56.8%          | 47.3%       | \$136.61                        | -15.1%           | \$116.07       | -20.3%          | \$240.67                         | 0.2%               |
| 201212    | 231       | \$55,558       | \$28,203        | 0.9615             | \$29,333        | 55.8%          | 52.8%       | \$134.38                        | -16.7%           | \$119.23       | -14.5%          | \$240.69                         | 0.2%               |
| 201301    | 227       | \$54,159       | \$41,145        | 0.9401             | \$43,768        | 55.5%          | 80.8%       | \$133.58                        | -17.9%           | \$144.36       | -6.3%           | \$240.64                         | 0.3%               |
| 201302    | 223       | \$53,185       | \$22,394        | 0.9080             | \$24,662        | 54.7%          | 46.4%       | \$131.36                        | -17.6%           | \$143.56       | -11.5%          | \$240.30                         | 0.1%               |
| 201303    | 218       | \$52,659       | \$24,752        | 0.8364             | \$29,592        | 53.9%          | 56.2%       | \$129.54                        | -17.5%           | \$146.74       | -10.1%          | \$240.32                         | 0.1%               |
| 201304    | 214       | \$52,659       | \$21,120        | 0.7162             | \$29,488        | 54.5%          | 56.0%       | \$131.16                        | -15.8%           | \$127.85       | -7.1%           | \$240.51                         | 0.1%               |
| 201305    | 214       | \$52,509       | \$2,770         | 0.0637             | \$43,508        | 55.7%          | 82.9%       | \$134.21                        | -14.1%           | \$158.80       | 9.8%            | \$240.83                         | 0.2%               |
| 2008 SUM: | 5,517     | \$1,311,778    | \$667,695       | 1.0000             | \$667,695       | 50.9%          |             |                                 |                  |                |                 |                                  |                    |
| 2009 SUM: | 4,637     | \$1,104,564    | \$514,009       | 1.0000             | \$514,009       | 46.5%          |             |                                 |                  |                |                 |                                  |                    |
| 2010 SUM: | 3,981     | \$947,295      | \$570,527       | 1.0000             | \$570,527       | 60.2%          |             |                                 |                  |                |                 |                                  |                    |
| 2011 SUM: | 3,391     | \$814,436      | \$546,690       | 0.9998             | \$546,773       | 67.1%          |             |                                 |                  |                |                 |                                  |                    |
| 2012 SUM: | 2,922     | \$703,295      | \$389,047       | 0.9908             | \$392,659       | 55.8%          |             |                                 |                  |                |                 |                                  |                    |
| 2013 YTD: | 1,096     | \$265,171      | \$112,181       | 0.6560             | \$171,018       | 64.5%          |             |                                 |                  |                |                 |                                  |                    |

All ultimate claims are calculated using UNMARGINED completion factors.  
Please note that "R12" stands for "rolling 12 month" throughout the experience summary section.  
PMPM stands for "per member per month".

**MEDIGAP BUSINESS**  
**Standardized Plans (1990 & 2010, Old & New Rating Methodology)**  
**DISTRICT OF COLUMBIA SUBSCRIBERS**

| DATE      | CONTRACTS | EARNED PREMIUMS | INCURRED CLAIMS | COMPLETION FACTORS | ULTIMATE CLAIMS | R12        | MONTHLY L/R | R12                              | R12          | R12            | PREMIUM PER MEMBER | R12 |
|-----------|-----------|-----------------|-----------------|--------------------|-----------------|------------|-------------|----------------------------------|--------------|----------------|--------------------|-----|
|           |           |                 |                 |                    |                 | LOSS RATIO |             | CLAIMS COST PER MEMBER PER MONTH | CLAIMS TREND | PREMIUM CHANGE |                    |     |
| 200801    | 1,189     | \$245,426       | \$247,507       | 1.0000             | \$247,507       | 79.0%      | 100.8%      | \$158.60                         | 0.9%         | \$200.64       | -0.1%              |     |
| 200802    | 1,192     | \$244,059       | \$199,540       | 1.0000             | \$199,540       | 80.1%      | 81.8%       | \$160.59                         | 1.5%         | \$200.60       | -0.1%              |     |
| 200803    | 1,195     | \$243,571       | \$209,813       | 1.0000             | \$209,813       | 80.2%      | 86.1%       | \$160.67                         | 1.2%         | \$200.45       | -0.3%              |     |
| 200804    | 1,193     | \$243,342       | \$195,780       | 1.0000             | \$195,780       | 79.7%      | 80.5%       | \$159.69                         | -1.5%        | \$200.33       | -0.3%              |     |
| 200805    | 1,212     | \$245,370       | \$194,433       | 1.0000             | \$194,433       | 80.2%      | 79.2%       | \$160.54                         | -1.9%        | \$200.19       | -0.6%              |     |
| 200806    | 1,214     | \$245,669       | \$196,803       | 1.0000             | \$196,803       | 80.7%      | 80.1%       | \$161.83                         | -1.9%        | \$200.46       | -0.4%              |     |
| 200807    | 1,228     | \$127,935       | \$181,342       | 1.0000             | \$181,342       | 84.0%      | 141.7%      | \$161.38                         | -1.2%        | \$192.18       | -4.5%              |     |
| 200808    | 1,231     | \$243,657       | \$195,723       | 1.0000             | \$195,723       | 83.8%      | 80.3%       | \$161.12                         | -1.5%        | \$192.20       | -4.4%              |     |
| 200809    | 1,240     | \$242,340       | \$195,046       | 1.0000             | \$195,046       | 84.9%      | 80.5%       | \$163.11                         | 0.3%         | \$192.08       | -4.4%              |     |
| 200810    | 1,246     | \$244,733       | \$205,522       | 1.0000             | \$205,522       | 85.0%      | 84.0%       | \$163.42                         | 1.8%         | \$192.18       | -4.3%              |     |
| 200811    | 1,249     | \$244,754       | \$237,529       | 1.0000             | \$237,529       | 86.7%      | 97.0%       | \$166.92                         | 3.7%         | \$192.53       | -4.0%              |     |
| 200812    | 1,242     | \$243,117       | \$219,136       | 1.0000             | \$219,136       | 88.1%      | 90.1%       | \$169.38                         | 7.0%         | \$192.33       | -4.2%              |     |
| 200901    | 1,244     | \$273,965       | \$266,101       | 1.0000             | \$266,101       | 87.8%      | 97.1%       | \$170.01                         | 7.2%         | \$193.55       | -3.5%              |     |
| 200902    | 1,226     | \$272,277       | \$249,299       | 1.0000             | \$249,299       | 88.7%      | 91.6%       | \$173.00                         | 7.7%         | \$195.02       | -2.8%              |     |
| 200903    | 1,235     | \$273,051       | \$296,977       | 1.0000             | \$296,977       | 90.8%      | 108.8%      | \$178.43                         | 11.1%        | \$196.49       | -2.0%              |     |
| 200904    | 1,238     | \$273,097       | \$236,995       | 1.0000             | \$236,995       | 91.3%      | 86.8%       | \$180.68                         | 13.1%        | \$197.90       | -1.2%              |     |
| 200905    | 1,243     | \$272,550       | \$218,659       | 1.0000             | \$218,659       | 91.3%      | 80.2%       | \$181.93                         | 13.3%        | \$199.32       | -0.4%              |     |
| 200906    | 1,252     | \$277,655       | \$243,214       | 1.0000             | \$243,214       | 91.9%      | 87.6%       | \$184.59                         | 14.1%        | \$200.96       | 0.3%               |     |
| 200907    | 1,264     | \$277,056       | \$221,197       | 1.0000             | \$221,197       | 88.8%      | 79.8%       | \$186.81                         | 15.8%        | \$210.48       | 9.5%               |     |
| 200908    | 1,266     | \$277,786       | \$221,234       | 1.0000             | \$221,234       | 88.6%      | 79.6%       | \$188.08                         | 16.7%        | \$212.27       | 10.4%              |     |
| 200909    | 1,281     | \$275,837       | \$211,657       | 1.0000             | \$211,657       | 88.2%      | 76.7%       | \$188.68                         | 15.7%        | \$213.92       | 11.4%              |     |
| 200910    | 1,287     | \$275,170       | \$236,827       | 1.0000             | \$236,827       | 88.3%      | 86.1%       | \$190.25                         | 16.4%        | \$215.37       | 12.1%              |     |
| 200911    | 1,289     | \$277,010       | \$197,221       | 1.0000             | \$197,221       | 86.2%      | 71.2%       | \$187.07                         | 12.1%        | \$216.94       | 12.7%              |     |
| 200912    | 1,282     | \$276,576       | \$217,973       | 1.0000             | \$217,973       | 85.3%      | 78.8%       | \$186.49                         | 10.1%        | \$218.58       | 13.6%              |     |
| 201001    | 1,293     | \$308,668       | \$287,035       | 1.0000             | \$287,035       | 85.1%      | 93.0%       | \$187.27                         | 10.2%        | \$220.16       | 13.7%              |     |
| 201002    | 1,262     | \$307,784       | \$192,371       | 1.0000             | \$192,371       | 82.5%      | 62.5%       | \$183.08                         | 5.8%         | \$221.97       | 13.8%              |     |
| 201003    | 1,244     | \$302,738       | \$283,470       | 1.0000             | \$283,470       | 81.4%      | 93.6%       | \$182.08                         | 2.0%         | \$223.80       | 13.9%              |     |
| 201004    | 1,255     | \$304,031       | \$236,454       | 1.0000             | \$236,454       | 80.6%      | 77.8%       | \$181.84                         | 0.6%         | \$225.58       | 14.0%              |     |
| 201005    | 1,252     | \$302,620       | \$262,927       | 1.0000             | \$262,927       | 81.2%      | 86.9%       | \$184.64                         | 1.5%         | \$227.42       | 14.1%              |     |
| 201006    | 1,243     | \$300,302       | \$214,450       | 1.0000             | \$214,450       | 79.8%      | 71.4%       | \$182.86                         | -0.9%        | \$229.04       | 14.0%              |     |
| 201007    | 1,254     | \$300,048       | \$208,920       | 1.0000             | \$208,920       | 79.0%      | 69.6%       | \$182.18                         | -2.5%        | \$230.71       | 9.6%               |     |
| 201008    | 1,253     | \$300,295       | \$204,443       | 1.0000             | \$204,443       | 78.0%      | 68.1%       | \$181.23                         | -3.6%        | \$232.38       | 9.5%               |     |
| 201009    | 1,262     | \$298,529       | \$216,985       | 1.0000             | \$216,985       | 77.6%      | 72.7%       | \$181.81                         | -3.6%        | \$234.17       | 9.5%               |     |
| 201010    | 1,259     | \$296,977       | \$203,220       | 1.0000             | \$203,220       | 76.2%      | 68.4%       | \$179.92                         | -5.4%        | \$236.04       | 9.6%               |     |
| 201011    | 1,251     | \$295,602       | \$206,374       | 1.0000             | \$206,374       | 76.1%      | 69.8%       | \$180.98                         | -3.3%        | \$237.87       | 9.6%               |     |
| 201012    | 1,249     | \$297,896       | \$196,171       | 1.0000             | \$196,171       | 75.0%      | 65.9%       | \$179.93                         | -3.5%        | \$239.80       | 9.7%               |     |
| 201101    | 1,278     | \$318,678       | \$275,440       | 1.0000             | \$275,440       | 74.5%      | 86.4%       | \$179.34                         | -4.2%        | \$240.71       | 9.3%               |     |
| 201102    | 1,229     | \$317,150       | \$281,680       | 0.9999             | \$281,700       | 76.8%      | 88.8%       | \$185.68                         | 1.4%         | \$241.86       | 9.0%               |     |
| 201103    | 1,243     | \$314,886       | \$217,308       | 0.9999             | \$217,324       | 74.7%      | 69.0%       | \$181.29                         | -0.4%        | \$242.68       | 8.4%               |     |
| 201104    | 1,266     | \$312,334       | \$225,351       | 0.9999             | \$225,367       | 74.2%      | 72.2%       | \$180.42                         | -0.8%        | \$243.06       | 7.7%               |     |
| 201105    | 1,268     | \$311,056       | \$209,229       | 0.9999             | \$209,244       | 72.6%      | 67.3%       | \$176.66                         | -4.3%        | \$243.36       | 7.0%               |     |
| 201106    | 1,254     | \$308,732       | \$212,603       | 0.9999             | \$212,619       | 72.4%      | 68.9%       | \$176.41                         | -3.5%        | \$243.74       | 6.4%               |     |
| 201107    | 1,245     | \$301,854       | \$173,441       | 0.9998             | \$173,475       | 71.4%      | 57.5%       | \$174.16                         | -4.4%        | \$244.01       | 5.8%               |     |
| 201108    | 1,237     | \$299,124       | \$179,610       | 0.9998             | \$179,652       | 70.7%      | 60.1%       | \$172.70                         | -4.7%        | \$244.19       | 5.1%               |     |
| 201109    | 1,230     | \$297,294       | \$150,946       | 0.9998             | \$150,981       | 69.0%      | 50.8%       | \$168.67                         | -7.2%        | \$244.63       | 4.5%               |     |
| 201110    | 1,237     | \$294,863       | \$165,090       | 0.9997             | \$165,132       | 68.0%      | 56.0%       | \$166.38                         | -7.5%        | \$244.84       | 3.7%               |     |
| 201111    | 1,220     | \$294,197       | \$171,915       | 0.9997             | \$171,971       | 67.0%      | 58.5%       | \$164.42                         | -9.2%        | \$245.26       | 3.1%               |     |
| 201112    | 1,229     | \$295,920       | \$168,836       | 0.9997             | \$168,891       | 66.3%      | 57.1%       | \$162.81                         | -9.5%        | \$245.45       | 2.4%               |     |
| 201201    | 1,229     | \$305,292       | \$219,069       | 0.9992             | \$219,253       | 65.0%      | 71.8%       | \$159.58                         | -11.0%       | \$245.36       | 1.9%               |     |
| 201202    | 1,222     | \$302,073       | \$200,965       | 0.9991             | \$201,146       | 63.1%      | 66.6%       | \$154.24                         | -16.9%       | \$244.46       | 1.1%               |     |
| 201203    | 1,226     | \$302,402       | \$190,038       | 0.9989             | \$190,249       | 62.6%      | 62.9%       | \$152.59                         | -15.8%       | \$243.90       | 0.5%               |     |
| 201204    | 1,228     | \$302,484       | \$168,671       | 0.9984             | \$168,940       | 61.2%      | 55.9%       | \$149.18                         | -17.3%       | \$243.86       | 0.3%               |     |
| 201205    | 1,227     | \$301,956       | \$158,884       | 0.9973             | \$159,311       | 59.9%      | 52.8%       | \$146.21                         | -17.2%       | \$243.93       | 0.2%               |     |
| 201206    | 1,227     | \$301,516       | \$175,750       | 0.9953             | \$176,579       | 59.1%      | 58.6%       | \$144.04                         | -18.4%       | \$243.88       | 0.1%               |     |
| 201207    | 1,233     | \$301,682       | \$172,193       | 0.9931             | \$173,385       | 59.1%      | 57.5%       | \$144.15                         | -17.2%       | \$244.07       | 0.0%               |     |
| 201208    | 1,243     | \$302,274       | \$163,361       | 0.9896             | \$165,082       | 58.6%      | 54.6%       | \$143.10                         | -17.1%       | \$244.18       | 0.0%               |     |
| 201209    | 1,245     | \$302,162       | \$148,716       | 0.9866             | \$150,732       | 58.5%      | 49.9%       | \$142.94                         | -15.3%       | \$244.27       | -0.1%              |     |
| 201210    | 1,250     | \$301,734       | \$130,826       | 0.9815             | \$133,294       | 57.5%      | 44.2%       | \$140.66                         | -15.5%       | \$244.52       | -0.1%              |     |
| 201211    | 1,244     | \$300,192       | \$157,626       | 0.9740             | \$161,825       | 57.2%      | 53.9%       | \$139.75                         | -15.0%       | \$244.52       | -0.3%              |     |
| 201212    | 1,260     | \$300,790       | \$134,670       | 0.9615             | \$140,064       | 56.3%      | 46.6%       | \$137.51                         | -15.5%       | \$244.34       | -0.5%              |     |
| 201301    | 1,269     | \$303,646       | \$237,027       | 0.9401             | \$252,136       | 57.2%      | 83.0%       | \$139.35                         | -12.7%       | \$243.57       | -0.7%              |     |
| 201302    | 1,273     | \$300,603       | \$173,383       | 0.9080             | \$190,943       | 57.0%      | 63.5%       | \$138.19                         | -10.4%       | \$242.64       | -0.7%              |     |
| 201303    | 1,261     | \$300,834       | \$172,445       | 0.8364             | \$206,168       | 57.4%      | 68.5%       | \$138.93                         | -9.0%        | \$241.97       | -0.8%              |     |
| 201304    | 1,255     | \$300,844       | \$125,039       | 0.7162             | \$174,581       | 57.6%      | 58.0%       | \$139.06                         | -6.8%        | \$241.42       | -1.0%              |     |
| 201305    | 1,280     | \$304,270       | \$11,333        | 0.0637             | \$178,001       | 58.1%      | 58.5%       | \$139.81                         | -4.4%        | \$240.73       | -1.3%              |     |
| 2008 SUM: | 14,631    | \$2,813,972     | \$2,478,173     | 1.0000             | \$2,478,173     | 88.1%      |             |                                  |              |                |                    |     |
| 2009 SUM: | 15,107    | \$3,302,031     | \$2,817,354     | 1.0000             | \$2,817,354     | 85.3%      |             |                                  |              |                |                    |     |
| 2010 SUM: | 15,077    | \$3,615,490     | \$2,712,819     | 1.0000             | \$2,712,819     | 75.0%      |             |                                  |              |                |                    |     |
| 2011 SUM: | 14,936    | \$3,666,088     | \$2,431,447     | 0.9999             | \$2,431,796     | 66.3%      |             |                                  |              |                |                    |     |
| 2012 SUM: | 14,834    | \$3,624,557     | \$2,020,769     | 0.9906             | \$2,039,860     | 56.3%      |             |                                  |              |                |                    |     |
| 2013 YTD: | 6,338     | \$1,510,198     | \$719,228       | 0.7179             | \$1,001,828     | 66.3%      |             |                                  |              |                |                    |     |

