Filing at a Glance

Company:	CDPHP Universal Benefits Inc
Product Name:	CDPHP UBI Small Group Off Exchange
State:	New York
TOI:	H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI:	H15G.003 Small Group Only
Filing Type:	Off Exchange NG Forms & Rates
Date Submitted:	04/30/2013
SERFF Tr Num:	CAPD-128989174
SERFF Status:	Pending Industry Response
State Tr Num:	2013040221
State Status:	
Co Tr Num:	UBI SG OFF
Implementation Date Requested:	01/01/2014
Author(s):	[redacted]
Reviewer(s):	[redacted]
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *New York* **Filing Company:** *CDPHP Universal Benefits Inc*
TOI/Sub-TOI: *H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*
Product Name: *CDPHP UBI Small Group Off Exchange*
Project Name/Number: */*

General Information

Project Name:
Status of Filing in Domicile: Not Filed
Project Number:
Date Approved in Domicile:
Requested Filing Mode: Review & Approval
Domicile Status Comments:
Explanation for Combination/Other:
Market Type: Group
Submission Type: New Submission
Group Market Size: Small
Group Market Type: Employer
Overall Rate Impact:
Filing Status Changed: 06/03/2013
State Status Changed:
Deemer Date:
Created By: [redacted]
Submitted By: [redacted]
Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

CDPHP UBI Small Group OFF Exchange Products - CDPHP is filing Article 43 (CDPHP UBI) products to be sold Off the Exchange for a 1/1/2014 effective date. Included in this submission are the required Standard plans. In addition, CDPHP is filing non-standard plan designs in each metal tier. For all products, a preferred network is included for laboratory and radiology services and also a wellness benefit which reduces the copayment for diabetic drugs, supplies, DME and education when a member engages in a disease management program. One of the non-Standard designs is for an allowance product which allots the member a set dollar amount to be used for cost-share or any IRS qualified health service/benefit. Another non-Standard product includes a member engagement component which would give the member lower cost-share for meeting certain participation based requirements. The Department of Financial Services model language was used for all contracts, clean and blacklined copies are attached to note what was modified. Also included are riders for domestic partner, family planning and dependents through age 29.

Company and Contact

Filing Contact Information

[redacted] Product Administrator
500 Patroon Creek Blvd
Albany, NY 12206-1057
[redacted]
[redacted] [Phone]
[redacted]5 [FAX]

Filing Company Information

CDPHP Universal Benefits Inc
Patroon Creek Corporate Center
1223 Washington Avenue
Albany, NY 12206-1057
[redacted] [Phone]

CoCode: 47027
Group Code: -99
Group Name:
FEIN Number: 16-1520935

State of Domicile: New York
Company Type:
State ID Number:

Filing Fees

State: *New York* **Filing Company:** *CDPHP Universal Benefits Inc*
TOI/Sub-TOI: *H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*
Product Name: *CDPHP UBI Small Group Off Exchange*
Project Name/Number: */*

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

1. Is a parallel product being submitted for another entity of the same parent organization? Yes/No (If Yes, enter name of other entity, submission date, and SERFF Tracking Number of the parallel file.): No
2. Type of insurer? Article 43, HMO, Commercial, Municipal Coop, or Fraternal Benefit Society: Article 43
3. Is this filing for Group Remittance, Statutory Individual HMO, Statutory Individual POS, Blanket, or Healthy New York? Yes/No (If Yes, enter which one.): No
4. Type of filing? Enter Form and Rate, Form only, Rate only (Form only should be used ONLY when the filing only contains an application, advertisement, administrative form, or is an out-of-state filing. Form submissions with no proposed rate impact are considered form and rate filings and require an actuarial memorandum.): Form and Rate
5. Is this a Rate only filing? Yes/No [If Yes, enter one: Commission/Fee Schedule, Prior Approval Rate Adjustment, DBL Loss Ratio Monitoring, Loss Ratio Experience Monitoring/Reporting, Medicare Supplement Annual Filing (other than rate adjustment), Medicare Supplement Refund Calculation Filing, Timothy's Law Subsidy Filing, Sole Proprietor Rating, 4308(h) Loss Ratio Report, 3231(e) Loss Ratio Report, Experience Rating Formula, or Other with brief explanation).]: No
6. Does this submission contain a form subject to Regulation 123? Yes/No (If Yes, provide a full explanation in the Filing Description field.: No
7. Did this insurer prefile group coverage for this group under Section 52.32 prior to this filing? Yes/No (If Yes, enter the state tracking number assigned and the effective date of coverage.): No
8. Does this submission contain any form which is subject to review by the Life Bureau, the Property Bureau or both? Yes/No (If Yes, identify the forms, the Bureau, the date submitted, and the SERFF file number.): No
9. Does this filing contain forms that replace any other previously approved forms? Yes/No (If Yes, identify the form numbers, the file number, and the date of approval of the forms being replaced in the Filing Description field.): No
10. If this is a rate adjustment filing pursuant to Section 3231(e)(1) or 4308(c), did this insurer submit a "Prior Approval Prefiling" containing a draft narrative summary and initial notification letter associated with this filing? Yes/No (If Yes, enter the state tracking number and the SERFF tracking number of the prefile.): No

State: New York **Filing Company:** CDPHP Universal Benefits Inc
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: CDPHP UBI Small Group Off Exchange
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Rate Information

Rate data applies to filing.

Filing Method: Off Exchange NG Forms and Rates
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
CDPHP Universal Benefits Inc	New Product	0.000%	0.000%	$0	0	$0	0.000%	0.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:								
Policy Holders:								

State: *New York* **Filing Company:** *CDPHP Universal Benefits Inc*
TOI/Sub-TOI: *H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*
Product Name: *CDPHP UBI Small Group Off Exchange*
Project Name/Number: */*

Rate Review Detail

COMPANY:

Company Name: CDPHP Universal Benefits Inc
HHS Issuer Id: 92551
Product Names: EPO,PPO
Trend Factors:

FORMS:

New Policy Forms: 02-0002-2014
Affected Forms:
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 0
Benefit Change: None
Percent Change Requested: Min: Max: Avg:

PRIOR RATE:

Total Earned Premium:
Total Incurred Claims:
Annual $: Min: Max: Avg:

REQUESTED RATE:

Projected Earned Premium: 0.00
Projected Incurred Claims: 0.00
Annual $: Min: 268.00 Max: 500.32 Avg: 0.00

State: New York **Filing Company:** CDPHP Universal Benefits Inc
TOI/Sub-TOI: H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only
Product Name: CDPHP UBI Small Group Off Exchange
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual		New		15. Rate Manual - SG UBI Off Exchange TOC.pdf, 15. Rate Manual - SG UBI Off Exchange.pdf,

CDPHP Universal Benefits, Inc.