**INDIVIDUAL, MEDIGAP BUSINESS**

BLUE CROSS 65 & BLUE SHIELD 65  
HISTORY OF RATES

District of Columbia

| Effective<br>January 1 | Blue Cross 65<br>Monthly Rate | Blue Shield 65<br>Monthly Rate | Total<br>Monthly Rate | Rate<br>Increase (%) |
|------------------------|-------------------------------|--------------------------------|-----------------------|----------------------|
| 1978                   | \$6.00                        | \$14.14                        | \$20.14               |                      |
| 1979                   | \$6.00                        | \$15.82                        | \$21.82               | 8.3%                 |
| 1980                   | \$7.42                        | \$15.82                        | \$23.24               | 6.5%                 |
| 1981                   | \$7.74                        | \$15.50                        | \$23.24               | 0.0%                 |
| 1982                   | \$9.90                        | \$17.80                        | \$27.70               | 19.2%                |
| 1983                   | \$14.18                       | \$21.58                        | \$35.76               | 29.1%                |
| 1984                   | \$17.62                       | \$22.48                        | \$40.10               | 12.1%                |
| 1985                   | \$21.46                       | \$26.42                        | \$47.88               | 19.4%                |
| 1986                   | \$23.10                       | \$32.38                        | \$55.48               | 15.9%                |
| 1987                   | \$23.10                       | \$32.38                        | \$55.48               | 0.0%                 |
| 1988                   | \$27.12                       | \$34.32                        | \$61.44               | 10.7%                |
| 1989                   | \$22.08                       | \$37.62                        | \$59.70               | -2.8%                |
| 1990                   | \$31.60                       | \$43.22                        | \$74.82               | 25.3%                |
| 1991                   | \$31.60                       | \$53.34                        | \$84.94               | 13.5%                |
| 1992                   | \$34.62                       | \$54.30                        | \$88.92               | 4.7%                 |
| 1993                   | \$41.92                       | \$55.68                        | \$97.60               | 9.8%                 |
| 1994                   | \$44.84                       | \$59.54                        | \$104.38              | 6.9%                 |
| 1995                   | \$44.84                       | \$59.54                        | \$104.38              | 0.0%                 |
| 1996                   | \$44.84                       | \$59.54                        | \$104.38              | 0.0%                 |
| 1997                   | \$47.98                       | \$63.71                        | \$111.69              | 7.0%                 |
| 1998                   | \$52.28                       | \$69.42                        | \$121.70              | 9.0%                 |
| 1999                   | \$66.32                       | \$66.32                        | \$132.64              | 9.0%                 |
| 2000                   | \$68.77                       | \$68.77                        | \$137.55              | 3.7%                 |
| 2001                   | \$82.60                       | \$82.60                        | \$165.19              | 20.1%                |
| 2002                   | \$88.21                       | \$88.21                        | \$176.43              | 6.8%                 |
| 2003                   | \$110.71                      | \$110.71                       | \$221.42              | 25.5%                |
| 2004                   | \$114.03                      | \$114.03                       | \$228.06              | 3.0%                 |
| 2005                   | \$114.03                      | \$114.03                       | \$228.06              | 0.0%                 |
| 2006                   | \$116.31                      | \$116.32                       | \$232.63              | 2.0%                 |
| 2007                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2008                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2009                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2010                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2011                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2012                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| 2013                   | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |
| Proposed 2014          | \$116.31                      | \$116.32                       | \$232.63              | 0.0%                 |

**INDIVIDUAL, MEDIGAP BUSINESS**

**PROTECTION 65  
HISTORY OF RATES**

District of Columbia

| Effective<br>January 1 | Ages 70 or Less<br>Monthly Rate | Ages 71 - 75<br>Monthly Rate | Ages 76 or Over<br>Monthly Rate | Rate<br>Increase<br>(%) |
|------------------------|---------------------------------|------------------------------|---------------------------------|-------------------------|
| 1990                   | \$72.14                         | \$81.84                      | \$99.32                         |                         |
| 1991                   | \$75.90                         | \$87.88                      | \$106.74                        | 7.4%                    |
| 1992                   | \$75.90                         | \$87.88                      | \$106.74                        | 0.0%                    |
| 1993                   | \$75.90                         | \$87.88                      | \$106.74                        | 0.0%                    |
| 1994                   | \$78.38                         | \$90.74                      | \$110.22                        | 3.3%                    |
| 1995                   | \$78.38                         | \$90.74                      | \$110.22                        | 0.0%                    |
| 1996                   | \$78.38                         | \$90.74                      | \$110.22                        | 0.0%                    |
| 1997                   | \$86.22                         | \$99.81                      | \$121.24                        | 10.0%                   |
| 1998                   | \$96.60                         | \$111.80                     | \$135.80                        | 12.0%                   |
| 1999                   | \$125.58                        | \$145.34                     | \$176.54                        | 30.0%                   |
| 2000                   | \$129.22                        | \$149.55                     | \$181.66                        | 2.9%                    |
| 2001                   | \$140.85                        | \$163.01                     | \$198.01                        | 9.0%                    |
| 2002                   | \$149.30                        | \$172.80                     | \$209.89                        | 6.0%                    |
| 2003                   | \$187.38                        | \$216.87                     | \$263.42                        | 25.5%                   |
| 2004                   | \$193.00                        | \$223.38                     | \$271.32                        | 3.0%                    |
| 2005                   | \$193.00                        | \$223.38                     | \$271.32                        | 0.0%                    |
| 2006                   | \$196.86                        | \$227.85                     | \$276.75                        | 2.0%                    |
| 2007                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2008                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2009                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2010                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2011                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2012                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| 2013                   | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |
| Proposed 2014          | \$196.86                        | \$227.85                     | \$276.75                        | 0.0%                    |

**GHMSI dba CareFirst BlueCross BlueShield, Inc.  
District of Columbia**

**Supplemental 65 (1990 Plans) Medigap Rate History (Non-Underwritten)  
(January 1 Effective Dates)**

| <b>PRODUCT</b>   | <b>1992</b> | <b>1993</b> | <b>1994</b> | <b>1995</b> | <b>1996</b> | <b>1997</b> | <b>1998</b> | <b>1999</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------------|
| <b>Plan A</b>    |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Disabled         | \$54.14     | \$54.14     | \$59.02     | \$59.02     | \$59.02     | \$64.92     | \$72.70     | \$132.30    | \$145.39    | \$189.01    | \$255.16    | \$320.23    | \$329.83    | \$357.60    | \$396.94    | \$416.78    | \$416.78    | \$456.38    | \$511.14    | \$559.70    | \$615.10    | \$615.10    | \$615.10                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 82.0%       | 9.9%        | 30.0%       | 35.0%       | 25.5%       | 3.0%        | 8.4%        | 11.0%       | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Non-Disabled     |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Age 65           | \$54.14     | \$54.14     | \$59.02     | \$59.02     | \$59.02     | \$64.92     | \$72.70     | \$94.51     | \$90.87     | \$118.13    | \$159.48    | \$200.15    | \$206.16    | \$203.18    | \$225.53    | \$236.81    | \$236.81    | \$259.31    | \$290.42    | \$318.01    | \$349.49    | \$349.49    | \$349.49                 |
| Ages 66 - 69     | \$54.14     | \$54.14     | \$59.02     | \$59.02     | \$59.02     | \$64.92     | \$72.70     | \$94.51     | \$96.91     | \$125.98    | \$170.08    | \$213.46    | \$219.86    | \$203.18    | \$225.53    | \$236.81    | \$236.81    | \$259.31    | \$290.42    | \$318.01    | \$349.49    | \$349.49    | \$349.49                 |
| Ages 70 - 74     | \$57.00     | \$57.00     | \$62.14     | \$62.14     | \$62.14     | \$68.35     | \$76.60     | \$99.58     | \$117.49    | \$152.74    | \$206.19    | \$258.78    | \$266.54    | \$237.93    | \$264.10    | \$277.30    | \$277.30    | \$303.65    | \$340.08    | \$372.39    | \$409.25    | \$409.25    | \$409.25                 |
| Ages 75 - 79     | \$69.22     | \$69.22     | \$75.46     | \$75.46     | \$75.46     | \$83.01     | \$93.00     | \$120.90    | \$128.67    | \$167.27    | \$225.82    | \$283.41    | \$291.92    | \$275.04    | \$305.29    | \$320.56    | \$320.56    | \$351.01    | \$393.13    | \$430.48    | \$473.10    | \$473.10    | \$473.10                 |
| Ages 80 - 84     | \$69.22     | \$69.22     | \$75.46     | \$75.46     | \$75.46     | \$83.01     | \$93.00     | \$120.90    | \$135.94    | \$176.72    | \$238.57    | \$299.42    | \$308.40    | \$316.56    | \$351.38    | \$368.95    | \$368.95    | \$404.00    | \$452.48    | \$495.47    | \$544.51    | \$544.51    | \$544.51                 |
| Ages 85 or older | \$69.22     | \$69.22     | \$75.46     | \$75.46     | \$75.46     | \$83.01     | \$93.00     | \$120.90    | \$149.38    | \$194.19    | \$262.16    | \$329.02    | \$338.89    | \$325.09    | \$360.85    | \$378.89    | \$378.89    | \$414.89    | \$464.67    | \$508.81    | \$559.18    | \$559.18    | \$559.18                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 30.0%       | 10.2%       | 30.0%       | 35.0%       | 25.5%       | 3.0%        | -4.1%       | 11.0%       | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| <b>Plan C</b>    |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Disabled         | \$86.92     | \$86.92     | \$94.74     | \$94.74     | \$94.74     | \$104.21    | \$116.70    | \$187.06    | \$199.38    | \$259.19    | \$274.75    | \$344.82    | \$355.17    | \$355.17    | \$362.27    | \$380.39    | \$380.39    | \$416.52    | \$466.51    | \$510.83    | \$561.40    | \$561.40    | \$561.40                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 60.3%       | 6.6%        | 30.0%       | 6.0%        | 25.5%       | 3.0%        | 0.0%        | 2.0%        | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Non-Disabled     |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Age 65           | \$86.92     | \$86.92     | \$94.74     | \$94.74     | \$94.74     | \$104.21    | \$116.70    | \$133.61    | \$124.61    | \$144.55    | \$153.22    | \$192.30    | \$198.07    | \$198.07    | \$202.03    | \$212.13    | \$212.13    | \$232.29    | \$260.16    | \$284.88    | \$313.08    | \$313.08    | \$313.08                 |
| Ages 66 - 69     | \$86.92     | \$86.92     | \$94.74     | \$94.74     | \$94.74     | \$104.21    | \$116.70    | \$133.61    | \$132.90    | \$154.16    | \$163.41    | \$205.09    | \$211.24    | \$211.24    | \$215.46    | \$226.24    | \$226.24    | \$247.73    | \$277.46    | \$303.82    | \$333.90    | \$333.90    | \$333.90                 |
| Ages 70 - 74     | \$91.52     | \$91.52     | \$99.76     | \$99.76     | \$99.76     | \$109.74    | \$122.90    | \$140.71    | \$161.12    | \$186.90    | \$198.11    | \$248.64    | \$256.10    | \$256.10    | \$261.22    | \$274.28    | \$274.28    | \$300.34    | \$336.38    | \$368.34    | \$404.81    | \$404.81    | \$404.81                 |
| Ages 75 - 79     | \$111.16    | \$111.16    | \$121.14    | \$121.14    | \$121.14    | \$133.25    | \$149.20    | \$170.83    | \$176.45    | \$204.68    | \$216.96    | \$272.29    | \$280.46    | \$280.46    | \$286.07    | \$300.37    | \$300.37    | \$328.91    | \$368.38    | \$403.38    | \$443.32    | \$443.32    | \$443.32                 |
| Ages 80 - 84     | \$111.16    | \$111.16    | \$121.14    | \$121.14    | \$121.14    | \$133.25    | \$149.20    | \$170.83    | \$186.42    | \$216.25    | \$229.22    | \$287.68    | \$296.31    | \$296.31    | \$302.24    | \$317.35    | \$317.35    | \$347.50    | \$389.20    | \$426.17    | \$468.37    | \$468.37    | \$468.37                 |
| Ages 85 or older | \$111.16    | \$111.16    | \$121.14    | \$121.14    | \$121.14    | \$133.25    | \$149.20    | \$170.83    | \$204.86    | \$237.64    | \$251.90    | \$316.15    | \$325.63    | \$325.63    | \$332.14    | \$348.75    | \$348.75    | \$381.88    | \$427.71    | \$468.34    | \$514.70    | \$514.70    | \$514.70                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 14.5%       | 10.3%       | 16.0%       | 6.0%        | 25.5%       | 3.0%        | 0.0%        | 2.0%        | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| <b>Plan F</b>    |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Disabled         | \$93.32     | \$93.32     | \$101.72    | \$101.72    | \$101.72    | \$111.89    | \$125.30    | \$189.44    | \$201.37    | \$261.78    | \$353.40    | \$443.53    | \$456.84    | \$456.84    | \$507.09    | \$532.45    | \$532.45    | \$583.03    | \$652.99    | \$696.09    | \$701.66    | \$701.66    | \$668.68                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 51.2%       | 6.3%        | 30.0%       | 35.0%       | 25.5%       | 3.0%        | 0.0%        | 11.0%       | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |
| Non-Disabled     |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Age 65           | \$93.32     | \$93.32     | \$101.72    | \$101.72    | \$101.72    | \$111.89    | \$125.30    | \$135.31    | \$125.86    | \$132.15    | \$133.21    | \$167.18    | \$172.20    | \$172.20    | \$191.14    | \$200.70    | \$200.70    | \$219.77    | \$246.14    | \$262.39    | \$264.49    | \$264.49    | \$252.06                 |
| Ages 66 - 69     | \$93.32     | \$93.32     | \$101.72    | \$101.72    | \$101.72    | \$111.89    | \$125.30    | \$135.31    | \$134.23    | \$140.94    | \$142.07    | \$178.30    | \$183.65    | \$183.65    | \$203.85    | \$214.04    | \$214.04    | \$234.38    | \$262.50    | \$279.83    | \$282.08    | \$282.08    | \$268.82                 |
| Ages 70 - 74     | \$98.26     | \$98.26     | \$107.10    | \$107.10    | \$107.10    | \$117.81    | \$131.90    | \$142.45    | \$162.74    | \$170.88    | \$172.24    | \$216.17    | \$222.65    | \$222.65    | \$247.14    | \$259.50    | \$259.50    | \$284.15    | \$318.25    | \$339.25    | \$341.99    | \$341.99    | \$325.91                 |
| Ages 75 - 79     | \$119.34    | \$119.34    | \$130.08    | \$130.08    | \$130.08    | \$143.09    | \$160.30    | \$173.11    | \$178.22    | \$187.13    | \$188.63    | \$236.74    | \$243.84    | \$243.84    | \$270.66    | \$284.20    | \$284.20    | \$311.19    | \$348.54    | \$371.54    | \$374.52    | \$374.52    | \$356.92                 |
| Ages 80 - 84     | \$119.34    | \$119.34    | \$130.08    | \$130.08    | \$130.08    | \$143.09    | \$160.30    | \$173.11    | \$188.28    | \$197.69    | \$199.28    | \$250.11    | \$257.61    | \$257.61    | \$285.95    | \$300.24    | \$300.24    | \$328.77    | \$368.22    | \$392.52    | \$395.68    | \$395.68    | \$377.08                 |
| Ages 85 or older | \$119.34    | \$119.34    | \$130.08    | \$130.08    | \$130.08    | \$143.09    | \$160.30    | \$173.11    | \$206.91    | \$217.26    | \$218.99    | \$274.84    | \$283.09    | \$283.09    | \$314.23    | \$329.94    | \$329.94    | \$361.29    | \$404.64    | \$431.35    | \$434.82    | \$434.82    | \$414.39                 |
|                  |             | 0.0%        | 9.0%        | 0.0%        | 0.0%        | 10.0%       | 12.0%       | 8.0%        | 8.7%        | 5.0%        | 0.8%        | 25.5%       | 3.0%        | 0.0%        | 11.0%       | 5.0%        | 0.0%        | 9.5%        | 12.0%       | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |



**GHMSI dba CareFirst BlueCross BlueShield, Inc.  
District of Columbia**

**Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten)  
(January 1 Effective Dates) \*  
OLD METHODOLOGY**

| <b>PRODUCT</b>   | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|------------------|-------------|-------------|-------------|-------------|--------------------------|
| Plan A 2010      |             |             |             |             |                          |
| Disabled         | \$511.14    | \$559.70    | \$615.10    | \$615.10    | \$615.10                 |
|                  |             | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$290.42    | \$318.01    | \$349.49    | \$349.49    | \$349.49                 |
| Ages 66 - 69     | \$290.42    | \$318.01    | \$349.49    | \$349.49    | \$349.49                 |
| Ages 70 - 74     | \$340.08    | \$372.39    | \$409.25    | \$409.25    | \$409.25                 |
| Ages 75 - 79     | \$393.13    | \$430.48    | \$473.10    | \$473.10    | \$473.10                 |
| Ages 80 - 84     | \$452.48    | \$495.47    | \$544.51    | \$544.51    | \$544.51                 |
| Ages 85 or older | \$464.67    | \$508.81    | \$559.18    | \$559.18    | \$559.18                 |
|                  |             | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Plan C 2010      |             |             |             |             |                          |
| Disabled         | \$466.51    | \$510.83    | \$561.40    | \$561.40    | \$561.40                 |
|                  |             | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$260.16    | \$284.88    | \$313.08    | \$313.08    | \$313.08                 |
| Ages 66 - 69     | \$277.46    | \$303.82    | \$333.90    | \$333.90    | \$333.90                 |
| Ages 70 - 74     | \$336.38    | \$368.34    | \$404.81    | \$404.81    | \$404.81                 |
| Ages 75 - 79     | \$368.38    | \$403.38    | \$443.32    | \$443.32    | \$443.32                 |
| Ages 80 - 84     | \$389.20    | \$426.17    | \$468.37    | \$468.37    | \$468.37                 |
| Ages 85 or older | \$427.71    | \$468.34    | \$514.70    | \$514.70    | \$514.70                 |
|                  |             | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Plan F 2010      |             |             |             |             |                          |
| Disabled         | \$652.99    | \$696.09    | \$701.66    | \$701.66    | \$668.68                 |
|                  |             | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$246.14    | \$262.39    | \$264.49    | \$264.49    | \$252.06                 |
| Ages 66 - 69     | \$262.50    | \$279.83    | \$282.08    | \$282.08    | \$268.82                 |
| Ages 70 - 74     | \$318.25    | \$339.25    | \$341.99    | \$341.99    | \$325.91                 |
| Ages 75 - 79     | \$348.54    | \$371.54    | \$374.52    | \$374.52    | \$356.92                 |
| Ages 80 - 84     | \$368.22    | \$392.52    | \$395.68    | \$395.68    | \$377.08                 |
| Ages 85 or older | \$404.64    | \$431.35    | \$434.82    | \$434.82    | \$414.39                 |
|                  |             | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.  
District of Columbia**

**Supplemental 65 ("2010 Plans") Medigap Rate History (Non-Underwritten)  
(January 1 Effective Dates) \*  
OLD METHODOLOGY**

| <b>PRODUCT</b>   | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|------------------|-------------|-------------|-------------|-------------|--------------------------|
| Plan B 2010      |             |             |             |             |                          |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$244.65    | \$244.65    | \$246.61    | \$246.61    | \$246.61                 |
| Ages 66 - 69     | \$260.92    | \$260.92    | \$263.01    | \$263.01    | \$263.01                 |
| Ages 70 - 74     | \$316.33    | \$316.33    | \$318.87    | \$318.87    | \$318.87                 |
| Ages 75 - 79     | \$346.42    | \$346.42    | \$349.20    | \$349.20    | \$349.20                 |
| Ages 80 - 84     | \$365.99    | \$365.99    | \$368.93    | \$368.93    | \$368.93                 |
| Ages 85 or older | \$402.21    | \$402.21    | \$405.43    | \$405.43    | \$405.43                 |
|                  |             | 0.0%        | 0.8%        | 0.0%        | 0.0%                     |
| Plan N 2010      |             |             |             |             |                          |
| Disabled         |             |             |             |             |                          |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$238.81    | \$238.81    | \$240.72    | \$240.72    | \$240.72                 |
| Ages 66 - 69     | \$254.68    | \$254.68    | \$256.73    | \$256.73    | \$256.73                 |
| Ages 70 - 74     | \$308.77    | \$308.77    | \$311.25    | \$311.25    | \$311.25                 |
| Ages 75 - 79     | \$338.14    | \$338.14    | \$340.86    | \$340.86    | \$340.86                 |
| Ages 80 - 84     | \$357.25    | \$357.25    | \$360.12    | \$360.12    | \$360.12                 |
| Ages 85 or older | \$392.60    | \$392.60    | \$395.74    | \$395.74    | \$395.74                 |
|                  |             | 0.0%        | 0.8%        | 0.0%        | 0.0%                     |
| Plan High F 2010 |             |             |             |             |                          |
| Disabled         |             |             |             |             |                          |
| Non-Disabled     |             |             |             |             |                          |
| Age 65           | \$102.17    | \$111.87    | \$112.76    | \$112.76    | \$112.76                 |
| Ages 66 - 69     | \$108.96    | \$119.31    | \$120.26    | \$120.26    | \$120.26                 |
| Ages 70 - 74     | \$132.10    | \$144.65    | \$145.80    | \$145.80    | \$145.80                 |
| Ages 75 - 79     | \$144.67    | \$158.42    | \$159.67    | \$159.67    | \$159.67                 |
| Ages 80 - 84     | \$152.84    | \$167.36    | \$168.69    | \$168.69    | \$168.69                 |
| Ages 85 or older | \$167.96    | \$183.92    | \$185.38    | \$185.38    | \$185.38                 |
|                  |             | 9.5%        | 0.8%        | 0.0%        | 0.0%                     |

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 Underwritten Plan Medigap Rate History (1990 Plans)**  
**(January 1 Effective Dates)**

| <b>PRODUCT</b> | <b>2001</b> | <b>2002</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------------|
| <b>Plan C</b>  |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Age 65         | \$99.58     | \$105.50    | \$115.94    | \$115.94    | \$104.35    | \$107.48    | \$112.85    | \$124.14    | \$131.48    | \$147.26    | \$161.25    | \$177.21    | \$177.21    | \$177.21                 |
| Age 66         | \$104.56    | \$110.77    | \$121.74    | \$121.74    | \$109.57    | \$112.85    | \$118.50    | \$130.35    | \$138.05    | \$154.62    | \$169.31    | \$186.07    | \$186.07    | \$186.07                 |
| Age 67         | \$106.73    | \$113.07    | \$124.26    | \$124.26    | \$111.84    | \$115.19    | \$120.95    | \$133.04    | \$140.91    | \$157.82    | \$172.81    | \$189.92    | \$189.92    | \$189.92                 |
| Age 68         | \$108.94    | \$115.41    | \$126.83    | \$126.83    | \$114.15    | \$117.58    | \$123.45    | \$135.80    | \$143.83    | \$161.09    | \$176.39    | \$193.85    | \$193.85    | \$193.85                 |
| Age 69         | \$111.19    | \$117.80    | \$129.46    | \$129.46    | \$116.52    | \$120.01    | \$126.01    | \$138.61    | \$146.81    | \$164.42    | \$180.04    | \$197.85    | \$197.85    | \$197.85                 |
| Age 70         | \$118.98    | \$126.05    | \$138.52    | \$138.52    | \$124.67    | \$128.41    | \$134.83    | \$148.32    | \$165.58    | \$185.44    | \$203.06    | \$223.16    | \$223.16    | \$223.16                 |
| Age 71         | \$121.44    | \$128.66    | \$141.39    | \$141.39    | \$127.25    | \$131.07    | \$137.62    | \$151.39    | \$169.00    | \$189.28    | \$207.26    | \$227.77    | \$227.77    | \$227.77                 |
| Age 72         | \$123.96    | \$131.32    | \$144.32    | \$144.32    | \$129.89    | \$133.79    | \$140.47    | \$154.52    | \$172.50    | \$193.21    | \$211.56    | \$232.50    | \$232.50    | \$232.50                 |
| Age 73         | \$126.52    | \$134.04    | \$147.31    | \$147.31    | \$132.58    | \$136.56    | \$143.38    | \$157.72    | \$176.08    | \$197.21    | \$215.94    | \$237.32    | \$237.32    | \$237.32                 |
| Age 74         | \$129.14    | \$136.82    | \$150.36    | \$150.36    | \$135.32    | \$139.38    | \$146.35    | \$160.99    | \$179.72    | \$201.29    | \$220.41    | \$242.23    | \$242.23    | \$242.23                 |
| Age 75         | \$131.82    | \$139.65    | \$153.47    | \$153.47    | \$138.13    | \$142.27    | \$149.38    | \$164.32    | \$188.15    | \$210.73    | \$230.75    | \$253.59    | \$253.59    | \$253.59                 |
| Age 76         | \$134.55    | \$142.54    | \$156.65    | \$156.65    | \$140.99    | \$145.22    | \$152.48    | \$167.73    | \$192.05    | \$215.09    | \$235.52    | \$258.83    | \$258.83    | \$258.83                 |
| Age 77         | \$137.34    | \$145.49    | \$159.90    | \$159.90    | \$143.91    | \$148.22    | \$155.64    | \$171.20    | \$196.02    | \$219.55    | \$240.41    | \$264.20    | \$264.20    | \$264.20                 |
| Age 78         | \$140.18    | \$148.51    | \$163.21    | \$163.21    | \$146.89    | \$151.29    | \$158.86    | \$174.74    | \$200.08    | \$224.09    | \$245.38    | \$269.66    | \$269.66    | \$269.66                 |
| Age 79         | \$143.08    | \$151.58    | \$166.59    | \$166.59    | \$149.93    | \$154.43    | \$162.15    | \$178.36    | \$204.23    | \$228.73    | \$250.46    | \$275.24    | \$275.24    | \$275.24                 |
| Age 80         | \$146.05    | \$154.72    | \$170.04    | \$170.04    | \$153.03    | \$157.63    | \$165.51    | \$182.06    | \$208.46    | \$233.47    | \$255.65    | \$280.95    | \$280.95    | \$280.95                 |
| Age 81         | \$149.07    | \$157.93    | \$173.56    | \$173.56    | \$156.20    | \$160.89    | \$168.93    | \$185.83    | \$212.77    | \$238.31    | \$260.95    | \$286.78    | \$286.78    | \$286.78                 |
| Age 82         | \$152.16    | \$161.20    | \$177.15    | \$177.15    | \$159.44    | \$164.22    | \$172.43    | \$189.68    | \$217.18    | \$243.24    | \$266.35    | \$292.72    | \$292.72    | \$292.72                 |
| Age 83         | \$155.31    | \$164.53    | \$180.82    | \$180.82    | \$162.74    | \$167.62    | \$176.00    | \$193.60    | \$221.68    | \$248.28    | \$271.87    | \$298.78    | \$298.78    | \$298.78                 |
| Age 84         | \$158.52    | \$167.94    | \$184.57    | \$184.57    | \$166.11    | \$171.09    | \$179.65    | \$197.61    | \$226.27    | \$253.42    | \$277.49    | \$304.96    | \$304.96    | \$304.96                 |
| Age 85+        | \$161.81    | \$171.42    | \$188.39    | \$188.39    | \$169.55    | \$174.64    | \$183.37    | \$201.71    | \$230.95    | \$258.67    | \$283.24    | \$311.27    | \$311.27    | \$311.27                 |
|                |             | 5.9%        | 9.9%        | 0.0%        | -10.0%      | 3.0%        | 5.0%        | 10.0%       | 14.5%       | 12.0%       | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| <b>Plan F</b>  |             |             |             |             |             |             |             |             |             |             |             |             |             |                          |
| Age 65         | \$100.00    | \$105.94    | \$116.43    | \$116.43    | \$104.79    | \$107.93    | \$113.33    | \$124.66    | \$132.03    | \$147.87    | \$157.63    | \$158.89    | \$158.89    | \$151.42                 |
| Age 66         | \$105.00    | \$111.24    | \$122.25    | \$122.25    | \$110.02    | \$113.33    | \$118.99    | \$130.89    | \$138.63    | \$155.27    | \$165.52    | \$166.83    | \$166.83    | \$158.99                 |
| Age 67         | \$107.17    | \$113.54    | \$124.78    | \$124.78    | \$112.30    | \$115.67    | \$121.46    | \$133.60    | \$141.50    | \$158.48    | \$168.94    | \$170.28    | \$170.28    | \$162.28                 |
| Age 68         | \$109.39    | \$115.89    | \$127.37    | \$127.37    | \$114.63    | \$118.07    | \$123.97    | \$136.37    | \$144.43    | \$161.76    | \$172.44    | \$173.81    | \$173.81    | \$165.64                 |
| Age 69         | \$111.66    | \$118.29    | \$130.00    | \$130.00    | \$117.00    | \$120.51    | \$126.54    | \$139.19    | \$147.42    | \$165.11    | \$176.01    | \$177.40    | \$177.40    | \$169.06                 |
| Age 70         | \$119.48    | \$126.57    | \$139.10    | \$139.10    | \$125.19    | \$128.95    | \$135.40    | \$148.94    | \$166.27    | \$186.22    | \$198.51    | \$200.09    | \$200.09    | \$190.68                 |
| Age 71         | \$121.95    | \$129.19    | \$141.98    | \$141.98    | \$127.79    | \$131.62    | \$138.20    | \$152.02    | \$169.71    | \$190.08    | \$202.63    | \$204.22    | \$204.22    | \$194.62                 |
| Age 72         | \$124.48    | \$131.87    | \$144.92    | \$144.92    | \$130.43    | \$134.35    | \$141.06    | \$155.17    | \$173.23    | \$194.01    | \$206.81    | \$208.46    | \$208.46    | \$198.66                 |
| Age 73         | \$127.05    | \$134.60    | \$147.93    | \$147.93    | \$133.13    | \$137.13    | \$143.98    | \$158.38    | \$176.81    | \$198.03    | \$211.10    | \$212.79    | \$212.79    | \$202.78                 |
| Age 74         | \$129.68    | \$137.39    | \$150.99    | \$150.99    | \$135.89    | \$139.97    | \$146.97    | \$161.66    | \$180.48    | \$202.13    | \$215.47    | \$217.19    | \$217.19    | \$206.98                 |
| Age 75         | \$132.37    | \$140.23    | \$154.12    | \$154.12    | \$138.70    | \$142.87    | \$150.01    | \$165.01    | \$188.94    | \$211.61    | \$225.58    | \$227.37    | \$227.37    | \$216.68                 |
| Age 76         | \$135.11    | \$143.14    | \$157.31    | \$157.31    | \$141.58    | \$145.82    | \$153.12    | \$168.43    | \$192.85    | \$215.99    | \$230.25    | \$232.07    | \$232.07    | \$221.16                 |
| Age 77         | \$137.91    | \$146.10    | \$160.57    | \$160.57    | \$144.51    | \$148.84    | \$156.29    | \$171.92    | \$196.84    | \$220.46    | \$235.01    | \$236.89    | \$236.89    | \$225.75                 |
| Age 78         | \$140.77    | \$149.13    | \$163.89    | \$163.89    | \$147.50    | \$151.93    | \$159.52    | \$175.48    | \$200.92    | \$225.03    | \$239.88    | \$241.78    | \$241.78    | \$230.42                 |
| Age 79         | \$143.68    | \$152.22    | \$167.29    | \$167.29    | \$150.56    | \$155.07    | \$162.83    | \$179.11    | \$205.08    | \$229.69    | \$244.85    | \$246.79    | \$246.79    | \$235.19                 |
| Age 80         | \$146.66    | \$155.37    | \$170.75    | \$170.75    | \$153.67    | \$158.28    | \$166.20    | \$182.82    | \$209.33    | \$234.45    | \$249.92    | \$251.90    | \$251.90    | \$240.06                 |
| Age 81         | \$149.69    | \$158.59    | \$174.29    | \$174.29    | \$156.86    | \$161.56    | \$169.64    | \$186.61    | \$213.66    | \$239.30    | \$255.09    | \$257.13    | \$257.13    | \$245.04                 |
| Age 82         | \$152.79    | \$161.87    | \$177.90    | \$177.90    | \$160.11    | \$164.91    | \$173.15    | \$190.47    | \$218.09    | \$244.26    | \$260.38    | \$262.45    | \$262.45    | \$250.12                 |
| Age 83         | \$155.96    | \$165.22    | \$181.58    | \$181.58    | \$163.42    | \$168.32    | \$176.74    | \$194.41    | \$222.60    | \$249.32    | \$265.78    | \$267.89    | \$267.89    | \$255.29                 |
| Age 84         | \$159.19    | \$168.64    | \$185.34    | \$185.34    | \$166.81    | \$171.81    | \$180.40    | \$198.44    | \$227.21    | \$254.48    | \$271.28    | \$273.43    | \$273.43    | \$260.58                 |
| Age 85+        | \$162.48    | \$172.14    | \$189.18    | \$189.18    | \$170.26    | \$175.37    | \$184.14    | \$202.55    | \$231.92    | \$259.75    | \$276.89    | \$279.09    | \$279.09    | \$265.97                 |
|                |             | 5.9%        | 9.9%        | 0.0%        | -10.0%      | 3.0%        | 5.0%        | 10.0%       | 14.5%       | 12.0%       | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates) \***