2014 Premium Rate Filing

SG UBI - Off Exchange Products

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CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1002																
			Single	N/A	$524.75	$ -	0.00%	N/A	$ 531.56	$ -	0.00%	N/A	$ 538.72	$ -	0.00%	N/A	$ 546.25	$ -	0.00%
			Double	N/A	$ 1,049.50	$ -	0.00%	N/A	$ 1,063.12	$ -	0.00%	N/A	$ 1,077.45	$ -	0.00%	N/A	$ 1,092.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 892.07	$ -	0.00%	N/A	$ 903.65	$ -	0.00%	N/A	$ 915.83	$ -	0.00%	N/A	$ 928.63	$ -	0.00%
			Family	N/A	$ 1,495.54	$ -	0.00%	N/A	$ 1,514.95	$ -	0.00%	N/A	$ 1,535.36	$ -	0.00%	N/A	$ 1,556.81	$ -	0.00%
Platinum	EPO	N/A	SUPF1003																
			Single	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.17	$ -	0.00%	N/A	$ 560.62	$ -	0.00%	N/A	$ 568.45	$ -	0.00%
			Double	N/A	$ 1,092.15	$ -	0.00%	N/A	$ 1,106.33	$ -	0.00%	N/A	$ 1,121.24	$ -	0.00%	N/A	$ 1,136.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.33	$ -	0.00%	N/A	$ 940.38	$ -	0.00%	N/A	$ 953.05	$ -	0.00%	N/A	$ 966.37	$ -	0.00%
			Family	N/A	$ 1,556.32	$ -	0.00%	N/A	$ 1,576.52	$ -	0.00%	N/A	$ 1,597.77	$ -	0.00%	N/A	$ 1,620.09	$ -	0.00%
Platinum	EPO	N/A	SUPF1004																
			Single	N/A	$ 526.56	$ -	0.00%	N/A	$ 533.40	$ -	0.00%	N/A	$ 540.59	$ -	0.00%	N/A	$ 548.14	$ -	0.00%
			Double	N/A	$ 1,053.12	$ -	0.00%	N/A	$ 1,066.80	$ -	0.00%	N/A	$ 1,081.17	$ -	0.00%	N/A	$ 1,096.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.16	$ -	0.00%	N/A	$ 906.78	$ -	0.00%	N/A	$ 919.00	$ -	0.00%	N/A	$ 931.83	$ -	0.00%
			Family	N/A	$ 1,500.70	$ -	0.00%	N/A	$ 1,520.18	$ -	0.00%	N/A	$ 1,540.67	$ -	0.00%	N/A	$ 1,562.19	$ -	0.00%
Platinum	EPO	N/A	SUPF1006																
			Single	N/A	$ 531.10	$ -	0.00%	N/A	$ 537.99	$ -	0.00%	N/A	$ 545.24	$ -	0.00%	N/A	$ 552.86	$ -	0.00%
			Double	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,075.98	$ -	0.00%	N/A	$ 1,090.48	$ -	0.00%	N/A	$ 1,105.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.86	$ -	0.00%	N/A	$ 914.58	$ -	0.00%	N/A	$ 926.91	$ -	0.00%	N/A	$ 939.86	$ -	0.00%
			Family	N/A	$ 1,513.62	$ -	0.00%	N/A	$ 1,533.27	$ -	0.00%	N/A	$ 1,553.93	$ -	0.00%	N/A	$ 1,575.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1007																
			Single	N/A	$ 544.01	$ -	0.00%	N/A	$ 551.08	$ -	0.00%	N/A	$ 558.50	$ -	0.00%	N/A	$ 566.30	$ -	0.00%
			Double	N/A	$ 1,088.03	$ -	0.00%	N/A	$ 1,102.15	$ -	0.00%	N/A	$ 1,117.01	$ -	0.00%	N/A	$ 1,132.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.82	$ -	0.00%	N/A	$ 936.83	$ -	0.00%	N/A	$ 949.45	$ -	0.00%	N/A	$ 962.72	$ -	0.00%
			Family	N/A	$ 1,550.44	$ -	0.00%	N/A	$ 1,570.57	$ -	0.00%	N/A	$ 1,591.73	$ -	0.00%	N/A	$ 1,613.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1008																
			Single	N/A	$ 545.12	$ -	0.00%	N/A	$ 552.20	$ -	0.00%	N/A	$ 559.64	$ -	0.00%	N/A	$ 567.45	$ -	0.00%
			Double	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,104.39	$ -	0.00%	N/A	$ 1,119.27	$ -	0.00%	N/A	$ 1,134.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 926.70	$ -	0.00%	N/A	$ 938.73	$ -	0.00%	N/A	$ 951.38	$ -	0.00%	N/A	$ 964.67	$ -	0.00%
			Family	N/A	$ 1,553.59	$ -	0.00%	N/A	$ 1,573.76	$ -	0.00%	N/A	$ 1,594.97	$ -	0.00%	N/A	$ 1,617.25	$ -	0.00%
Gold	EPO	N/A	SUGF2002																
			Single	N/A	$ 460.56	$ -	0.00%	N/A	$ 466.54	$ -	0.00%	N/A	$ 472.83	$ -	0.00%	N/A	$ 479.44	$ -	0.00%
			Double	N/A	$ 921.13	$ -	0.00%	N/A	$ 933.09	$ -	0.00%	N/A	$ 945.66	$ -	0.00%	N/A	$ 958.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.96	$ -	0.00%	N/A	$ 793.12	$ -	0.00%	N/A	$ 803.81	$ -	0.00%	N/A	$ 815.04	$ -	0.00%
			Family	N/A	$ 1,312.61	$ -	0.00%	N/A	$ 1,329.65	$ -	0.00%	N/A	$ 1,347.57	$ -	0.00%	N/A	$ 1,366.39	$ -	0.00%
Gold	EPO	N/A	SUGF2003																
			Single	N/A	$ 456.18	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.33	$ -	0.00%	N/A	$ 474.87	$ -	0.00%
			Double	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.50	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 796.15	$ -	0.00%	N/A	$ 807.28	$ -	0.00%
			Family	N/A	$ 1,300.10	$ -	0.00%	N/A	$ 1,316.98	$ -	0.00%	N/A	$ 1,334.73	$ -	0.00%	N/A	$ 1,353.37	$ -	0.00%
Gold	EPO	N/A	SUGF2004																
			Single	N/A	$ 462.92	$ -	0.00%	N/A	$ 468.93	$ -	0.00%	N/A	$ 475.25	$ -	0.00%	N/A	$ 481.89	$ -	0.00%
			Double	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.87	$ -	0.00%	N/A	$ 950.51	$ -	0.00%	N/A	$ 963.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.97	$ -	0.00%	N/A	$ 797.19	$ -	0.00%	N/A	$ 807.93	$ -	0.00%	N/A	$ 819.22	$ -	0.00%
			Family	N/A	$ 1,319.33	$ -	0.00%	N/A	$ 1,336.46	$ -	0.00%	N/A	$ 1,354.47	$ -	0.00%	N/A	$ 1,373.39	$ -	0.00%
Gold	EPO	N/A	SUGF2005																