**OLD METHODOLOGY**

| <b>PRODUCT</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|----------------|-------------|-------------|-------------|-------------|--------------------------|
| Plan C 2010    |             |             |             |             |                          |
| Age 65         | \$147.26    | \$161.25    | \$177.21    | \$177.21    | \$177.21                 |
| Age 66         | \$154.62    | \$169.31    | \$186.07    | \$186.07    | \$186.07                 |
| Age 67         | \$157.82    | \$172.81    | \$189.92    | \$189.92    | \$189.92                 |
| Age 68         | \$161.09    | \$176.39    | \$193.85    | \$193.85    | \$193.85                 |
| Age 69         | \$164.42    | \$180.04    | \$197.85    | \$197.85    | \$197.85                 |
| Age 70         | \$185.44    | \$203.06    | \$223.16    | \$223.16    | \$223.16                 |
| Age 71         | \$189.28    | \$207.26    | \$227.77    | \$227.77    | \$227.77                 |
| Age 72         | \$193.21    | \$211.56    | \$232.50    | \$232.50    | \$232.50                 |
| Age 73         | \$197.21    | \$215.94    | \$237.32    | \$237.32    | \$237.32                 |
| Age 74         | \$201.29    | \$220.41    | \$242.23    | \$242.23    | \$242.23                 |
| Age 75         | \$210.73    | \$230.75    | \$253.59    | \$253.59    | \$253.59                 |
| Age 76         | \$215.09    | \$235.52    | \$258.83    | \$258.83    | \$258.83                 |
| Age 77         | \$219.55    | \$240.41    | \$264.20    | \$264.20    | \$264.20                 |
| Age 78         | \$224.09    | \$245.38    | \$269.66    | \$269.66    | \$269.66                 |
| Age 79         | \$228.73    | \$250.46    | \$275.24    | \$275.24    | \$275.24                 |
| Age 80         | \$233.47    | \$255.65    | \$280.95    | \$280.95    | \$280.95                 |
| Age 81         | \$238.31    | \$260.95    | \$286.78    | \$286.78    | \$286.78                 |
| Age 82         | \$243.24    | \$266.35    | \$292.72    | \$292.72    | \$292.72                 |
| Age 83         | \$248.28    | \$271.87    | \$298.78    | \$298.78    | \$298.78                 |
| Age 84         | \$253.42    | \$277.49    | \$304.96    | \$304.96    | \$304.96                 |
| Age 85+        | \$258.67    | \$283.24    | \$311.27    | \$311.27    | \$311.27                 |
|                |             | 9.5%        | 9.9%        | 0.0%        | 0.0%                     |
| Plan F 2010    |             |             |             |             |                          |
| Age 65         | \$147.87    | \$157.63    | \$158.89    | \$158.89    | \$151.42                 |
| Age 66         | \$155.27    | \$165.52    | \$166.83    | \$166.83    | \$158.99                 |
| Age 67         | \$158.48    | \$168.94    | \$170.28    | \$170.28    | \$162.28                 |
| Age 68         | \$161.76    | \$172.44    | \$173.81    | \$173.81    | \$165.64                 |
| Age 69         | \$165.11    | \$176.01    | \$177.40    | \$177.40    | \$169.06                 |
| Age 70         | \$186.22    | \$198.51    | \$200.09    | \$200.09    | \$190.68                 |
| Age 71         | \$190.08    | \$202.63    | \$204.22    | \$204.22    | \$194.62                 |
| Age 72         | \$194.01    | \$206.81    | \$208.46    | \$208.46    | \$198.66                 |
| Age 73         | \$198.03    | \$211.10    | \$212.79    | \$212.79    | \$202.78                 |
| Age 74         | \$202.13    | \$215.47    | \$217.19    | \$217.19    | \$206.98                 |
| Age 75         | \$211.61    | \$225.58    | \$227.37    | \$227.37    | \$216.68                 |
| Age 76         | \$215.99    | \$230.25    | \$232.07    | \$232.07    | \$221.16                 |
| Age 77         | \$220.46    | \$235.01    | \$236.89    | \$236.89    | \$225.75                 |
| Age 78         | \$225.03    | \$239.88    | \$241.78    | \$241.78    | \$230.42                 |
| Age 79         | \$229.69    | \$244.85    | \$246.79    | \$246.79    | \$235.19                 |
| Age 80         | \$234.45    | \$249.92    | \$251.90    | \$251.90    | \$240.06                 |
| Age 81         | \$239.30    | \$255.09    | \$257.13    | \$257.13    | \$245.04                 |
| Age 82         | \$244.26    | \$260.38    | \$262.45    | \$262.45    | \$250.12                 |
| Age 83         | \$249.32    | \$265.78    | \$267.89    | \$267.89    | \$255.29                 |
| Age 84         | \$254.48    | \$271.28    | \$273.43    | \$273.43    | \$260.58                 |
| Age 85+        | \$259.75    | \$276.89    | \$279.09    | \$279.09    | \$265.97                 |
|                |             | 6.6%        | 0.8%        | 0.0%        | -4.7%                    |

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates) \***  
**OLD METHODOLOGY**

| <b>PRODUCT</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|----------------|-------------|-------------|-------------|-------------|--------------------------|
| Plan B 2010    |             |             |             |             |                          |
| Age 65         | \$132.60    | \$138.70    | \$139.81    | \$139.81    | \$139.81                 |
| Age 66         | \$139.22    | \$145.63    | \$146.80    | \$146.80    | \$146.80                 |
| Age 67         | \$142.11    | \$148.65    | \$149.83    | \$149.83    | \$149.83                 |
| Age 68         | \$145.05    | \$151.73    | \$152.94    | \$152.94    | \$152.94                 |
| Age 69         | \$148.06    | \$154.87    | \$156.10    | \$156.10    | \$156.10                 |
| Age 70         | \$166.99    | \$174.67    | \$176.06    | \$176.06    | \$176.06                 |
| Age 71         | \$170.44    | \$178.28    | \$179.70    | \$179.70    | \$179.70                 |
| Age 72         | \$173.98    | \$181.98    | \$183.43    | \$183.43    | \$183.43                 |
| Age 73         | \$177.58    | \$185.75    | \$187.23    | \$187.23    | \$187.23                 |
| Age 74         | \$181.26    | \$189.60    | \$191.11    | \$191.11    | \$191.11                 |
| Age 75         | \$189.75    | \$198.48    | \$200.07    | \$200.07    | \$200.07                 |
| Age 76         | \$193.68    | \$202.59    | \$204.21    | \$204.21    | \$204.21                 |
| Age 77         | \$197.69    | \$206.78    | \$208.44    | \$208.44    | \$208.44                 |
| Age 78         | \$201.79    | \$211.07    | \$212.75    | \$212.75    | \$212.75                 |
| Age 79         | \$205.97    | \$215.44    | \$217.15    | \$217.15    | \$217.15                 |
| Age 80         | \$210.23    | \$219.90    | \$221.65    | \$221.65    | \$221.65                 |
| Age 81         | \$214.58    | \$224.46    | \$226.25    | \$226.25    | \$226.25                 |
| Age 82         | \$219.03    | \$229.11    | \$230.94    | \$230.94    | \$230.94                 |
| Age 83         | \$223.57    | \$233.85    | \$235.72    | \$235.72    | \$235.72                 |
| Age 84         | \$228.20    | \$238.69    | \$240.60    | \$240.60    | \$240.60                 |
| Age 85+        | \$232.92    | \$243.64    | \$245.58    | \$245.58    | \$245.58                 |
|                |             | 4.6%        | 0.8%        | 0.0%        | 0.0%                     |
| Plan N 2010    |             |             |             |             |                          |
| Age 65         | \$129.43    | \$135.38    | \$136.46    | \$136.46    | \$136.46                 |
| Age 66         | \$135.90    | \$142.15    | \$143.28    | \$143.28    | \$143.28                 |
| Age 67         | \$138.72    | \$145.10    | \$146.24    | \$146.24    | \$146.24                 |
| Age 68         | \$141.59    | \$148.10    | \$149.27    | \$149.27    | \$149.27                 |
| Age 69         | \$144.53    | \$151.17    | \$152.36    | \$152.36    | \$152.36                 |
| Age 70         | \$163.00    | \$170.50    | \$171.84    | \$171.84    | \$171.84                 |
| Age 71         | \$166.37    | \$174.02    | \$175.39    | \$175.39    | \$175.39                 |
| Age 72         | \$169.82    | \$177.63    | \$179.04    | \$179.04    | \$179.04                 |
| Age 73         | \$173.34    | \$181.31    | \$182.75    | \$182.75    | \$182.75                 |
| Age 74         | \$176.93    | \$185.07    | \$186.53    | \$186.53    | \$186.53                 |
| Age 75         | \$185.22    | \$193.74    | \$195.27    | \$195.27    | \$195.27                 |
| Age 76         | \$189.06    | \$197.75    | \$199.31    | \$199.31    | \$199.31                 |
| Age 77         | \$192.97    | \$201.84    | \$203.45    | \$203.45    | \$203.45                 |
| Age 78         | \$196.97    | \$206.03    | \$207.65    | \$207.65    | \$207.65                 |
| Age 79         | \$201.05    | \$210.30    | \$211.95    | \$211.95    | \$211.95                 |
| Age 80         | \$205.21    | \$214.65    | \$216.34    | \$216.34    | \$216.34                 |
| Age 81         | \$209.46    | \$219.09    | \$220.83    | \$220.83    | \$220.83                 |
| Age 82         | \$213.80    | \$223.63    | \$225.40    | \$225.40    | \$225.40                 |
| Age 83         | \$218.23    | \$228.27    | \$230.07    | \$230.07    | \$230.07                 |
| Age 84         | \$222.74    | \$232.99    | \$234.83    | \$234.83    | \$234.83                 |
| Age 85+        | \$227.36    | \$237.82    | \$239.69    | \$239.69    | \$239.69                 |
|                |             | 4.6%        | 0.8%        | 0.0%        | 0.0%                     |

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.**  
**District of Columbia**

**Supplemental 65 ("2010 Plans") Underwritten Plan Medigap Rate History**  
**(January 1 Effective Dates) \***  
**OLD METHODOLOGY**

| <b>PRODUCT</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>Proposed<br/>2014</b> |
|----------------|-------------|-------------|-------------|-------------|--------------------------|
| High F 2010    |             |             |             |             |                          |
| Age 65         | \$72.00     | \$73.29     | \$73.88     | \$73.88     | \$73.88                  |
| Age 66         | \$75.60     | \$76.96     | \$77.57     | \$77.57     | \$77.57                  |
| Age 67         | \$77.16     | \$78.55     | \$79.18     | \$79.18     | \$79.18                  |
| Age 68         | \$78.76     | \$80.18     | \$80.82     | \$80.82     | \$80.82                  |
| Age 69         | \$80.39     | \$81.84     | \$82.49     | \$82.49     | \$82.49                  |
| Age 70         | \$90.67     | \$92.30     | \$93.04     | \$93.04     | \$93.04                  |
| Age 71         | \$92.55     | \$94.21     | \$94.96     | \$94.96     | \$94.96                  |
| Age 72         | \$94.46     | \$96.16     | \$96.93     | \$96.93     | \$96.93                  |
| Age 73         | \$96.42     | \$98.16     | \$98.94     | \$98.94     | \$98.94                  |
| Age 74         | \$98.42     | \$100.19    | \$100.99    | \$100.99    | \$100.99                 |
| Age 75         | \$103.03    | \$104.88    | \$105.72    | \$105.72    | \$105.72                 |
| Age 76         | \$105.16    | \$107.06    | \$107.91    | \$107.91    | \$107.91                 |
| Age 77         | \$107.34    | \$109.28    | \$110.15    | \$110.15    | \$110.15                 |
| Age 78         | \$109.57    | \$111.54    | \$112.42    | \$112.42    | \$112.42                 |
| Age 79         | \$111.84    | \$113.85    | \$114.75    | \$114.75    | \$114.75                 |
| Age 80         | \$114.15    | \$116.21    | \$117.13    | \$117.13    | \$117.13                 |
| Age 81         | \$116.52    | \$118.61    | \$119.56    | \$119.56    | \$119.56                 |
| Age 82         | \$118.93    | \$121.07    | \$122.03    | \$122.03    | \$122.03                 |
| Age 83         | \$121.39    | \$123.57    | \$124.56    | \$124.56    | \$124.56                 |
| Age 84         | \$123.90    | \$126.13    | \$127.14    | \$127.14    | \$127.14                 |
| Age 85+        | \$126.47    | \$128.75    | \$129.77    | \$129.77    | \$129.77                 |
|                |             | 1.8%        | 0.8%        | 0.0%        | 0.0%                     |

\* Effective June 1 in 2010

**GHMSI dba CareFirst BlueCross BlueShield, Inc.  
District of Columbia**

**Supplemental 65 ("2010 Plans") Medigap Rate Increase History  
(January 1 Effective Dates \*)  
New Methodology Base Rates**

| <b>PRODUCT</b> | <b>2012</b> | <b>2013</b>    | <b>Proposed<br/>2014</b> |
|----------------|-------------|----------------|--------------------------|
| Plan A         | \$136.00    | \$143.00<br>5% | \$143.00<br>0%           |
| Plan B         | \$113.00    | \$119.00<br>5% | \$119.00<br>0%           |
| Plan F         | \$143.00    | \$150.00<br>5% | \$150.00<br>0%           |
| High F         | \$53.00     | \$56.00<br>5%  | \$56.00<br>0%            |
| Plan N         | \$96.00     | \$101.00<br>5% | \$101.00<br>0%           |
| Plan G         | \$132.00    | \$139.00<br>5% | \$139.00<br>0%           |
| Plan L         | \$101.00    | \$106.00<br>5% | \$106.00<br>0%           |
| Plan M         | \$121.00    | \$127.00<br>5% | \$127.00<br>0%           |

\* Inception date was 6/1/2012 for plans A, B, F, High F and N and 9/1/2012 for G, L & M.