			Single	N/A	$ 466.16	$ -	0.00%	N/A	$ 472.21	$ -	0.00%	N/A	$ 478.58	$ -	0.00%	N/A	$ 485.26	$ -	0.00%
			Double	N/A	$ 932.32	$ -	0.00%	N/A	$ 944.43	$ -	0.00%	N/A	$ 957.15	$ -	0.00%	N/A	$ 970.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.47	$ -	0.00%	N/A	$ 802.76	$ -	0.00%	N/A	$ 813.58	$ -	0.00%	N/A	$ 824.94	$ -	0.00%
			Family	N/A	$ 1,328.56	$ -	0.00%	N/A	$ 1,345.81	$ -	0.00%	N/A	$ 1,363.94	$ -	0.00%	N/A	$ 1,383.00	$ -	0.00%
Gold	EPO	N/A	SUGF2007																
			Single	N/A	$ 476.30	$ -	0.00%	N/A	$ 482.48	$ -	0.00%	N/A	$ 488.98	$ -	0.00%	N/A	$ 495.81	$ -	0.00%
			Double	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.96	$ -	0.00%	N/A	$ 977.97	$ -	0.00%	N/A	$ 991.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.71	$ -	0.00%	N/A	$ 820.22	$ -	0.00%	N/A	$ 831.27	$ -	0.00%	N/A	$ 842.89	$ -	0.00%
			Family	N/A	$ 1,357.45	$ -	0.00%	N/A	$ 1,375.07	$ -	0.00%	N/A	$ 1,393.60	$ -	0.00%	N/A	$ 1,413.07	$ -	0.00%
Gold	EPO	N/A	SUGF2008																
			Single	N/A	$ 472.18	$ -	0.00%	N/A	$ 478.31	$ -	0.00%	N/A	$ 484.76	$ -	0.00%	N/A	$ 491.53	$ -	0.00%
			Double	N/A	$ 944.37	$ -	0.00%	N/A	$ 956.63	$ -	0.00%	N/A	$ 969.52	$ -	0.00%	N/A	$ 983.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.71	$ -	0.00%	N/A	$ 813.13	$ -	0.00%	N/A	$ 824.09	$ -	0.00%	N/A	$ 835.60	$ -	0.00%
			Family	N/A	$ 1,345.72	$ -	0.00%	N/A	$ 1,363.19	$ -	0.00%	N/A	$ 1,381.56	$ -	0.00%	N/A	$ 1,400.86	$ -	0.00%
Gold	EPO	N/A	SUGF2009																
			Single	N/A	$ 472.16	$ -	0.00%	N/A	$ 478.29	$ -	0.00%	N/A	$ 484.73	$ -	0.00%	N/A	$ 491.51	$ -	0.00%
			Double	N/A	$ 944.32	$ -	0.00%	N/A	$ 956.58	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 983.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.67	$ -	0.00%	N/A	$ 813.09	$ -	0.00%	N/A	$ 824.05	$ -	0.00%	N/A	$ 835.56	$ -	0.00%
			Family	N/A	$ 1,345.65	$ -	0.00%	N/A	$ 1,363.12	$ -	0.00%	N/A	$ 1,381.49	$ -	0.00%	N/A	$ 1,400.79	$ -	0.00%
Gold	HDE	N/A	SUGF2011																
			Single	N/A	$ 463.60	$ -	0.00%	N/A	$ 469.62	$ -	0.00%	N/A	$ 475.94	$ -	0.00%	N/A	$ 482.59	$ -	0.00%
			Double	N/A	$ 927.19	$ -	0.00%	N/A	$ 939.23	$ -	0.00%	N/A	$ 951.89	$ -	0.00%	N/A	$ 965.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.12	$ -	0.00%	N/A	$ 798.35	$ -	0.00%	N/A	$ 809.11	$ -	0.00%	N/A	$ 820.41	$ -	0.00%
			Family	N/A	$ 1,321.25	$ -	0.00%	N/A	$ 1,338.41	$ -	0.00%	N/A	$ 1,356.44	$ -	0.00%	N/A	$ 1,375.39	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2013																
			Single	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.73	$ -	0.00%	N/A	$ 466.94	$ -	0.00%	N/A	$ 473.46	$ -	0.00%
			Double	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.45	$ -	0.00%	N/A	$ 933.87	$ -	0.00%	N/A	$ 946.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.24	$ -	0.00%	N/A	$ 793.79	$ -	0.00%	N/A	$ 804.88	$ -	0.00%
			Family	N/A	$ 1,296.25	$ -	0.00%	N/A	$ 1,313.07	$ -	0.00%	N/A	$ 1,330.77	$ -	0.00%	N/A	$ 1,349.36	$ -	0.00%
Silver	EPO	N/A	SUSF3002																
			Single	N/A	$ 391.87	$ -	0.00%	N/A	$ 396.96	$ -	0.00%	N/A	$ 402.31	$ -	0.00%	N/A	$ 407.93	$ -	0.00%
			Double	N/A	$ 783.74	$ -	0.00%	N/A	$ 793.92	$ -	0.00%	N/A	$ 804.62	$ -	0.00%	N/A	$ 815.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.18	$ -	0.00%	N/A	$ 674.83	$ -	0.00%	N/A	$ 683.92	$ -	0.00%	N/A	$ 693.48	$ -	0.00%
			Family	N/A	$ 1,116.83	$ -	0.00%	N/A	$ 1,131.33	$ -	0.00%	N/A	$ 1,146.58	$ -	0.00%	N/A	$ 1,162.60	$ -	0.00%
Silver	EPO	N/A	SUSF3003																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.18	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.16	$ -	0.00%	N/A	$ 702.84	$ -	0.00%
			Family	N/A	$ 1,131.92	$ -	0.00%	N/A	$ 1,146.61	$ -	0.00%	N/A	$ 1,162.06	$ -	0.00%	N/A	$ 1,178.30	$ -	0.00%
Silver	EPO	N/A	SUSF3004																
			Single	N/A	$ 394.69	$ -	0.00%	N/A	$ 399.82	$ -	0.00%	N/A	$ 405.20	$ -	0.00%	N/A	$ 410.86	$ -	0.00%
			Double	N/A	$ 789.38	$ -	0.00%	N/A	$ 799.63	$ -	0.00%	N/A	$ 810.41	$ -	0.00%	N/A	$ 821.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.98	$ -	0.00%	N/A	$ 679.69	$ -	0.00%	N/A	$ 688.85	$ -	0.00%	N/A	$ 698.47	$ -	0.00%
			Family	N/A	$ 1,124.87	$ -	0.00%	N/A	$ 1,139.48	$ -	0.00%	N/A	$ 1,154.83	$ -	0.00%	N/A	$ 1,170.96	$ -	0.00%
Silver	HDE	N/A	SUSF3005																
			Single	N/A	$ 393.41	$ -	0.00%	N/A	$ 398.52	$ -	0.00%	N/A	$ 403.89	$ -	0.00%	N/A	$ 409.53	$ -	0.00%
			Double	N/A	$ 786.82	$ -	0.00%	N/A	$ 797.03	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 819.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.79	$ -	0.00%	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.61	$ -	0.00%	N/A	$ 696.20	$ -	0.00%
			Family	N/A	$ 1,121.21	$ -	0.00%	N/A	$ 1,135.77	$ -	0.00%	N/A	$ 1,151.07	$ -	0.00%	N/A	$ 1,167.15	$ -	0.00%