**GHMSI DC Medigap Filing  
Proposed Effective 01/01/2014**

**Summary of Future Value and Present Value Loss Ratio Components by Plan  
(000)'s omitted**

| Plan                    | Lifetime (FV/PV)*<br>Claims | Lifetime (FV/PV)*<br>Premium | Lifetime (FV/PV) Loss<br>Ratio | Credibility Factor | Credibility Weighted<br>(FV/PV) Loss Ratio | Lifetime LR At Least<br>65%? | Original Filed<br>LR*** |
|-------------------------|-----------------------------|------------------------------|--------------------------------|--------------------|--|------------------------------|-------------------------|
| <b>Pre-Standardized</b> |                             |                              |                                |                    |  |                              |                         |
| <b>BCBS 65</b>          | \$43,224                    | \$65,869                     | <b>65.6%</b>                   | <b>28.8%</b>       | <b>70.1%</b>                               | <b>Yes</b>                   | <b>72.4%</b>            |
| <b>PROT 65</b>          | \$11,015                    | \$16,334                     | <b>67.4%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   | <b>72.4%</b>            |
| <b>Standardized</b>     |                             |                              |                                |                    |  |                              |                         |
| <b>Plan A Total</b>     | \$30,300                    | \$33,540                     | <b>90.3%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan B Total</b>     | \$8,229                     | \$10,872                     | <b>75.7%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan C Total</b>     | \$17,511                    | \$18,721                     | <b>93.5%</b>                   | <b>25.4%</b>       | <b>77.4%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan F Total</b>     | \$67,668                    | \$96,095                     | <b>70.4%</b>                   | <b>72.2%</b>       | <b>70.8%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan HiF Total</b>   | \$5,715                     | \$8,328                      | <b>68.6%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan N Total</b>     | \$7,066                     | \$9,411                      | <b>75.1%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan G Total**</b>   | \$9,438                     | \$12,428                     | <b>75.9%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan L Total**</b>   | \$7,306                     | \$9,622                      | <b>75.9%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |
| <b>Plan M Total**</b>   | \$8,753                     | \$11,526                     | <b>75.9%</b>                   | <b>0.0%</b>        | <b>71.9%</b>                               | <b>Yes</b>                   |                         |

\* FV means the total historical claims or premium trended forward to 01/01/2013 using the interest rate assumption.

PV means the total forecasted claims or premium trended back to 01/01/2013 using the interest rate assumption.

\*\* These are relatively new plans (effective 9/1/12) which have minimal historical claims or premium.

\*\*\* Our records do not go back as far as the original inception of these products. The loss ratio provided is from the filing effective 1/1/2005.



**DC GHMSI Medigap Filing Proposed Effective 1/1/2014**

**Projection Period Loss Ratios**

| Plan                     | Experience Period<br>Contract Months | Projection Period                |               |                    |                            |                                |               | PV/FV of Experience from 1999 - Projection Period |                                |               |
|--------------------------|--------------------------------------|----------------------------------|---------------|--------------------|----------------------------|--------------------------------|---------------|---|--------------------------------|---------------|
|                          |                                      | Loss Ratio with Current Proposal | At Least 65%? | Credibility Factor | DICR for 01/01/2014 Filing | Credibility-Blended Loss Ratio | At Least 65%? | Loss Ratio  | Credibility-Blended Loss Ratio | At Least 65%? |
| <b>BCBS 65</b>           | 1,995                                | 59.2%                            | No            | 28.8%              | 71.9%                      | 68.2%                          | Yes           | 59.7%   | 68.4%                          | Yes           |
| <b>PROT 65</b>           | 835                                  | 57.7%                            | No            | 0.0%               | 71.9%                      | 71.9%                          | Yes           | 55.4%   | 71.9%                          | Yes           |
| <b>Plan A Total</b>      | 240                                  | 64.0%                            | No            | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan B Total</b>      | 73                                   | 85.7%                            | Yes           | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan C Total</b>      | 1,549                                | 84.0%                            | Yes           | 25.4%              | 71.9%                      | 74.9%                          | Yes           |   |                                |               |
| <b>Plan F Total</b>      | 12,494                               | 62.4%                            | No            | 72.2%              | 71.9%                      | 65.0%                          | Yes           |   |                                |               |
| <b>Plan High F Total</b> | 520                                  | 0.2%                             | No            | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan N Total</b>      | 75                                   | 25.7%                            | No            | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan G Total</b>      | 9                                    | 124.0%                           | Yes           | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan L Total*</b>     | 0                                    | 71.9%                            | Yes           | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |
| <b>Plan M Total*</b>     | 0                                    | 71.9%                            | Yes           | 0.0%               | 71.9%                      | 71.9%                          | Yes           |   |                                |               |

\* New plan launched 9/1/2012. Projection period loss ratio shown matches the DICR proposed in this filing due to lack of experience.

**BCBS65 (Pre-Standardized Coverage) - EXPERIENCE**

District of Columbia

Form Number : Blue Cross 65 and Blue Shield 65

| YEAR     | AVERAGE<br>MONTHLY<br>CONTRACTS | ULTIMATE<br>CLAIMS | EARNED<br>PREMIUMS (EP) | INCURRED<br>LOSS<br>RATIO | CLAIMS COST<br>PER MEMBER<br>PER MONTH | PREMIUM<br>PER MEMBER<br>PER MONTH |
|----------|---------------------------------|--------------------|-------------------------|---------------------------|--|------------------------------------|
| 1994     | 3,062                           | \$2,625,664        | \$3,792,285             | 69.2%                     | \$71.45                                | \$103.20                           |
| 1995     | 2,671                           | \$2,519,912        | \$3,308,600             | 76.2%                     | \$78.62                                | \$103.23                           |
| 1996     | 2,288                           | \$2,095,210        | \$2,833,482             | 73.9%                     | \$76.31                                | \$103.20                           |
| 1997     | 2,061                           | \$1,986,773        | \$2,735,567             | 72.6%                     | \$80.33                                | \$110.61                           |
| 1998     | 1,800                           | \$1,730,768        | \$2,608,541             | 66.4%                     | \$80.12                                | \$120.75                           |
| 1999     | 1,585                           | \$1,719,908        | \$2,501,332             | 68.8%                     | \$90.44                                | \$131.53                           |
| 2000     | 1,346                           | \$1,789,238        | \$2,200,963             | 81.3%                     | \$110.77                               | \$136.26                           |
| 2001     | 1,145                           | \$1,700,728        | \$2,247,285             | 75.7%                     | \$123.79                               | \$163.57                           |
| 2002     | 969                             | \$1,052,923        | \$2,032,109             | 51.8%                     | \$90.60                                | \$174.85                           |
| 2003     | 837                             | \$947,600          | \$2,201,025             | 43.1%                     | \$94.36                                | \$219.18                           |
| 2004     | 722                             | \$846,133          | \$1,951,100             | 43.4%                     | \$97.68                                | \$225.25                           |
| 2005     | 605                             | \$916,387          | \$1,638,643             | 55.9%                     | \$126.19                               | \$225.65                           |
| 2006     | 499                             | \$673,815          | \$1,377,946             | 48.9%                     | \$112.62                               | \$230.31                           |
| 2007     | 416                             | \$511,801          | \$1,148,933             | 44.5%                     | \$102.52                               | \$230.15                           |
| 2008     | 350                             | \$517,050          | \$949,441               | 54.5%                     | \$123.22                               | \$226.27                           |
| 2009     | 287                             | \$366,029          | \$779,769               | 46.9%                     | \$106.22                               | \$226.28                           |
| 2010     | 241                             | \$443,873          | \$653,019               | 68.0%                     | \$153.80                               | \$226.27                           |
| 2011     | 202                             | \$416,702          | \$551,330               | 75.6%                     | \$172.33                               | \$228.01                           |
| 2012     | 173                             | \$261,951          | \$472,325               | 55.5%                     | \$126.30                               | \$227.74                           |
| 2013 YTD | 152                             | \$109,381          | \$172,305               | 63.5%                     | \$144.30                               | \$227.32                           |

**BCBS65 (Pre-Standardized Coverage) - FORECAST**

District of Columbia

|      | AVERAGE<br>MONTHLY<br>CONTRACTS | ULTIMATE<br>CLAIMS | EARNED<br>PREMIUM | INCURRED<br>LOSS<br>RATIO | ANNUAL<br>CLAIMS/<br>CONTRACT | ANNUAL<br>PREMIUM/<br>CONTRACT | RATE<br>INCREASE |
|------|---------------------------------|--------------------|-------------------|---------------------------|-------------------------------|--------------------------------|------------------|
| 2012 | 173                             | \$261,951          | \$472,325         | 55.5%                     | \$1,516                       | \$2,733                        | 0.0%             |
| 2013 | 146                             | \$232,341          | \$399,000         | 58.2%                     | \$1,591                       | \$2,733                        | 0.0%             |
| 2014 | 124                             | \$207,198          | \$338,877         | 61.1%                     | \$1,671                       | \$2,733                        | 0.0%             |
| 2015 | 105                             | \$184,223          | \$301,300         | 61.1%                     | \$1,755                       | \$2,870                        | 5.0%             |
| 2016 | 89                              | \$163,958          | \$268,157         | 61.1%                     | \$1,842                       | \$3,013                        | 5.0%             |
| 2017 | 75                              | \$145,076          | \$237,274         | 61.1%                     | \$1,934                       | \$3,164                        | 5.0%             |
| 2018 | 63                              | \$127,957          | \$209,275         | 61.1%                     | \$2,031                       | \$3,322                        | 5.0%             |
| 2019 | 53                              | \$113,028          | \$184,860         | 61.1%                     | \$2,133                       | \$3,488                        | 5.0%             |
| 2020 | 45                              | \$100,766          | \$164,804         | 61.1%                     | \$2,239                       | \$3,662                        | 5.0%             |
| 2021 | 38                              | \$89,346           | \$146,127         | 61.1%                     | \$2,351                       | \$3,845                        | 5.0%             |
| 2022 | 32                              | \$79,000           | \$129,207         | 61.1%                     | \$2,469                       | \$4,038                        | 5.0%             |
| 2023 | 27                              | \$69,989           | \$114,469         | 61.1%                     | \$2,592                       | \$4,240                        | 5.0%             |
| 2024 | 23                              | \$62,602           | \$102,386         | 61.1%                     | \$2,722                       | \$4,452                        | 5.0%             |
| 2025 | 19                              | \$54,300           | \$88,809          | 61.1%                     | \$2,858                       | \$4,674                        | 5.0%             |
| 2026 | 16                              | \$48,013           | \$78,526          | 61.1%                     | \$3,001                       | \$4,908                        | 5.0%             |
| 2027 | 14                              | \$44,112           | \$72,146          | 61.1%                     | \$3,151                       | \$5,153                        | 5.0%             |
| 2028 | 12                              | \$39,701           | \$64,931          | 61.1%                     | \$3,308                       | \$5,411                        | 5.0%             |
| 2029 | 10                              | \$34,738           | \$56,815          | 61.1%                     | \$3,474                       | \$5,681                        | 5.0%             |
| 2030 | 8                               | \$29,180           | \$47,724          | 61.1%                     | \$3,647                       | \$5,966                        | 5.0%             |
| 2031 | 7                               | \$26,809           | \$43,847          | 61.1%                     | \$3,830                       | \$6,264                        | 5.0%             |
| 2032 | 6                               | \$24,128           | \$39,462          | 61.1%                     | \$4,021                       | \$6,577                        | 5.0%             |

|                                |                     |                     |              |  |  |  |  |
|--------------------------------|---------------------|---------------------|--------------|--|--|--|--|
| <b>PRESENT VALUE 2013-2032</b> | <b>\$1,491,707</b>  | <b>\$2,458,718</b>  | <b>60.7%</b> |  |  |  |  |
| <b>FUTURE VALUE 1994-2012</b>  | <b>\$41,732,054</b> | <b>\$63,410,280</b> | <b>65.8%</b> |  |  |  |  |
| <b>TOTAL LIFETIME (PV/FV):</b> | <b>\$43,223,761</b> | <b>\$65,868,999</b> | <b>65.6%</b> |  |  |  |  |

**HISTORICAL RATE INCREASES**

|          |      |
|----------|------|
| 1/1/2005 | 0.0% |
| 1/1/2006 | 2.0% |
| 1/1/2007 | 0.0% |
| 1/1/2008 | 0.0% |
| 1/1/2009 | 0.0% |
| 1/1/2010 | 0.0% |
| 1/1/2011 | 0.0% |
| 1/1/2012 | 0.0% |
| 1/1/2013 | 0.0% |
| 1/1/2014 | 0.0% |

**FORECAST ASSUMPTIONS**

|                         |        |
|-------------------------|--------|
| Claims Trend:           | 5.0%   |
| Annual Contract Growth: | -15.4% |
| Interest Rate:          | 4.4%   |

**PROT65 (Pre-Standardized Coverage) - EXPERIENCE**  
**District of Columbia**

| <u>YEAR</u> | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUMS (EP)</u> | <u>INCURRED LOSS RATIO</u> | <u>CLAIMS COST PER MEMBER PER MONTH</u> | <u>PREMIUM PER MEMBER PER MONTH</u> |
|-------------|----------------------------------|------------------------|-----------------------------|----------------------------|---|-------------------------------------|
| 1994        | 464                              | \$419,960              | \$583,598                   | 72.0%                      | \$75.46                                 | \$104.87                            |
| 1995        | 422                              | \$341,727              | \$459,657                   | 74.3%                      | \$67.51                                 | \$90.81                             |
| 1996        | 409                              | \$595,256              | \$444,804                   | 133.8%                     | \$121.16                                | \$90.54                             |
| 1997        | 381                              | \$498,615              | \$477,352                   | 104.5%                     | \$109.20                                | \$104.54                            |
| 1998        | 355                              | \$409,477              | \$510,754                   | 80.2%                      | \$96.03                                 | \$119.78                            |
| 1999        | 320                              | \$330,869              | \$602,915                   | 54.9%                      | \$86.16                                 | \$157.01                            |
| 2000        | 279                              | \$370,093              | \$540,712                   | 68.4%                      | \$110.64                                | \$161.65                            |
| 2001        | 254                              | \$356,428              | \$543,834                   | 65.5%                      | \$117.09                                | \$178.66                            |
| 2002        | 229                              | \$391,840              | \$533,994                   | 73.4%                      | \$142.80                                | \$194.60                            |
| 2003        | 201                              | \$270,557              | \$610,841                   | 44.3%                      | \$112.45                                | \$253.88                            |
| 2004        | 178                              | \$266,030              | \$575,297                   | 46.2%                      | \$124.60                                | \$269.46                            |
| 2005        | 163                              | \$327,180              | \$528,318                   | 61.9%                      | \$167.01                                | \$269.69                            |
| 2006        | 142                              | \$218,884              | \$467,409                   | 46.8%                      | \$128.53                                | \$274.46                            |
| 2007        | 126                              | \$211,492              | \$417,487                   | 50.7%                      | \$139.41                                | \$275.21                            |
| 2008        | 110                              | \$150,645              | \$362,337                   | 41.6%                      | \$114.04                                | \$274.29                            |
| 2009        | 99                               | \$147,980              | \$324,795                   | 45.6%                      | \$124.25                                | \$272.71                            |
| 2010        | 91                               | \$126,653              | \$294,277                   | 43.0%                      | \$115.67                                | \$268.75                            |
| 2011        | 81                               | \$130,070              | \$263,106                   | 49.4%                      | \$133.68                                | \$270.41                            |
| 2012        | 71                               | \$130,708              | \$230,970                   | 56.6%                      | \$154.14                                | \$272.37                            |
| 2013 YTD    | 68                               | \$61,636               | \$92,865                    | 66.4%                      | \$182.36                                | \$274.75                            |