Silver	HDE	N/A	SUSF3006																
			Single	N/A	$ 394.76	$ -	0.00%	N/A	$ 399.89	$ -	0.00%	N/A	$ 405.28	$ -	0.00%	N/A	$ 410.94	$ -	0.00%
			Double	N/A	$ 789.53	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.56	$ -	0.00%	N/A	$ 821.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.10	$ -	0.00%	N/A	$ 679.81	$ -	0.00%	N/A	$ 688.97	$ -	0.00%	N/A	$ 698.60	$ -	0.00%
			Family	N/A	$ 1,125.08	$ -	0.00%	N/A	$ 1,139.69	$ -	0.00%	N/A	$ 1,155.04	$ -	0.00%	N/A	$ 1,171.18	$ -	0.00%
Silver	HDE	N/A	SUSF3007																
			Single	N/A	$ 398.45	$ -	0.00%	N/A	$ 403.62	$ -	0.00%	N/A	$ 409.06	$ -	0.00%	N/A	$ 414.77	$ -	0.00%
			Double	N/A	$ 796.89	$ -	0.00%	N/A	$ 807.24	$ -	0.00%	N/A	$ 818.11	$ -	0.00%	N/A	$ 829.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.36	$ -	0.00%	N/A	$ 686.15	$ -	0.00%	N/A	$ 695.40	$ -	0.00%	N/A	$ 705.11	$ -	0.00%
			Family	N/A	$ 1,135.57	$ -	0.00%	N/A	$ 1,150.31	$ -	0.00%	N/A	$ 1,165.81	$ -	0.00%	N/A	$ 1,182.10	$ -	0.00%
Silver	HDE	N/A	SUSF3008																
			Single	N/A	$ 378.64	$ -	0.00%	N/A	$ 383.56	$ -	0.00%	N/A	$ 388.72	$ -	0.00%	N/A	$ 394.15	$ -	0.00%
			Double	N/A	$ 757.28	$ -	0.00%	N/A	$ 767.11	$ -	0.00%	N/A	$ 777.45	$ -	0.00%	N/A	$ 788.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.69	$ -	0.00%	N/A	$ 652.04	$ -	0.00%	N/A	$ 660.83	$ -	0.00%	N/A	$ 670.06	$ -	0.00%
			Family	N/A	$ 1,079.12	$ -	0.00%	N/A	$ 1,093.13	$ -	0.00%	N/A	$ 1,107.86	$ -	0.00%	N/A	$ 1,123.34	$ -	0.00%
Silver	HDE	N/A	SUSF3010																
			Single	N/A	$ 378.10	$ -	0.00%	N/A	$ 383.01	$ -	0.00%	N/A	$ 388.17	$ -	0.00%	N/A	$ 393.60	$ -	0.00%
			Double	N/A	$ 756.21	$ -	0.00%	N/A	$ 766.02	$ -	0.00%	N/A	$ 776.35	$ -	0.00%	N/A	$ 787.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.78	$ -	0.00%	N/A	$ 651.12	$ -	0.00%	N/A	$ 659.89	$ -	0.00%	N/A	$ 669.11	$ -	0.00%
			Family	N/A	$ 1,077.59	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.29	$ -	0.00%	N/A	$ 1,121.75	$ -	0.00%
Silver	HDE	N/A	SUSF3011																
			Single	N/A	$ 382.42	$ -	0.00%	N/A	$ 387.39	$ -	0.00%	N/A	$ 392.61	$ -	0.00%	N/A	$ 398.09	$ -	0.00%
			Double	N/A	$ 764.84	$ -	0.00%	N/A	$ 774.77	$ -	0.00%	N/A	$ 785.21	$ -	0.00%	N/A	$ 796.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.12	$ -	0.00%	N/A	$ 658.56	$ -	0.00%	N/A	$ 667.43	$ -	0.00%	N/A	$ 676.76	$ -	0.00%
			Family	N/A	$ 1,089.90	$ -	0.00%	N/A	$ 1,104.05	$ -	0.00%	N/A	$ 1,118.93	$ -	0.00%	N/A	$ 1,134.56	$ -	0.00%
Silver	HDE	N/A	SUSF3012																
			Single	N/A	$ 388.85	$ -	0.00%	N/A	$ 393.90	$ -	0.00%	N/A	$ 399.20	$ -	0.00%	N/A	$ 404.78	$ -	0.00%
			Double	N/A	$ 777.69	$ -	0.00%	N/A	$ 787.79	$ -	0.00%	N/A	$ 798.41	$ -	0.00%	N/A	$ 809.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.04	$ -	0.00%	N/A	$ 669.62	$ -	0.00%	N/A	$ 678.65	$ -	0.00%	N/A	$ 688.13	$ -	0.00%
			Family	N/A	$ 1,108.22	$ -	0.00%	N/A	$ 1,122.60	$ -	0.00%	N/A	$ 1,137.73	$ -	0.00%	N/A	$ 1,153.62	$ -	0.00%
Silver	EPO	N/A	SUSF3013																
			Single	N/A	$ 390.42	$ -	0.00%	N/A	$ 395.49	$ -	0.00%	N/A	$ 400.82	$ -	0.00%	N/A	$ 406.42	$ -	0.00%
			Double	N/A	$ 780.85	$ -	0.00%	N/A	$ 790.98	$ -	0.00%	N/A	$ 801.64	$ -	0.00%	N/A	$ 812.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.72	$ -	0.00%	N/A	$ 672.34	$ -	0.00%	N/A	$ 681.40	$ -	0.00%	N/A	$ 690.92	$ -	0.00%
			Family	N/A	$ 1,112.71	$ -	0.00%	N/A	$ 1,127.15	$ -	0.00%	N/A	$ 1,142.34	$ -	0.00%	N/A	$ 1,158.30	$ -	0.00%
Silver	EPO	N/A	SUSF3014																
			Single	N/A	$ 382.18	$ -	0.00%	N/A	$ 387.14	$ -	0.00%	N/A	$ 392.36	$ -	0.00%	N/A	$ 397.84	$ -	0.00%
			Double	N/A	$ 764.36	$ -	0.00%	N/A	$ 774.28	$ -	0.00%	N/A	$ 784.72	$ -	0.00%	N/A	$ 795.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.71	$ -	0.00%	N/A	$ 658.14	$ -	0.00%	N/A	$ 667.01	$ -	0.00%	N/A	$ 676.33	$ -	0.00%
			Family	N/A	$ 1,089.21	$ -	0.00%	N/A	$ 1,103.35	$ -	0.00%	N/A	$ 1,118.22	$ -	0.00%	N/A	$ 1,133.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4002																
			Single	N/A	$ 347.62	$ -	0.00%	N/A	$ 352.13	$ -	0.00%	N/A	$ 356.88	$ -	0.00%	N/A	$ 361.86	$ -	0.00%
			Double	N/A	$ 695.24	$ -	0.00%	N/A	$ 704.26	$ -	0.00%	N/A	$ 713.76	$ -	0.00%	N/A	$ 723.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 590.95	$ -	0.00%	N/A	$ 598.63	$ -	0.00%	N/A	$ 606.69	$ -	0.00%	N/A	$ 615.17	$ -	0.00%
			Family	N/A	$ 990.72	$ -	0.00%	N/A	$ 1,003.58	$ -	0.00%	N/A	$ 1,017.10	$ -	0.00%	N/A	$ 1,031.31	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4004																
			Single	N/A	$ 327.42	$ -	0.00%	N/A	$ 331.67	$ -	0.00%	N/A	$ 336.14	$ -	0.00%	N/A	$ 340.84	$ -	0.00%
			Double	N/A	$ 654.84	$ -	0.00%	N/A	$ 663.34	$ -	0.00%	N/A	$ 672.28	$ -	0.00%	N/A	$ 681.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.61	$ -	0.00%	N/A	$ 563.84	$ -	0.00%	N/A	$ 571.44	$ -	0.00%	N/A	$ 579.42	$ -	0.00%
			Family	N/A	$ 933.15	$ -	0.00%	N/A	$ 945.26	$ -	0.00%	N/A	$ 958.00	$ -	0.00%	N/A	$ 971.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4005																
			Single	N/A	$ 328.68	$ -	0.00%	N/A	$ 332.95	$ -	0.00%	N/A	$ 337.44	$ -	0.00%	N/A	$ 342.15	$ -	0.00%
			Double	N/A	$ 657.37	$ -	0.00%	N/A	$ 665.90	$ -	0.00%	N/A	$ 674.88	$ -	0.00%	N/A	$ 684.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.02	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.66	$ -	0.00%
			Family	N/A	$ 936.75	$ -	0.00%	N/A	$ 948.91	$ -	0.00%	N/A	$ 961.70	$ -	0.00%	N/A	$ 975.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4006																
			Single	N/A	$ 328.43	$ -	0.00%	N/A	$ 332.69	$ -	0.00%	N/A	$ 337.18	$ -	0.00%	N/A	$ 341.89	$ -	0.00%
			Double	N/A	$ 656.86	$ -	0.00%	N/A	$ 665.39	$ -	0.00%	N/A	$ 674.35	$ -	0.00%	N/A	$ 683.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.33	$ -	0.00%	N/A	$ 565.58	$ -	0.00%	N/A	$ 573.20	$ -	0.00%	N/A	$ 581.21	$ -	0.00%
			Family	N/A	$ 936.03	$ -	0.00%	N/A	$ 948.18	$ -	0.00%	N/A	$ 960.96	$ -	0.00%	N/A	$ 974.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4007																
			Single	N/A	$ 330.19	$ -	0.00%	N/A	$ 334.47	$ -	0.00%	N/A	$ 338.98	$ -	0.00%	N/A	$ 343.72	$ -	0.00%
			Double	N/A	$ 660.37	$ -	0.00%	N/A	$ 668.95	$ -	0.00%	N/A	$ 677.96	$ -	0.00%	N/A	$ 687.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 561.32	$ -	0.00%	N/A	$ 568.60	$ -	0.00%	N/A	$ 576.27	$ -	0.00%	N/A	$ 584.32	$ -	0.00%
			Family	N/A	$ 941.03	$ -	0.00%	N/A	$ 953.25	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4008																
			Single	N/A	$ 334.71	$ -	0.00%	N/A	$ 339.06	$ -	0.00%	N/A	$ 343.63	$ -	0.00%	N/A	$ 348.43	$ -	0.00%
			Double	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.12	$ -	0.00%	N/A	$ 687.25	$ -	0.00%	N/A	$ 696.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.01	$ -	0.00%	N/A	$ 576.40	$ -	0.00%	N/A	$ 584.17	$ -	0.00%	N/A	$ 592.33	$ -	0.00%
			Family	N/A	$ 953.93	$ -	0.00%	N/A	$ 966.32	$ -	0.00%	N/A	$ 979.34	$ -	0.00%	N/A	$ 993.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4009																
			Single	N/A	$ 329.54	$ -	0.00%	N/A	$ 333.82	$ -	0.00%	N/A	$ 338.31	$ -	0.00%	N/A	$ 343.04	$ -	0.00%
			Double	N/A	$ 659.08	$ -	0.00%	N/A	$ 667.63	$ -	0.00%	N/A	$ 676.63	$ -	0.00%	N/A	$ 686.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 560.22	$ -	0.00%	N/A	$ 567.49	$ -	0.00%	N/A	$ 575.14	$ -	0.00%	N/A	$ 583.17	$ -	0.00%
			Family	N/A	$ 939.18	$ -	0.00%	N/A	$ 951.38	$ -	0.00%	N/A	$ 964.20	$ -	0.00%	N/A	$ 977.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4010																
			Single	N/A	$ 324.95	$ -	0.00%	N/A	$ 329.17	$ -	0.00%	N/A	$ 333.60	$ -	0.00%	N/A	$ 338.26	$ -	0.00%
			Double	N/A	$ 649.90	$ -	0.00%	N/A	$ 658.33	$ -	0.00%	N/A	$ 667.20	$ -	0.00%	N/A	$ 676.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 552.41	$ -	0.00%	N/A	$ 559.58	$ -	0.00%	N/A	$ 567.12	$ -	0.00%	N/A	$ 575.05	$ -	0.00%
			Family	N/A	$ 926.10	$ -	0.00%	N/A	$ 938.13	$ -	0.00%	N/A	$ 950.77	$ -	0.00%	N/A	$ 964.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4012																
			Single	N/A	$ 326.68	$ -	0.00%	N/A	$ 330.92	$ -	0.00%	N/A	$ 335.38	$ -	0.00%	N/A	$ 340.06	$ -	0.00%
			Double	N/A	$ 653.35	$ -	0.00%	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.75	$ -	0.00%	N/A	$ 680.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 555.35	$ -	0.00%	N/A	$ 562.56	$ -	0.00%	N/A	$ 570.14	$ -	0.00%	N/A	$ 578.11	$ -	0.00%
			Family	N/A	$ 931.03	$ -	0.00%	N/A	$ 943.12	$ -	0.00%	N/A	$ 955.83	$ -	0.00%	N/A	$ 969.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4013																
			Single	N/A	$ 329.60	$ -	0.00%	N/A	$ 333.88	$ -	0.00%	N/A	$ 338.38	$ -	0.00%	N/A	$ 343.11	$ -	0.00%
			Double	N/A	$ 659.21	$ -	0.00%	N/A	$ 667.77	$ -	0.00%	N/A	$ 676.76	$ -	0.00%	N/A	$ 686.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 560.33	$ -	0.00%	N/A	$ 567.60	$ -	0.00%	N/A	$ 575.25	$ -	0.00%	N/A	$ 583.29	$ -	0.00%
			Family	N/A	$ 939.37	$ -	0.00%	N/A	$ 951.57	$ -	0.00%	N/A	$ 964.39	$ -	0.00%	N/A	$ 977.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4015																
			Single	N/A	$ 315.33	$ -	0.00%	N/A	$ 319.42	$ -	0.00%	N/A	$ 323.73	$ -	0.00%	N/A	$ 328.25	$ -	0.00%
			Double	N/A	$ 630.66	$ -	0.00%	N/A	$ 638.84	$ -	0.00%	N/A	$ 647.45	$ -	0.00%	N/A	$ 656.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 536.06	$ -	0.00%	N/A	$ 543.02	$ -	0.00%	N/A	$ 550.33	$ -	0.00%	N/A	$ 558.02	$ -	0.00%
			Family	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.35	$ -	0.00%	N/A	$ 922.62	$ -	0.00%	N/A	$ 935.51	$ -	0.00%