**PROT65 (Pre-Standardized Coverage) - FORECAST**  
**District of Columbia**

|                                | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUM</u> | <u>INCURRED LOSS RATIO</u> | <u>ANNUAL CLAIMS/ CONTRACT</u> | <u>ANNUAL PREMIUM/ CONTRACT</u> | <u>RATE INCREASE</u> |
|--------------------------------|----------------------------------|------------------------|-----------------------|----------------------------|--------------------------------|---------------------------------|----------------------|
| 2012                           | 71                               | \$130,708              | \$230,970             | 56.6%                      | \$1,850                        | \$3,268                         | 0.0%                 |
| 2013                           | 64                               | \$124,298              | \$209,180             | 59.4%                      | \$1,942                        | \$3,268                         | 0.0%                 |
| 2014                           | 58                               | \$118,278              | \$189,570             | 62.4%                      | \$2,039                        | \$3,268                         | 0.0%                 |
| 2015                           | 53                               | \$113,485              | \$181,889             | 62.4%                      | \$2,141                        | \$3,432                         | 5.0%                 |
| 2016                           | 48                               | \$107,918              | \$172,966             | 62.4%                      | \$2,248                        | \$3,603                         | 5.0%                 |
| 2017                           | 44                               | \$103,871              | \$166,479             | 62.4%                      | \$2,361                        | \$3,784                         | 5.0%                 |
| 2018                           | 40                               | \$99,150               | \$158,912             | 62.4%                      | \$2,479                        | \$3,973                         | 5.0%                 |
| 2019                           | 36                               | \$93,696               | \$150,172             | 62.4%                      | \$2,603                        | \$4,171                         | 5.0%                 |
| 2020                           | 33                               | \$90,183               | \$144,540             | 62.4%                      | \$2,733                        | \$4,380                         | 5.0%                 |
| 2021                           | 30                               | \$86,084               | \$137,970             | 62.4%                      | \$2,869                        | \$4,599                         | 5.0%                 |
| 2022                           | 27                               | \$81,349               | \$130,382             | 62.4%                      | \$3,013                        | \$4,829                         | 5.0%                 |
| 2023                           | 24                               | \$75,926               | \$121,690             | 62.4%                      | \$3,164                        | \$5,070                         | 5.0%                 |
| 2024                           | 22                               | \$73,079               | \$117,126             | 62.4%                      | \$3,322                        | \$5,324                         | 5.0%                 |
| 2025                           | 20                               | \$69,757               | \$111,803             | 62.4%                      | \$3,488                        | \$5,590                         | 5.0%                 |
| 2026                           | 18                               | \$65,920               | \$105,654             | 62.4%                      | \$3,662                        | \$5,870                         | 5.0%                 |
| 2027                           | 16                               | \$61,525               | \$98,610              | 62.4%                      | \$3,845                        | \$6,163                         | 5.0%                 |
| 2028                           | 15                               | \$60,564               | \$97,069              | 62.4%                      | \$4,038                        | \$6,471                         | 5.0%                 |
| 2029                           | 14                               | \$59,353               | \$95,128              | 62.4%                      | \$4,239                        | \$6,795                         | 5.0%                 |
| 2030                           | 13                               | \$57,869               | \$92,750              | 62.4%                      | \$4,451                        | \$7,135                         | 5.0%                 |
| 2031                           | 12                               | \$56,088               | \$89,896              | 62.4%                      | \$4,674                        | \$7,491                         | 5.0%                 |
| 2032                           | 11                               | \$53,985               | \$86,525              | 62.4%                      | \$4,908                        | \$7,866                         | 5.0%                 |
| <b>PRESENT VALUE 2013-2032</b> |                                  | <b>\$1,206,072</b>     | <b>\$1,942,994</b>    | <b>62.1%</b>               |                                |                                 |                      |
| <b>FUTURE VALUE 1994-2012</b>  |                                  | <b>\$9,809,135</b>     | <b>\$14,390,816</b>   | <b>68.2%</b>               |                                |                                 |                      |
| <b>TOTAL LIFETIME (PV/FV):</b> |                                  | <b>\$11,015,208</b>    | <b>\$16,333,810</b>   | <b>67.4%</b>               |                                |                                 |                      |

**FORECAST ASSUMPTIONS**

|                         |       |          |      |
|-------------------------|-------|----------|------|
| Claims Trend:           | 5.0%  | 1/1/2005 | 0.0% |
| Annual Contract Growth: | -9.3% | 1/1/2006 | 2.0% |
| Interest Rate:          | 4.4%  | 1/1/2007 | 0.0% |
|                         |       | 1/1/2008 | 0.0% |
|                         |       | 1/1/2009 | 0.0% |
|                         |       | 1/1/2010 | 0.0% |
|                         |       | 1/1/2011 | 0.0% |
|                         |       | 1/1/2012 | 0.0% |
|                         |       | 1/1/2013 | 0.0% |
|                         |       | 1/1/2014 | 0.0% |

**SUPPLEMENT 65 PLAN "A" (Old & New Methodology) - EXPERIENCE**  
**District of Columbia**

| <u>YEAR</u> | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUMS (EP)</u> | <u>INCURRED LOSS RATIO</u> | <u>CLAIMS COST PER MEMBER PER MONTH</u> | <u>PREMIUM PER MEMBER PER MONTH</u> |
|-------------|----------------------------------|------------------------|-----------------------------|----------------------------|---|-------------------------------------|
| 1994        | 29                               | \$18,272               | \$23,102                    | 79.1%                      | \$51.76                                 | \$65.44                             |
| 1995        | 48                               | \$92,894               | \$36,002                    | 258.0%                     | \$162.40                                | \$62.94                             |
| 1996        | 56                               | \$178,582              | \$41,981                    | 425.4%                     | \$264.17                                | \$62.10                             |
| 1997        | 89                               | \$238,859              | \$72,264                    | 330.5%                     | \$223.86                                | \$67.73                             |
| 1998        | 94                               | \$377,472              | \$85,554                    | 441.2%                     | \$334.34                                | \$75.78                             |
| 1999        | 104                              | \$467,333              | \$118,716                   | 393.7%                     | \$376.27                                | \$95.58                             |
| 2000        | 112                              | \$492,122              | \$163,320                   | 301.3%                     | \$365.35                                | \$121.25                            |
| 2001        | 132                              | \$635,334              | \$246,059                   | 258.2%                     | \$402.11                                | \$155.73                            |
| 2002        | 112                              | \$376,892              | \$282,465                   | 133.4%                     | \$281.47                                | \$210.95                            |
| 2003        | 97                               | \$521,830              | \$314,474                   | 165.9%                     | \$446.39                                | \$269.01                            |
| 2004        | 85                               | \$490,023              | \$280,450                   | 174.7%                     | \$483.26                                | \$276.58                            |
| 2005        | 71                               | \$304,016              | \$231,195                   | 131.5%                     | \$358.09                                | \$272.31                            |
| 2006        | 51                               | \$222,204              | \$184,693                   | 120.3%                     | \$362.49                                | \$301.29                            |
| 2007        | 46                               | \$214,706              | \$182,791                   | 117.5%                     | \$389.67                                | \$331.74                            |
| 2008        | 44                               | \$242,364              | \$170,559                   | 142.1%                     | \$454.72                                | \$320.00                            |
| 2009        | 40                               | \$210,956              | \$174,878                   | 120.6%                     | \$437.67                                | \$362.82                            |
| 2010        | 30                               | \$121,012              | \$144,549                   | 83.7%                      | \$334.16                                | \$399.15                            |
| 2011        | 25                               | \$65,799               | \$128,835                   | 51.1%                      | \$220.80                                | \$432.33                            |
| 2012        | 22                               | \$64,004               | \$106,474                   | 60.1%                      | \$246.17                                | \$409.52                            |
| 2013 YTD    | 20                               | \$11,751               | \$39,349                    | 29.9%                      | \$119.90                                | \$401.52                            |

**SUPPLEMENT 65 PLAN "A" (Old & New Methodology) - FORECAST**  
**District of Columbia**

| <u>YEAR</u>                    | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUM</u> | <u>INCURRED LOSS RATIO</u> | <u>ANNUAL CLAIMS/ CONTRACT</u> | <u>ANNUAL PREMIUM/ CONTRACT</u> |
|--------------------------------|----------------------------------|------------------------|-----------------------|----------------------------|--------------------------------|---------------------------------|
| 2012                           | 22                               | \$64,004               | \$106,474             | 60.1%                      | \$2,954                        | \$4,914                         |
| 2013                           | 58                               | \$208,968              | \$294,363             | 71.0%                      | \$3,634                        | \$5,119                         |
| 2014                           | 100                              | \$380,095              | \$519,984             | 73.1%                      | \$3,782                        | \$5,175                         |
| 2015                           | 140                              | \$554,899              | \$751,458             | 73.8%                      | \$3,963                        | \$5,366                         |
| 2016                           | 176                              | \$724,714              | \$975,005             | 74.3%                      | \$4,128                        | \$5,554                         |
| 2017                           | 207                              | \$890,242              | \$1,192,304           | 74.7%                      | \$4,292                        | \$5,748                         |
| 2018                           | 237                              | \$1,055,370            | \$1,411,357           | 74.8%                      | \$4,453                        | \$5,955                         |
| 2019                           | 264                              | \$1,218,399            | \$1,627,664           | 74.9%                      | \$4,623                        | \$6,175                         |
| 2020                           | 287                              | \$1,380,616            | \$1,842,481           | 74.9%                      | \$4,803                        | \$6,409                         |
| 2021                           | 309                              | \$1,542,798            | \$2,056,935           | 75.0%                      | \$4,994                        | \$6,658                         |
| 2022                           | 329                              | \$1,710,423            | \$2,279,954           | 75.0%                      | \$5,196                        | \$6,926                         |
| 2023                           | 347                              | \$1,878,677            | \$2,505,496           | 75.0%                      | \$5,407                        | \$7,211                         |
| 2024                           | 364                              | \$2,049,376            | \$2,734,618           | 74.9%                      | \$5,631                        | \$7,514                         |
| 2025                           | 379                              | \$2,223,569            | \$2,968,293           | 74.9%                      | \$5,870                        | \$7,837                         |
| 2026                           | 392                              | \$2,401,871            | \$3,207,428           | 74.9%                      | \$6,125                        | \$8,179                         |
| 2027                           | 404                              | \$2,584,632            | \$3,452,912           | 74.9%                      | \$6,394                        | \$8,542                         |
| 2028                           | 415                              | \$2,771,712            | \$3,705,597           | 74.8%                      | \$6,677                        | \$8,927                         |
| 2029                           | 425                              | \$2,964,579            | \$3,966,317           | 74.7%                      | \$6,977                        | \$9,335                         |
| 2030                           | 434                              | \$3,164,165            | \$4,235,883           | 74.7%                      | \$7,295                        | \$9,766                         |
| 2031                           | 442                              | \$3,371,039            | \$4,515,066           | 74.7%                      | \$7,632                        | \$10,222                        |
| 2032                           | 449                              | \$3,585,613            | \$4,804,618           | 74.6%                      | \$7,988                        | \$10,704                        |
| <b>PRESENT VALUE 2013-2032</b> |                                  | <b>\$21,744,777</b>    | <b>\$29,101,108</b>   | <b>74.7%</b>               |                                |                                 |
| <b>FUTURE VALUE 1994-2012</b>  |                                  | <b>\$8,555,353</b>     | <b>\$4,438,702</b>    | <b>192.7%</b>              |                                |                                 |
| <b>TOTAL LIFETIME (PV/FV):</b> |                                  | <b>\$30,300,130</b>    | <b>\$33,539,810</b>   | <b>90.3%</b>               |                                |                                 |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | <65  | 50%         |
|                |      | 65   | 25%         |
|                |      | 66   | 12%         |
|                |      | 67   | 6%          |
|                |      | 68   | 5%          |
|                |      | 69   | 2%          |
|                |      | 70   | 0%          |
|                |      | 71+  | 0%          |
|                |      |  | <u>100%</u> |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "B" (2010 Old & New Methodology) - EXPERIENCE**

**District of Columbia**

| YEAR     | AVERAGE | ULTIMATE | EARNED   | INCURRED | CLAIMS COST | PREMIUM  |
|----------|---------|----------|----------|----------|-------------|----------|
|          | MONTHLY |          |          |          |             |          |
|          |         |          |          |          |             |          |
| 2010     | 0.29    | \$1,431  | \$183    | 783.6%   | \$417.50    | \$53.28  |
| 2011     | 4       | \$1,481  | \$7,773  | 19.1%    | \$35.26     | \$185.06 |
| 2012     | 7       | \$6,866  | \$11,687 | 58.8%    | \$86.92     | \$147.94 |
| 2013 YTD | 6       | \$3,589  | \$4,277  | 83.9%    | \$115.77    | \$137.96 |

**SUPPLEMENT 65 PLAN "B" (2010 Old & New Methodology) - FORECAST**

**District of Columbia**

|                                | AVERAGE | ULTIMATE           | EARNED              | INCURRED     | ANNUAL  | ANNUAL  |
|--------------------------------|---------|--------------------|---------------------|--------------|---------|---------|
|                                | MONTHLY |                    |                     |              |         |         |
|                                |         |                    |                     |              |         |         |
| 2012                           | 7       | \$6,866            | \$11,687            | 58.8%        | \$1,043 | \$1,775 |
| 2013                           | 25      | \$32,719           | \$40,000            | 81.8%        | \$1,326 | \$1,622 |
| 2014                           | 73      | \$90,123           | \$116,924           | 77.1%        | \$1,240 | \$1,608 |
| 2015                           | 116     | \$150,858          | \$197,311           | 76.5%        | \$1,301 | \$1,702 |
| 2016                           | 155     | \$215,230          | \$280,049           | 76.9%        | \$1,390 | \$1,809 |
| 2017                           | 190     | \$282,220          | \$365,149           | 77.3%        | \$1,487 | \$1,923 |
| 2018                           | 221     | \$349,874          | \$452,788           | 77.3%        | \$1,581 | \$2,045 |
| 2019                           | 250     | \$417,435          | \$543,034           | 76.9%        | \$1,672 | \$2,174 |
| 2020                           | 275     | \$487,799          | \$636,017           | 76.7%        | \$1,772 | \$2,311 |
| 2021                           | 298     | \$560,895          | \$731,857           | 76.6%        | \$1,881 | \$2,454 |
| 2022                           | 319     | \$636,090          | \$830,657           | 76.6%        | \$1,995 | \$2,605 |
| 2023                           | 338     | \$712,054          | \$932,541           | 76.4%        | \$2,110 | \$2,763 |
| 2024                           | 354     | \$788,785          | \$1,037,867         | 76.0%        | \$2,227 | \$2,930 |
| 2025                           | 369     | \$868,943          | \$1,146,960         | 75.8%        | \$2,353 | \$3,105 |
| 2026                           | 383     | \$952,492          | \$1,259,995         | 75.6%        | \$2,488 | \$3,291 |
| 2027                           | 395     | \$1,039,069        | \$1,377,219         | 75.4%        | \$2,630 | \$3,486 |
| 2028                           | 406     | \$1,127,755        | \$1,498,900         | 75.2%        | \$2,777 | \$3,691 |
| 2029                           | 416     | \$1,218,557        | \$1,625,285         | 75.0%        | \$2,929 | \$3,907 |
| 2030                           | 425     | \$1,313,640        | \$1,756,611         | 74.8%        | \$3,092 | \$4,134 |
| 2031                           | 433     | \$1,413,066        | \$1,893,087         | 74.6%        | \$3,264 | \$4,373 |
| 2032                           | 440     | \$1,516,719        | \$2,034,937         | 74.5%        | \$3,446 | \$4,624 |
| <b>PRESENT VALUE 2013-2032</b> |         | <b>\$8,218,964</b> | <b>\$10,850,778</b> | <b>75.7%</b> |         |         |
| <b>FUTURE VALUE 2010-2012</b>  |         | <b>\$10,411</b>    | <b>\$20,881</b>     | <b>49.9%</b> |         |         |
| <b>TOTAL LIFETIME (PV/FV):</b> |         | <b>\$8,229,375</b> | <b>\$10,871,659</b> | <b>75.7%</b> |         |         |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | <hr/> 100%  |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "C" (1990 & 2010) - EXPERIENCE**

**District of Columbia**

| <u>YEAR</u> | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUMS (EP)</u> | <u>INCURRED LOSS RATIO</u> | <u>CLAIMS COST PER MEMBER PER MONTH</u> | <u>PREMIUM PER MEMBER PER MONTH</u> |
|-------------|----------------------------------|------------------------|-----------------------------|----------------------------|---|-------------------------------------|
| 1994        | 131                              | \$145,164              | \$174,640                   | 83.1%                      | \$92.58                                 | \$111.38                            |
| 1995        | 176                              | \$261,472              | \$225,725                   | 115.8%                     | \$123.57                                | \$106.68                            |
| 1996        | 200                              | \$338,299              | \$258,213                   | 131.0%                     | \$141.19                                | \$107.77                            |
| 1997        | 230                              | \$813,594              | \$325,317                   | 250.1%                     | \$294.57                                | \$117.78                            |
| 1998        | 255                              | \$462,195              | \$406,333                   | 113.7%                     | \$150.85                                | \$132.62                            |
| 1999        | 258                              | \$353,666              | \$463,599                   | 76.3%                      | \$114.45                                | \$150.03                            |
| 2000        | 242                              | \$398,358              | \$500,507                   | 79.6%                      | \$137.36                                | \$172.59                            |
| 2001        | 267                              | \$449,290              | \$608,881                   | 73.8%                      | \$140.32                                | \$190.17                            |
| 2002        | 250                              | \$406,088              | \$594,453                   | 68.3%                      | \$135.59                                | \$198.48                            |
| 2003        | 226                              | \$455,780              | \$659,189                   | 69.1%                      | \$167.81                                | \$242.71                            |
| 2004        | 199                              | \$364,633              | \$575,456                   | 63.4%                      | \$153.01                                | \$241.48                            |
| 2005        | 181                              | \$365,888              | \$475,097                   | 77.0%                      | \$168.69                                | \$219.04                            |
| 2006        | 176                              | \$375,513              | \$500,771                   | 75.0%                      | \$177.88                                | \$237.22                            |
| 2007        | 182                              | \$506,448              | \$542,722                   | 93.3%                      | \$231.57                                | \$248.16                            |
| 2008        | 198                              | \$613,986              | \$584,367                   | 105.1%                     | \$258.41                                | \$245.95                            |
| 2009        | 212                              | \$830,022              | \$700,611                   | 118.5%                     | \$325.75                                | \$274.96                            |
| 2010        | 206                              | \$972,631              | \$761,215                   | 127.8%                     | \$393.30                                | \$307.81                            |
| 2011        | 170                              | \$630,322              | \$668,610                   | 94.3%                      | \$308.68                                | \$327.43                            |
| 2012        | 134                              | \$427,284              | \$589,087                   | 72.5%                      | \$265.39                                | \$365.89                            |
| 2013 YTD    | 120                              | \$167,342              | \$220,075                   | 76.0%                      | \$279.37                                | \$367.40                            |