Bronze	HDE	N/A	SUBF4016																
			Single	N/A	$ 318.57	$ -	0.00%	N/A	$ 322.70	$ -	0.00%	N/A	$ 327.05	$ -	0.00%	N/A	$ 331.62	$ -	0.00%
			Double	N/A	$ 637.14	$ -	0.00%	N/A	$ 645.41	$ -	0.00%	N/A	$ 654.10	$ -	0.00%	N/A	$ 663.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 541.56	$ -	0.00%	N/A	$ 548.60	$ -	0.00%	N/A	$ 555.99	$ -	0.00%	N/A	$ 563.75	$ -	0.00%
			Family	N/A	$ 907.92	$ -	0.00%	N/A	$ 919.70	$ -	0.00%	N/A	$ 932.10	$ -	0.00%	N/A	$ 945.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4017																
			Single	N/A	$ 323.44	$ -	0.00%	N/A	$ 327.64	$ -	0.00%	N/A	$ 332.06	$ -	0.00%	N/A	$ 336.69	$ -	0.00%
			Double	N/A	$ 646.88	$ -	0.00%	N/A	$ 655.28	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 549.85	$ -	0.00%	N/A	$ 556.99	$ -	0.00%	N/A	$ 564.49	$ -	0.00%	N/A	$ 572.38	$ -	0.00%
			Family	N/A	$ 921.81	$ -	0.00%	N/A	$ 933.77	$ -	0.00%	N/A	$ 946.36	$ -	0.00%	N/A	$ 959.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4018																
			Single	N/A	$ 327.87	$ -	0.00%	N/A	$ 332.12	$ -	0.00%	N/A	$ 336.60	$ -	0.00%	N/A	$ 341.30	$ -	0.00%
			Double	N/A	$ 655.73	$ -	0.00%	N/A	$ 664.24	$ -	0.00%	N/A	$ 673.19	$ -	0.00%	N/A	$ 682.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 557.37	$ -	0.00%	N/A	$ 564.61	$ -	0.00%	N/A	$ 572.22	$ -	0.00%	N/A	$ 580.21	$ -	0.00%
			Family	N/A	$ 934.42	$ -	0.00%	N/A	$ 946.55	$ -	0.00%	N/A	$ 959.30	$ -	0.00%	N/A	$ 972.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1016																
			Single	N/A	$ 534.94	$ -	0.00%	N/A	$ 541.89	$ -	0.00%	N/A	$ 549.19	$ -	0.00%	N/A	$ 556.86	$ -	0.00%
			Double	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,083.77	$ -	0.00%	N/A	$ 1,098.38	$ -	0.00%	N/A	$ 1,113.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.21	$ -	0.00%	N/A	$ 933.62	$ -	0.00%	N/A	$ 946.66	$ -	0.00%
			Family	N/A	$ 1,524.58	$ -	0.00%	N/A	$ 1,544.37	$ -	0.00%	N/A	$ 1,565.18	$ -	0.00%	N/A	$ 1,587.05	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1017																
			Single	N/A	$ 559.18	$ -	0.00%	N/A	$ 566.44	$ -	0.00%	N/A	$ 574.07	$ -	0.00%	N/A	$ 582.09	$ -	0.00%
			Double	N/A	$ 1,118.36	$ -	0.00%	N/A	$ 1,132.88	$ -	0.00%	N/A	$ 1,148.15	$ -	0.00%	N/A	$ 1,164.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.61	$ -	0.00%	N/A	$ 962.95	$ -	0.00%	N/A	$ 975.93	$ -	0.00%	N/A	$ 989.56	$ -	0.00%
			Family	N/A	$ 1,593.67	$ -	0.00%	N/A	$ 1,614.36	$ -	0.00%	N/A	$ 1,636.11	$ -	0.00%	N/A	$ 1,658.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1018																
			Single	N/A	$ 539.17	$ -	0.00%	N/A	$ 546.17	$ -	0.00%	N/A	$ 553.53	$ -	0.00%	N/A	$ 561.27	$ -	0.00%
			Double	N/A	$ 1,078.35	$ -	0.00%	N/A	$ 1,092.34	$ -	0.00%	N/A	$ 1,107.06	$ -	0.00%	N/A	$ 1,122.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.59	$ -	0.00%	N/A	$ 928.49	$ -	0.00%	N/A	$ 941.01	$ -	0.00%	N/A	$ 954.15	$ -	0.00%
			Family	N/A	$ 1,536.64	$ -	0.00%	N/A	$ 1,556.59	$ -	0.00%	N/A	$ 1,577.57	$ -	0.00%	N/A	$ 1,599.61	$ -	0.00%
Platinum	EPO	N/A	SUPF1020																
			Single	N/A	$ 543.84	$ -	0.00%	N/A	$ 550.90	$ -	0.00%	N/A	$ 558.33	$ -	0.00%	N/A	$ 566.12	$ -	0.00%
			Double	N/A	$ 1,087.68	$ -	0.00%	N/A	$ 1,101.80	$ -	0.00%	N/A	$ 1,116.65	$ -	0.00%	N/A	$ 1,132.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.53	$ -	0.00%	N/A	$ 936.53	$ -	0.00%	N/A	$ 949.15	$ -	0.00%	N/A	$ 962.41	$ -	0.00%
			Family	N/A	$ 1,549.95	$ -	0.00%	N/A	$ 1,570.07	$ -	0.00%	N/A	$ 1,591.23	$ -	0.00%	N/A	$ 1,613.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1021																
			Single	N/A	$ 557.07	$ -	0.00%	N/A	$ 564.30	$ -	0.00%	N/A	$ 571.91	$ -	0.00%	N/A	$ 579.90	$ -	0.00%
			Double	N/A	$ 1,114.14	$ -	0.00%	N/A	$ 1,128.60	$ -	0.00%	N/A	$ 1,143.81	$ -	0.00%	N/A	$ 1,159.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 947.02	$ -	0.00%	N/A	$ 959.31	$ -	0.00%	N/A	$ 972.24	$ -	0.00%	N/A	$ 985.82	$ -	0.00%
			Family	N/A	$ 1,587.65	$ -	0.00%	N/A	$ 1,608.26	$ -	0.00%	N/A	$ 1,629.93	$ -	0.00%	N/A	$ 1,652.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1022																
			Single	N/A	$ 558.20	$ -	0.00%	N/A	$ 565.45	$ -	0.00%	N/A	$ 573.07	$ -	0.00%	N/A	$ 581.07	$ -	0.00%
			Double	N/A	$ 1,116.40	$ -	0.00%	N/A	$ 1,130.90	$ -	0.00%	N/A	$ 1,146.14	$ -	0.00%	N/A	$ 1,162.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.94	$ -	0.00%	N/A	$ 961.26	$ -	0.00%	N/A	$ 974.22	$ -	0.00%	N/A	$ 987.83	$ -	0.00%
			Family	N/A	$ 1,590.88	$ -	0.00%	N/A	$ 1,611.53	$ -	0.00%	N/A	$ 1,633.24	$ -	0.00%	N/A	$ 1,656.06	$ -	0.00%
Gold	EPO	N/A	SUGF2015																
			Single	N/A	$ 469.51	$ -	0.00%	N/A	$ 475.60	$ -	0.00%	N/A	$ 482.01	$ -	0.00%	N/A	$ 488.75	$ -	0.00%
			Double	N/A	$ 939.02	$ -	0.00%	N/A	$ 951.21	$ -	0.00%	N/A	$ 964.03	$ -	0.00%	N/A	$ 977.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.17	$ -	0.00%	N/A	$ 808.53	$ -	0.00%	N/A	$ 819.42	$ -	0.00%	N/A	$ 830.87	$ -	0.00%
			Family	N/A	$ 1,338.10	$ -	0.00%	N/A	$ 1,355.47	$ -	0.00%	N/A	$ 1,373.74	$ -	0.00%	N/A	$ 1,392.93	$ -	0.00%
Gold	EPO	N/A	SUGF2016																
			Single	N/A	$ 467.12	$ -	0.00%	N/A	$ 473.19	$ -	0.00%	N/A	$ 479.57	$ -	0.00%	N/A	$ 486.26	$ -	0.00%
			Double	N/A	$ 934.25	$ -	0.00%	N/A	$ 946.38	$ -	0.00%	N/A	$ 959.13	$ -	0.00%	N/A	$ 972.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 794.11	$ -	0.00%	N/A	$ 804.42	$ -	0.00%	N/A	$ 815.26	$ -	0.00%	N/A	$ 826.65	$ -	0.00%
			Family	N/A	$ 1,331.31	$ -	0.00%	N/A	$ 1,348.59	$ -	0.00%	N/A	$ 1,366.76	$ -	0.00%	N/A	$ 1,385.85	$ -	0.00%
Gold	EPO	N/A	SUGF2017																
			Single	N/A	$ 474.03	$ -	0.00%	N/A	$ 480.19	$ -	0.00%	N/A	$ 486.66	$ -	0.00%	N/A	$ 493.46	$ -	0.00%
			Double	N/A	$ 948.07	$ -	0.00%	N/A	$ 960.38	$ -	0.00%	N/A	$ 973.32	$ -	0.00%	N/A	$ 986.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.86	$ -	0.00%	N/A	$ 816.32	$ -	0.00%	N/A	$ 827.32	$ -	0.00%	N/A	$ 838.88	$ -	0.00%
			Family	N/A	$ 1,351.00	$ -	0.00%	N/A	$ 1,368.54	$ -	0.00%	N/A	$ 1,386.98	$ -	0.00%	N/A	$ 1,406.35	$ -	0.00%
Gold	EPO	N/A	SUGF2018																
			Single	N/A	$ 477.35	$ -	0.00%	N/A	$ 483.55	$ -	0.00%	N/A	$ 490.06	$ -	0.00%	N/A	$ 496.91	$ -	0.00%
			Double	N/A	$ 954.70	$ -	0.00%	N/A	$ 967.09	$ -	0.00%	N/A	$ 980.12	$ -	0.00%	N/A	$ 993.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 811.49	$ -	0.00%	N/A	$ 822.03	$ -	0.00%	N/A	$ 833.11	$ -	0.00%	N/A	$ 844.74	$ -	0.00%
			Family	N/A	$ 1,360.44	$ -	0.00%	N/A	$ 1,378.11	$ -	0.00%	N/A	$ 1,396.68	$ -	0.00%	N/A	$ 1,416.19	$ -	0.00%
Gold	EPO	N/A	SUGF2020																
			Single	N/A	$ 487.73	$ -	0.00%	N/A	$ 494.06	$ -	0.00%	N/A	$ 500.72	$ -	0.00%	N/A	$ 507.71	$ -	0.00%
			Double	N/A	$ 975.46	$ -	0.00%	N/A	$ 988.12	$ -	0.00%	N/A	$ 1,001.44	$ -	0.00%	N/A	$ 1,015.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 829.14	$ -	0.00%	N/A	$ 839.90	$ -	0.00%	N/A	$ 851.22	$ -	0.00%	N/A	$ 863.11	$ -	0.00%
			Family	N/A	$ 1,390.03	$ -	0.00%	N/A	$ 1,408.08	$ -	0.00%	N/A	$ 1,427.05	$ -	0.00%	N/A	$ 1,446.99	$ -	0.00%
Gold	EPO	N/A	SUGF2021																
			Single	N/A	$ 483.52	$ -	0.00%	N/A	$ 489.79	$ -	0.00%	N/A	$ 496.39	$ -	0.00%	N/A	$ 503.33	$ -	0.00%
			Double	N/A	$ 967.03	$ -	0.00%	N/A	$ 979.59	$ -	0.00%	N/A	$ 992.79	$ -	0.00%	N/A	$ 1,006.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 821.98	$ -	0.00%	N/A	$ 832.65	$ -	0.00%	N/A	$ 843.87	$ -	0.00%	N/A	$ 855.66	$ -	0.00%
			Family	N/A	$ 1,378.02	$ -	0.00%	N/A	$ 1,395.91	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%	N/A	$ 1,434.48	$ -	0.00%
Gold	EPO	N/A	SUGF2022																
			Single	N/A	$ 483.49	$ -	0.00%	N/A	$ 489.77	$ -	0.00%	N/A	$ 496.37	$ -	0.00%	N/A	$ 503.30	$ -	0.00%
			Double	N/A	$ 966.98	$ -	0.00%	N/A	$ 979.53	$ -	0.00%	N/A	$ 992.73	$ -	0.00%	N/A	$ 1,006.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 821.93	$ -	0.00%	N/A	$ 832.60	$ -	0.00%	N/A	$ 843.82	$ -	0.00%	N/A	$ 855.61	$ -	0.00%
			Family	N/A	$ 1,377.95	$ -	0.00%	N/A	$ 1,395.84	$ -	0.00%	N/A	$ 1,414.65	$ -	0.00%	N/A	$ 1,434.41	$ -	0.00%
Gold	HDE	N/A	SUGF2024																
			Single	N/A	$ 474.72	$ -	0.00%	N/A	$ 480.89	$ -	0.00%	N/A	$ 487.37	$ -	0.00%	N/A	$ 494.18	$ -	0.00%
			Double	N/A	$ 949.45	$ -	0.00%	N/A	$ 961.77	$ -	0.00%	N/A	$ 974.73	$ -	0.00%	N/A	$ 988.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.03	$ -	0.00%	N/A	$ 817.51	$ -	0.00%	N/A	$ 828.52	$ -	0.00%	N/A	$ 840.10	$ -	0.00%
			Family	N/A	$ 1,352.96	$ -	0.00%	N/A	$ 1,370.53	$ -	0.00%	N/A	$ 1,389.00	$ -	0.00%	N/A	$ 1,408.40	$ -	0.00%
Gold	EPO	N/A	SUGF2026																
			Single	N/A	$ 465.74	$ -	0.00%	N/A	$ 471.78	$ -	0.00%	N/A	$ 478.14	$ -	0.00%	N/A	$ 484.82	$ -	0.00%
			Double	N/A	$ 931.48	$ -	0.00%	N/A	$ 943.57	$ -	0.00%	N/A	$ 956.28	$ -	0.00%	N/A	$ 969.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.76	$ -	0.00%	N/A	$ 802.03	$ -	0.00%	N/A	$ 812.84	$ -	0.00%	N/A	$ 824.20	$ -	0.00%
			Family	N/A	$ 1,327.36	$ -	0.00%	N/A	$ 1,344.59	$ -	0.00%	N/A	$ 1,362.71	$ -	0.00%	N/A	$ 1,381.74	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3018																
			Single	N/A	$ 399.48	$ -	0.00%	N/A	$ 404.67	$ -	0.00%	N/A	$ 410.12	$ -	0.00%	N/A	$ 415.85	$ -	0.00%
			Double	N/A	$ 798.97	$ -	0.00%	N/A	$ 809.34	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.12	$ -	0.00%	N/A	$ 687.94	$ -	0.00%	N/A	$ 697.21	$ -	0.00%	N/A	$ 706.95	$ -	0.00%
			Family	N/A	$ 1,138.53	$ -	0.00%	N/A	$ 1,153.31	$ -	0.00%	N/A	$ 1,168.85	$ -	0.00%	N/A	$ 1,185.18	$ -	0.00%