**SUPPLEMENT 65 PLAN "C" (1990 & 2010) - FORECAST**

**District of Columbia**

|                                | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUM</u> | <u>INCURRED LOSS RATIO</u> | <u>ANNUAL CLAIMS/ CONTRACT</u> | <u>ANNUAL PREMIUM/ CONTRACT</u> |
|--------------------------------|----------------------------------|------------------------|-----------------------|----------------------------|--------------------------------|---------------------------------|
| 2012                           | 134                              | \$427,284              | \$589,087             | 72.5%                      | \$3,185                        | \$4,391                         |
| 2013                           | 119                              | \$394,738              | \$517,163             | 76.3%                      | \$3,317                        | \$4,346                         |
| 2014                           | 106                              | \$366,511              | \$456,368             | 80.3%                      | \$3,458                        | \$4,305                         |
| 2015                           | 94                               | \$339,553              | \$421,406             | 80.6%                      | \$3,612                        | \$4,483                         |
| 2016                           | 84                               | \$316,069              | \$391,440             | 80.7%                      | \$3,763                        | \$4,660                         |
| 2017                           | 74                               | \$289,388              | \$357,425             | 81.0%                      | \$3,911                        | \$4,830                         |
| 2018                           | 66                               | \$267,060              | \$329,651             | 81.0%                      | \$4,046                        | \$4,995                         |
| 2019                           | 60                               | \$255,805              | \$312,676             | 81.8%                      | \$4,263                        | \$5,211                         |
| 2020                           | 54                               | \$242,757              | \$293,178             | 82.8%                      | \$4,496                        | \$5,429                         |
| 2021                           | 50                               | \$236,808              | \$283,246             | 83.6%                      | \$4,736                        | \$5,665                         |
| 2022                           | 46                               | \$229,658              | \$271,587             | 84.6%                      | \$4,993                        | \$5,904                         |
| 2023                           | 43                               | \$228,704              | \$266,998             | 85.7%                      | \$5,319                        | \$6,209                         |
| 2024                           | 40                               | \$227,080              | \$261,271             | 86.9%                      | \$5,677                        | \$6,532                         |
| 2025                           | 38                               | \$227,442              | \$259,390             | 87.7%                      | \$5,985                        | \$6,826                         |
| 2026                           | 36                               | \$227,272              | \$256,666             | 88.5%                      | \$6,313                        | \$7,130                         |
| 2027                           | 34                               | \$226,517              | \$253,022             | 89.5%                      | \$6,662                        | \$7,442                         |
| 2028                           | 32                               | \$225,117              | \$248,371             | 90.6%                      | \$7,035                        | \$7,762                         |
| 2029                           | 31                               | \$233,068              | \$254,609             | 91.5%                      | \$7,518                        | \$8,213                         |
| 2030                           | 30                               | \$241,250              | \$260,850             | 92.5%                      | \$8,042                        | \$8,695                         |
| 2031                           | 29                               | \$249,669              | \$267,079             | 93.5%                      | \$8,609                        | \$9,210                         |
| 2032                           | 28                               | \$258,326              | \$273,278             | 94.5%                      | \$9,226                        | \$9,760                         |
| <b>PRESENT VALUE 2013-2032</b> |                                  | <b>\$3,754,488</b>     | <b>\$4,498,238</b>    | <b>83.5%</b>               |                                |                                 |
| <b>FUTURE VALUE 1994-2012</b>  |                                  | <b>\$13,756,297</b>    | <b>\$14,223,177</b>   | <b>96.7%</b>               |                                |                                 |
| <b>TOTAL LIFETIME (PV/FV):</b> |                                  | <b>\$17,510,784</b>    | <b>\$18,721,415</b>   | <b>93.5%</b>               |                                |                                 |

**FORECAST ASSUMPTIONS**

|                |      |
|----------------|------|
| Claims Trend   | 5.0% |
| Interest Rate: | 4.4% |

**SUPPLEMENT 65 PLAN "F" (Old & New Methodology) - EXPERIENCE**  
**District of Columbia**

| YEAR     | AVERAGE<br>MONTHLY<br>CONTRACTS | ULTIMATE<br>CLAIMS | EARNED<br>PREMIUMS (EP) | INCURRED<br>LOSS<br>RATIO | CLAIMS COST<br>PER MEMBER<br>PER MONTH | PREMIUM<br>PER MEMBER<br>PER MONTH |
|----------|---------------------------------|--------------------|-------------------------|---------------------------|--|------------------------------------|
| 1994     | 263                             | \$274,556          | \$391,458               | 70.1%                     | \$87.11                                | \$124.19                           |
| 1995     | 297                             | \$431,663          | \$412,975               | 104.5%                    | \$121.25                               | \$116.00                           |
| 1996     | 360                             | \$414,584          | \$486,774               | 85.2%                     | \$96.10                                | \$112.84                           |
| 1997     | 415                             | \$480,526          | \$611,796               | 78.5%                     | \$96.39                                | \$122.73                           |
| 1998     | 448                             | \$790,634          | \$669,451               | 118.1%                    | \$146.96                               | \$124.43                           |
| 1999     | 448                             | \$623,702          | \$800,502               | 77.9%                     | \$116.04                               | \$148.93                           |
| 2000     | 453                             | \$638,661          | \$909,451               | 70.2%                     | \$117.38                               | \$167.15                           |
| 2001     | 564                             | \$1,281,557        | \$1,121,536             | 114.3%                    | \$189.32                               | \$165.68                           |
| 2002     | 592                             | \$912,001          | \$1,195,633             | 76.3%                     | \$128.38                               | \$168.30                           |
| 2003     | 627                             | \$906,575          | \$1,496,823             | 60.6%                     | \$120.41                               | \$198.81                           |
| 2004     | 663                             | \$1,152,306        | \$1,580,290             | 72.9%                     | \$144.85                               | \$198.65                           |
| 2005     | 748                             | \$1,367,494        | \$1,577,757             | 86.7%                     | \$152.33                               | \$175.76                           |
| 2006     | 828                             | \$1,365,287        | \$1,858,127             | 73.5%                     | \$137.34                               | \$186.92                           |
| 2007     | 903                             | \$1,427,959        | \$2,000,284             | 71.4%                     | \$131.73                               | \$184.53                           |
| 2008     | 977                             | \$1,621,824        | \$2,059,046             | 78.8%                     | \$138.36                               | \$175.66                           |
| 2009     | 1,006                           | \$1,776,376        | \$2,426,542             | 73.2%                     | \$147.09                               | \$200.92                           |
| 2010     | 1,029                           | \$1,611,752        | \$2,704,935             | 59.6%                     | \$130.55                               | \$219.09                           |
| 2011     | 1,017                           | \$1,727,207        | \$2,827,079             | 61.1%                     | \$141.53                               | \$231.65                           |
| 2012     | 1,047                           | \$1,539,076        | \$2,862,714             | 53.8%                     | \$122.54                               | \$227.92                           |
| 2013 YTD | 1,062                           | \$813,934          | \$1,216,029             | 66.9%                     | \$153.25                               | \$228.96                           |

**SUPPLEMENT 65 PLAN "F" (Old & New Methodology) - FORECAST**  
**District of Columbia**

|                                | AVERAGE<br>MONTHLY<br>CONTRACTS | ULTIMATE<br>CLAIMS  | EARNED<br>PREMIUM   | INCURRED<br>LOSS<br>RATIO | ANNUAL<br>CLAIMS/<br>CONTRACT | ANNUAL<br>PREMIUM/<br>CONTRACT |
|--------------------------------|---------------------------------|---------------------|---------------------|---------------------------|-------------------------------|--------------------------------|
| 2012                           | 1,047                           | \$1,539,076         | \$2,862,714         | 53.8%                     | \$1,470                       | \$2,735                        |
| 2013                           | 1,122                           | \$1,638,792         | \$2,962,137         | 55.3%                     | \$1,461                       | \$2,640                        |
| 2014                           | 1,141                           | \$1,749,665         | \$2,869,281         | 61.0%                     | \$1,533                       | \$2,514                        |
| 2015                           | 1,157                           | \$1,868,457         | \$3,004,196         | 62.2%                     | \$1,615                       | \$2,597                        |
| 2016                           | 1,169                           | \$1,996,661         | \$3,145,900         | 63.5%                     | \$1,709                       | \$2,692                        |
| 2017                           | 1,179                           | \$2,134,411         | \$3,301,041         | 64.7%                     | \$1,811                       | \$2,800                        |
| 2018                           | 1,185                           | \$2,270,607         | \$3,460,131         | 65.6%                     | \$1,916                       | \$2,919                        |
| 2019                           | 1,190                           | \$2,411,304         | \$3,629,473         | 66.4%                     | \$2,026                       | \$3,049                        |
| 2020                           | 1,194                           | \$2,560,177         | \$3,807,790         | 67.2%                     | \$2,145                       | \$3,190                        |
| 2021                           | 1,195                           | \$2,715,027         | \$3,992,670         | 68.0%                     | \$2,273                       | \$3,342                        |
| 2022                           | 1,195                           | \$2,876,487         | \$4,189,007         | 68.7%                     | \$2,408                       | \$3,507                        |
| 2023                           | 1,194                           | \$3,041,523         | \$4,398,530         | 69.1%                     | \$2,547                       | \$3,683                        |
| 2024                           | 1,193                           | \$3,210,406         | \$4,615,941         | 69.6%                     | \$2,692                       | \$3,871                        |
| 2025                           | 1,190                           | \$3,389,014         | \$4,846,007         | 69.9%                     | \$2,848                       | \$4,072                        |
| 2026                           | 1,186                           | \$3,573,771         | \$5,082,098         | 70.3%                     | \$3,013                       | \$4,285                        |
| 2027                           | 1,182                           | \$3,767,507         | \$5,333,311         | 70.6%                     | \$3,188                       | \$4,513                        |
| 2028                           | 1,178                           | \$3,972,858         | \$5,603,336         | 70.9%                     | \$3,371                       | \$4,755                        |
| 2029                           | 1,174                           | \$4,184,181         | \$5,883,087         | 71.1%                     | \$3,564                       | \$5,010                        |
| 2030                           | 1,170                           | \$4,409,979         | \$6,183,044         | 71.3%                     | \$3,768                       | \$5,284                        |
| 2031                           | 1,166                           | \$4,646,270         | \$6,494,938         | 71.5%                     | \$3,985                       | \$5,571                        |
| 2032                           | 1,161                           | \$4,892,781         | \$6,819,509         | 71.7%                     | \$4,214                       | \$5,874                        |
| <b>PRESENT VALUE 2013-2032</b> |                                 | <b>\$38,749,034</b> | <b>\$57,405,361</b> | <b>67.5%</b>              |                               |                                |
| <b>FUTURE VALUE 1994-2012</b>  |                                 | <b>\$28,918,795</b> | <b>\$38,689,416</b> | <b>74.7%</b>              |                               |                                |
| <b>TOTAL LIFETIME (PV/FV):</b> |                                 | <b>\$67,667,829</b> | <b>\$96,094,778</b> | <b>70.4%</b>              |                               |                                |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 100         |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | 100%        |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "HiF" (2010 Old & New Methodology) - EXPERIENCE**

**District of Columbia**

| YEAR     | AVERAGE   | ULTIMATE | EARNED   | INCURRED | CLAIMS COST | PREMIUM   |
|----------|-----------|----------|----------|----------|-------------|-----------|
|          | MONTHLY   |          |          |          |             |           |
|          | CONTRACTS |          |          | RATIO    | PER MONTH   | PER MONTH |
| 2010     | 6         | \$4,598  | \$3,645  | 126.2%   | \$67.05     | \$53.15   |
| 2011     | 27        | \$6,127  | \$29,024 | 21.1%    | \$19.27     | \$91.27   |
| 2012     | 43        | \$94     | \$45,832 | 0.2%     | \$0.18      | \$89.14   |
| 2013 YTD | 47        | \$1,016  | \$20,873 | 4.9%     | \$4.29      | \$88.07   |

**SUPPLEMENT 65 PLAN "HiF" (2010 Old & New Methodology) - FORECAST**

**District of Columbia**

| YEAR                           | AVERAGE   | ULTIMATE           | EARNED             | INCURRED     | ANNUAL   | ANNUAL   |
|--------------------------------|-----------|--------------------|--------------------|--------------|----------|----------|
|                                | MONTHLY   |                    |                    |              |          |          |
|                                | CONTRACTS |                    | PREMIUM            | RATIO        | CONTRACT | CONTRACT |
| 2012                           | 43        | \$94               | \$45,832           | 0.2%         | \$2      | \$1,070  |
| 2013                           | 78        | \$16,403           | \$71,036           | 23.1%        | \$209    | \$907    |
| 2014                           | 148       | \$56,065           | \$124,042          | 45.2%        | \$378    | \$837    |
| 2015                           | 211       | \$99,129           | \$181,026          | 54.8%        | \$469    | \$857    |
| 2016                           | 268       | \$144,701          | \$239,650          | 60.4%        | \$541    | \$895    |
| 2017                           | 318       | \$192,105          | \$300,030          | 64.0%        | \$603    | \$942    |
| 2018                           | 364       | \$239,816          | \$362,193          | 66.2%        | \$659    | \$995    |
| 2019                           | 405       | \$287,596          | \$426,167          | 67.5%        | \$710    | \$1,053  |
| 2020                           | 442       | \$337,389          | \$492,064          | 68.6%        | \$764    | \$1,114  |
| 2021                           | 474       | \$389,069          | \$559,944          | 69.5%        | \$820    | \$1,180  |
| 2022                           | 504       | \$442,138          | \$629,867          | 70.2%        | \$877    | \$1,250  |
| 2023                           | 531       | \$495,597          | \$701,867          | 70.6%        | \$934    | \$1,323  |
| 2024                           | 554       | \$549,727          | \$776,242          | 70.8%        | \$992    | \$1,400  |
| 2025                           | 576       | \$606,243          | \$853,182          | 71.1%        | \$1,053  | \$1,482  |
| 2026                           | 595       | \$665,129          | \$932,866          | 71.3%        | \$1,119  | \$1,569  |
| 2027                           | 612       | \$726,105          | \$1,015,441        | 71.5%        | \$1,187  | \$1,660  |
| 2028                           | 627       | \$788,503          | \$1,101,097        | 71.6%        | \$1,258  | \$1,756  |
| 2029                           | 640       | \$852,529          | \$1,190,009        | 71.6%        | \$1,331  | \$1,858  |
| 2030                           | 653       | \$919,543          | \$1,282,284        | 71.7%        | \$1,409  | \$1,965  |
| 2031                           | 663       | \$989,573          | \$1,378,055        | 71.8%        | \$1,491  | \$2,077  |
| 2032                           | 673       | \$1,062,549        | \$1,477,465        | 71.9%        | \$1,579  | \$2,195  |
| <b>PRESENT VALUE 2013-2032</b> |           | <b>\$5,702,655</b> | <b>\$8,244,021</b> | <b>69.2%</b> |          |          |
| <b>FUTURE VALUE 2010-2012</b>  |           | <b>\$12,008</b>    | <b>\$83,630</b>    | <b>14.4%</b> |          |          |
| <b>TOTAL LIFETIME (PV/FV):</b> |           | <b>\$5,714,663</b> | <b>\$8,327,651</b> | <b>68.6%</b> |          |          |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 75          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | <hr/> 100%  |

\* Assumption applies to new methodology 2010 plans only



**SUPPLEMENT 65 PLAN "N" (2010 Old & New Methodology) - EXPERIENCE**

**District of Columbia**

| <u>YEAR</u> | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUMS (EP)</u> | <u>INCURRED LOSS RATIO</u> | <u>CLAIMS COST PER MEMBER PER MONTH</u> | <u>PREMIUM PER MEMBER PER MONTH</u> |
|-------------|----------------------------------|------------------------|-----------------------------|----------------------------|---|-------------------------------------|
| 2010        | 1                                | \$1,395                | \$964                       | 144.7%                     | \$135.65                                | \$93.73                             |
| 2011        | 3                                | \$860                  | \$4,768                     | 18.0%                      | \$26.88                                 | \$148.99                            |
| 2012        | 4                                | \$2,535                | \$8,763                     | 28.9%                      | \$52.81                                 | \$182.56                            |
| 2013 YTD    | 5                                | \$1,170                | \$6,113                     | 19.1%                      | \$45.00                                 | \$235.11                            |

**SUPPLEMENT 65 PLAN "N" (2010 Old & New Methodology) - FORECAST**

**District of Columbia**

|                                | <u>AVERAGE MONTHLY CONTRACTS</u> | <u>ULTIMATE CLAIMS</u> | <u>EARNED PREMIUM</u> | <u>INCURRED LOSS RATIO</u> | <u>ANNUAL CLAIMS/ CONTRACT</u> | <u>ANNUAL PREMIUM/ CONTRACT</u> |
|--------------------------------|----------------------------------|------------------------|-----------------------|----------------------------|--------------------------------|---------------------------------|
| 2012                           | 4                                | \$2,535                | \$8,763               | 28.9%                      | \$634                          | \$2,191                         |
| 2013                           | 39                               | \$35,350               | \$51,152              | 69.1%                      | \$903                          | \$1,306                         |
| 2014                           | 86                               | \$84,788               | \$119,201             | 71.1%                      | \$991                          | \$1,393                         |
| 2015                           | 127                              | \$136,574              | \$186,690             | 73.2%                      | \$1,073                        | \$1,467                         |
| 2016                           | 165                              | \$191,191              | \$256,054             | 74.7%                      | \$1,160                        | \$1,553                         |
| 2017                           | 199                              | \$247,653              | \$327,378             | 75.6%                      | \$1,247                        | \$1,648                         |
| 2018                           | 229                              | \$304,037              | \$400,873             | 75.8%                      | \$1,327                        | \$1,750                         |
| 2019                           | 256                              | \$361,282              | \$476,669             | 75.8%                      | \$1,409                        | \$1,858                         |
| 2020                           | 281                              | \$420,916              | \$554,809             | 75.9%                      | \$1,497                        | \$1,973                         |
| 2021                           | 303                              | \$482,714              | \$635,276             | 76.0%                      | \$1,591                        | \$2,094                         |
| 2022                           | 323                              | \$546,008              | \$718,187             | 76.0%                      | \$1,689                        | \$2,221                         |
| 2023                           | 341                              | \$609,571              | \$803,740             | 75.8%                      | \$1,786                        | \$2,355                         |
| 2024                           | 357                              | \$674,569              | \$892,224             | 75.6%                      | \$1,887                        | \$2,496                         |
| 2025                           | 372                              | \$742,440              | \$983,890             | 75.5%                      | \$1,996                        | \$2,645                         |
| 2026                           | 385                              | \$813,119              | \$1,078,914           | 75.4%                      | \$2,111                        | \$2,802                         |
| 2027                           | 397                              | \$886,182              | \$1,177,495           | 75.3%                      | \$2,233                        | \$2,967                         |
| 2028                           | 408                              | \$960,681              | \$1,279,830           | 75.1%                      | \$2,357                        | \$3,141                         |
| 2029                           | 417                              | \$1,037,602            | \$1,386,150           | 74.9%                      | \$2,488                        | \$3,324                         |
| 2030                           | 426                              | \$1,118,134            | \$1,496,652           | 74.7%                      | \$2,627                        | \$3,516                         |
| 2031                           | 433                              | \$1,202,318            | \$1,611,548           | 74.6%                      | \$2,774                        | \$3,719                         |
| 2032                           | 440                              | \$1,289,996            | \$1,731,017           | 74.5%                      | \$2,930                        | \$3,931                         |
| <b>PRESENT VALUE 2013-2032</b> |                                  | <b>\$7,060,716</b>     | <b>\$9,395,329</b>    | <b>75.2%</b>               |                                |                                 |
| <b>FUTURE VALUE 2010-2012</b>  |                                  | <b>\$5,172</b>         | <b>\$15,442</b>       | <b>33.5%</b>               |                                |                                 |
| <b>TOTAL LIFETIME (PV/FV):</b> |                                  | <b>\$7,065,887</b>     | <b>\$9,410,771</b>    | <b>75.1%</b>               |                                |                                 |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | <hr/> 100%  |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "G" (2010) (New Methodology) - EXPERIENCE**

**District of Columbia**

| YEAR |     | AVERAGE MONTHLY CONTRACTS | ULTIMATE CLAIMS | EARNED PREMIUMS (EP) | INCURRED LOSS RATIO | CLAIMS COST PER MEMBER PER MONTH | PREMIUM PER MEMBER PER MONTH |
|------|-----|---------------------------|-----------------|----------------------|---------------------|----------------------------------|------------------------------|
| 2013 | YTD | 3                         | \$3,027         | \$3,484              | 86.9%               | \$178.07                         | \$204.94                     |

**SUPPLEMENT 65 PLAN "G" (2010) (New Methodology) - FORECAST**

**District of Columbia**

| YEAR                           | AVERAGE MONTHLY CONTRACTS | ULTIMATE CLAIMS    | EARNED PREMIUM      | INCURRED LOSS RATIO | ANNUAL CLAIMS/ CONTRACT | ANNUAL PREMIUM/ CONTRACT |
|--------------------------------|---------------------------|--------------------|---------------------|---------------------|-------------------------|--------------------------|
| 2013                           | 19                        | \$27,015           | \$36,458            | 74.1%               | \$1,454                 | \$1,962                  |
| 2014                           | 67                        | \$91,771           | \$124,442           | 73.7%               | \$1,375                 | \$1,865                  |
| 2015                           | 110                       | \$163,071          | \$217,677           | 74.9%               | \$1,482                 | \$1,978                  |
| 2016                           | 149                       | \$238,748          | \$313,620           | 76.1%               | \$1,602                 | \$2,104                  |
| 2017                           | 184                       | \$317,136          | \$412,325           | 76.9%               | \$1,722                 | \$2,239                  |
| 2018                           | 216                       | \$396,809          | \$513,934           | 77.2%               | \$1,839                 | \$2,382                  |
| 2019                           | 244                       | \$475,626          | \$618,577           | 76.9%               | \$1,948                 | \$2,534                  |
| 2020                           | 270                       | \$558,007          | \$726,373           | 76.8%               | \$2,069                 | \$2,693                  |
| 2021                           | 293                       | \$643,660          | \$837,494           | 76.9%               | \$2,199                 | \$2,861                  |
| 2022                           | 313                       | \$731,619          | \$952,042           | 76.8%               | \$2,334                 | \$3,037                  |
| 2023                           | 332                       | \$820,750          | \$1,070,162         | 76.7%               | \$2,471                 | \$3,222                  |
| 2024                           | 349                       | \$910,218          | \$1,192,240         | 76.3%               | \$2,609                 | \$3,417                  |
| 2025                           | 364                       | \$1,003,759        | \$1,318,583         | 76.1%               | \$2,757                 | \$3,622                  |
| 2026                           | 378                       | \$1,101,370        | \$1,449,522         | 76.0%               | \$2,917                 | \$3,838                  |
| 2027                           | 390                       | \$1,202,422        | \$1,585,325         | 75.8%               | \$3,084                 | \$4,066                  |
| 2028                           | 401                       | \$1,306,130        | \$1,726,294         | 75.7%               | \$3,258                 | \$4,306                  |
| 2029                           | 411                       | \$1,412,025        | \$1,872,695         | 75.4%               | \$3,437                 | \$4,559                  |
| 2030                           | 420                       | \$1,522,864        | \$2,024,774         | 75.2%               | \$3,628                 | \$4,824                  |
| 2031                           | 428                       | \$1,638,821        | \$2,182,844         | 75.1%               | \$3,831                 | \$5,103                  |
| 2032                           | 435                       | \$1,759,680        | \$2,347,167         | 75.0%               | \$4,046                 | \$5,396                  |
| <b>PRESENT VALUE 2013-2032</b> |                           | <b>\$9,437,942</b> | <b>\$12,427,860</b> | <b>75.9%</b>        |                         |                          |
| <b>FUTURE VALUE 2012</b>       |                           | <b>N/A</b>         | <b>N/A</b>          | <b>N/A</b>          |                         |                          |
| <b>TOTAL LIFETIME (PV/FV):</b> |                           | <b>\$9,437,942</b> | <b>\$12,427,860</b> | <b>75.9%</b>        |                         |                          |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | 100%        |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "L" (2010) (New Methodology) - FORECAST**  
**District of Columbia**

| YEAR                           | AVERAGE MONTHLY CONTRACTS | ULTIMATE CLAIMS    | EARNED PREMIUM     | INCURRED LOSS RATIO | ANNUAL CLAIMS/ CONTRACT | ANNUAL PREMIUM/ CONTRACT |
|--------------------------------|---------------------------|--------------------|--------------------|---------------------|-------------------------|--------------------------|
| 2013                           | 29                        | \$30,902           | \$42,180           | 73.3%               | \$1,060                 | \$1,446                  |
| 2014                           | 76                        | \$79,602           | \$107,329          | 74.2%               | \$1,044                 | \$1,408                  |
| 2015                           | 119                       | \$134,255          | \$178,150          | 75.4%               | \$1,132                 | \$1,502                  |
| 2016                           | 157                       | \$191,881          | \$250,986          | 76.5%               | \$1,224                 | \$1,601                  |
| 2017                           | 191                       | \$251,461          | \$325,919          | 77.2%               | \$1,316                 | \$1,706                  |
| 2018                           | 222                       | \$310,916          | \$403,084          | 77.1%               | \$1,401                 | \$1,816                  |
| 2019                           | 250                       | \$371,232          | \$482,607          | 76.9%               | \$1,486                 | \$1,932                  |
| 2020                           | 275                       | \$433,993          | \$564,522          | 76.9%               | \$1,579                 | \$2,054                  |
| 2021                           | 297                       | \$499,022          | \$648,955          | 76.9%               | \$1,678                 | \$2,183                  |
| 2022                           | 318                       | \$565,665          | \$736,002          | 76.9%               | \$1,781                 | \$2,317                  |
| 2023                           | 336                       | \$632,553          | \$825,794          | 76.6%               | \$1,884                 | \$2,459                  |
| 2024                           | 352                       | \$700,924          | \$918,650          | 76.3%               | \$1,990                 | \$2,608                  |
| 2025                           | 367                       | \$772,301          | \$1,014,825        | 76.1%               | \$2,104                 | \$2,765                  |
| 2026                           | 380                       | \$846,572          | \$1,114,464        | 76.0%               | \$2,226                 | \$2,930                  |
| 2027                           | 392                       | \$923,326          | \$1,217,794        | 75.8%               | \$2,354                 | \$3,104                  |
| 2028                           | 403                       | \$1,001,594        | \$1,325,070        | 75.6%               | \$2,485                 | \$3,288                  |
| 2029                           | 413                       | \$1,082,396        | \$1,436,512        | 75.3%               | \$2,622                 | \$3,480                  |
| 2030                           | 421                       | \$1,166,955        | \$1,552,295        | 75.2%               | \$2,769                 | \$3,683                  |
| 2031                           | 429                       | \$1,255,304        | \$1,672,608        | 75.1%               | \$2,924                 | \$3,896                  |
| 2032                           | 436                       | \$1,347,284        | \$1,797,646        | 74.9%               | \$3,087                 | \$4,119                  |
| <b>PRESENT VALUE 2013-2032</b> |                           | <b>\$7,306,494</b> | <b>\$9,621,711</b> | <b>75.9%</b>        |                         |                          |
| <b>FUTURE VALUE 2012</b>       |                           | <b>N/A</b>         | <b>N/A</b>         | <b>N/A</b>          |                         |                          |
| <b>TOTAL LIFETIME (PV/FV):</b> |                           | <b>\$7,306,494</b> | <b>\$9,621,711</b> | <b>75.9%</b>        |                         |                          |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | <hr/> 100%  |

\* Assumption applies to new methodology 2010 plans only

**SUPPLEMENT 65 PLAN "M" (2010) (New Methodology) - FORECAST**  
**District of Columbia**

| YEAR                           | AVERAGE MONTHLY CONTRACTS | ULTIMATE CLAIMS    | EARNED PREMIUM      | INCURRED LOSS RATIO | ANNUAL CLAIMS/ CONTRACT | ANNUAL PREMIUM/ CONTRACT |
|--------------------------------|---------------------------|--------------------|---------------------|---------------------|-------------------------|--------------------------|
| 2013                           | 29                        | \$36,682           | \$50,073            | 73.3%               | \$1,258                 | \$1,717                  |
| 2014                           | 76                        | \$95,399           | \$128,631           | 74.2%               | \$1,251                 | \$1,687                  |
| 2015                           | 119                       | \$160,876          | \$213,475           | 75.4%               | \$1,356                 | \$1,800                  |
| 2016                           | 157                       | \$229,937          | \$300,761           | 76.5%               | \$1,467                 | \$1,919                  |
| 2017                           | 191                       | \$301,360          | \$390,583           | 77.2%               | \$1,577                 | \$2,044                  |
| 2018                           | 222                       | \$372,603          | \$483,042           | 77.1%               | \$1,679                 | \$2,176                  |
| 2019                           | 250                       | \$444,817          | \$578,249           | 76.9%               | \$1,781                 | \$2,315                  |
| 2020                           | 275                       | \$519,981          | \$676,350           | 76.9%               | \$1,892                 | \$2,461                  |
| 2021                           | 297                       | \$597,881          | \$777,493           | 76.9%               | \$2,011                 | \$2,615                  |
| 2022                           | 318                       | \$677,677          | \$881,718           | 76.9%               | \$2,134                 | \$2,776                  |
| 2023                           | 336                       | \$757,757          | \$989,218           | 76.6%               | \$2,256                 | \$2,946                  |
| 2024                           | 352                       | \$839,624          | \$1,100,400         | 76.3%               | \$2,384                 | \$3,124                  |
| 2025                           | 367                       | \$925,088          | \$1,215,553         | 76.1%               | \$2,521                 | \$3,312                  |
| 2026                           | 380                       | \$1,014,061        | \$1,334,914         | 76.0%               | \$2,666                 | \$3,510                  |
| 2027                           | 392                       | \$1,106,039        | \$1,458,737         | 75.8%               | \$2,819                 | \$3,719                  |
| 2028                           | 403                       | \$1,199,823        | \$1,587,279         | 75.6%               | \$2,977                 | \$3,938                  |
| 2029                           | 413                       | \$1,296,630        | \$1,720,796         | 75.4%               | \$3,141                 | \$4,169                  |
| 2030                           | 421                       | \$1,397,935        | \$1,859,506         | 75.2%               | \$3,317                 | \$4,412                  |
| 2031                           | 429                       | \$1,503,779        | \$2,003,643         | 75.1%               | \$3,503                 | \$4,667                  |
| 2032                           | 436                       | \$1,613,968        | \$2,153,436         | 74.9%               | \$3,698                 | \$4,935                  |
| <b>PRESENT VALUE 2013-2032</b> |                           | <b>\$8,752,832</b> | <b>\$11,526,035</b> | <b>75.9%</b>        |                         |                          |
| <b>FUTURE VALUE 2012</b>       |                           | <b>N/A</b>         | <b>N/A</b>          | <b>N/A</b>          |                         |                          |
| <b>TOTAL LIFETIME (PV/FV):</b> |                           | <b>\$8,752,832</b> | <b>\$11,526,035</b> | <b>75.9%</b>        |                         |                          |

**FORECAST ASSUMPTIONS**

|                |      |  |             |
|----------------|------|--|-------------|
| Claims Trend   | 5.0% | Annual Contract Sales*                           | 50          |
| Interest Rate: | 4.4% | Male/Female Distribution*                        | 40%/60%     |
|                |      | Smoker/Non-Smoker Distribution (within a Level)* | 8%/92%      |
|                |      | Level 1/2/3 Distribution*                        | 76%/10%/14% |
|                |      | Age Distribution for New Business*               |             |
|                |      | 65   | 50%         |
|                |      | 66   | 25%         |
|                |      | 67   | 12%         |
|                |      | 68   | 6%          |
|                |      | 69   | 5%          |
|                |      | 70   | 2%          |
|                |      | 71+  | 0%          |
|                |      |  | <hr/> 100%  |

\* Assumption applies to new methodology 2010 plans only

## ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am a Pricing Actuary with Group Hospitalization and Medical Services, Inc. (GHMSI) doing business as CareFirst BlueCross BlueShield. 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 and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia, produces premiums that are reasonable in relation to benefits provided, and is based on sound and commonly accepted actuarial principles.

Dwayne Lucado

Digitally signed by Dwayne Lucado  
DN: cn=Dwayne Lucado, o=CareFirst BlueCross  
BlueShield, ou=Actuarial Pricing Department,  
email=dwayne.lucado@carefirst.com, c=US  
Date: 2013.09.18 16:44:22 -04'00'

Dwayne Lucado, FSA, MAAA  
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Owings Mills, MD 21117