Silver	EPO	N/A	SUSF3019																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.98	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.38	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.80	$ -	0.00%	N/A	$ 719.71	$ -	0.00%
			Family	N/A	$ 1,159.08	$ -	0.00%	N/A	$ 1,174.13	$ -	0.00%	N/A	$ 1,189.95	$ -	0.00%	N/A	$ 1,206.58	$ -	0.00%
Silver	EPO	N/A	SUSF3020																
			Single	N/A	$ 404.17	$ -	0.00%	N/A	$ 409.41	$ -	0.00%	N/A	$ 414.93	$ -	0.00%	N/A	$ 420.73	$ -	0.00%
			Double	N/A	$ 808.33	$ -	0.00%	N/A	$ 818.82	$ -	0.00%	N/A	$ 829.86	$ -	0.00%	N/A	$ 841.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.08	$ -	0.00%	N/A	$ 696.00	$ -	0.00%	N/A	$ 705.38	$ -	0.00%	N/A	$ 715.23	$ -	0.00%
			Family	N/A	$ 1,151.87	$ -	0.00%	N/A	$ 1,166.82	$ -	0.00%	N/A	$ 1,182.55	$ -	0.00%	N/A	$ 1,199.07	$ -	0.00%
Silver	HDE	N/A	SUSF3021																
			Single	N/A	$ 402.85	$ -	0.00%	N/A	$ 408.08	$ -	0.00%	N/A	$ 413.58	$ -	0.00%	N/A	$ 419.36	$ -	0.00%
			Double	N/A	$ 805.70	$ -	0.00%	N/A	$ 816.16	$ -	0.00%	N/A	$ 827.16	$ -	0.00%	N/A	$ 838.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 684.84	$ -	0.00%	N/A	$ 693.74	$ -	0.00%	N/A	$ 703.08	$ -	0.00%	N/A	$ 712.91	$ -	0.00%
			Family	N/A	$ 1,148.12	$ -	0.00%	N/A	$ 1,163.03	$ -	0.00%	N/A	$ 1,178.70	$ -	0.00%	N/A	$ 1,195.16	$ -	0.00%
Silver	HDE	N/A	SUSF3022																
			Single	N/A	$ 404.24	$ -	0.00%	N/A	$ 409.49	$ -	0.00%	N/A	$ 415.01	$ -	0.00%	N/A	$ 420.80	$ -	0.00%
			Double	N/A	$ 808.48	$ -	0.00%	N/A	$ 818.97	$ -	0.00%	N/A	$ 830.01	$ -	0.00%	N/A	$ 841.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.21	$ -	0.00%	N/A	$ 696.13	$ -	0.00%	N/A	$ 705.51	$ -	0.00%	N/A	$ 715.36	$ -	0.00%
			Family	N/A	$ 1,152.08	$ -	0.00%	N/A	$ 1,167.04	$ -	0.00%	N/A	$ 1,182.76	$ -	0.00%	N/A	$ 1,199.29	$ -	0.00%
Silver	HDE	N/A	SUSF3023																
			Single	N/A	$ 408.01	$ -	0.00%	N/A	$ 413.30	$ -	0.00%	N/A	$ 418.87	$ -	0.00%	N/A	$ 424.73	$ -	0.00%
			Double	N/A	$ 816.02	$ -	0.00%	N/A	$ 826.61	$ -	0.00%	N/A	$ 837.75	$ -	0.00%	N/A	$ 849.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 693.61	$ -	0.00%	N/A	$ 702.62	$ -	0.00%	N/A	$ 712.09	$ -	0.00%	N/A	$ 722.03	$ -	0.00%
			Family	N/A	$ 1,162.82	$ -	0.00%	N/A	$ 1,177.92	$ -	0.00%	N/A	$ 1,193.79	$ -	0.00%	N/A	$ 1,210.47	$ -	0.00%
Silver	HDE	N/A	SUSF3024																
			Single	N/A	$ 387.73	$ -	0.00%	N/A	$ 392.76	$ -	0.00%	N/A	$ 398.05	$ -	0.00%	N/A	$ 403.61	$ -	0.00%
			Double	N/A	$ 775.45	$ -	0.00%	N/A	$ 785.52	$ -	0.00%	N/A	$ 796.11	$ -	0.00%	N/A	$ 807.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.14	$ -	0.00%	N/A	$ 667.69	$ -	0.00%	N/A	$ 676.69	$ -	0.00%	N/A	$ 686.14	$ -	0.00%
			Family	N/A	$ 1,105.02	$ -	0.00%	N/A	$ 1,119.37	$ -	0.00%	N/A	$ 1,134.45	$ -	0.00%	N/A	$ 1,150.30	$ -	0.00%
Silver	HDE	N/A	SUSF3026																
			Single	N/A	$ 387.18	$ -	0.00%	N/A	$ 392.20	$ -	0.00%	N/A	$ 397.49	$ -	0.00%	N/A	$ 403.04	$ -	0.00%
			Double	N/A	$ 774.36	$ -	0.00%	N/A	$ 784.41	$ -	0.00%	N/A	$ 794.98	$ -	0.00%	N/A	$ 806.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.20	$ -	0.00%	N/A	$ 666.75	$ -	0.00%	N/A	$ 675.73	$ -	0.00%	N/A	$ 685.17	$ -	0.00%
			Family	N/A	$ 1,103.46	$ -	0.00%	N/A	$ 1,117.78	$ -	0.00%	N/A	$ 1,132.84	$ -	0.00%	N/A	$ 1,148.67	$ -	0.00%
Silver	HDE	N/A	SUSF3027																
			Single	N/A	$ 391.60	$ -	0.00%	N/A	$ 396.68	$ -	0.00%	N/A	$ 402.03	$ -	0.00%	N/A	$ 407.65	$ -	0.00%
			Double	N/A	$ 783.20	$ -	0.00%	N/A	$ 793.37	$ -	0.00%	N/A	$ 804.06	$ -	0.00%	N/A	$ 815.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.72	$ -	0.00%	N/A	$ 674.36	$ -	0.00%	N/A	$ 683.45	$ -	0.00%	N/A	$ 693.00	$ -	0.00%
			Family	N/A	$ 1,116.06	$ -	0.00%	N/A	$ 1,130.55	$ -	0.00%	N/A	$ 1,145.78	$ -	0.00%	N/A	$ 1,161.79	$ -	0.00%
Silver	HDE	N/A	SUSF3028																
			Single	N/A	$ 398.18	$ -	0.00%	N/A	$ 403.35	$ -	0.00%	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.49	$ -	0.00%
			Double	N/A	$ 796.36	$ -	0.00%	N/A	$ 806.70	$ -	0.00%	N/A	$ 817.57	$ -	0.00%	N/A	$ 828.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.91	$ -	0.00%	N/A	$ 685.69	$ -	0.00%	N/A	$ 694.93	$ -	0.00%	N/A	$ 704.64	$ -	0.00%
			Family	N/A	$ 1,134.81	$ -	0.00%	N/A	$ 1,149.54	$ -	0.00%	N/A	$ 1,165.03	$ -	0.00%	N/A	$ 1,181.31	$ -	0.00%
Silver	EPO	N/A	SUSF3029																
			Single	N/A	$ 399.79	$ -	0.00%	N/A	$ 404.98	$ -	0.00%	N/A	$ 410.44	$ -	0.00%	N/A	$ 416.18	$ -	0.00%
			Double	N/A	$ 799.59	$ -	0.00%	N/A	$ 809.97	$ -	0.00%	N/A	$ 820.88	$ -	0.00%	N/A	$ 832.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.65	$ -	0.00%	N/A	$ 688.47	$ -	0.00%	N/A	$ 697.75	$ -	0.00%	N/A	$ 707.50	$ -	0.00%
			Family	N/A	$ 1,139.41	$ -	0.00%	N/A	$ 1,154.20	$ -	0.00%	N/A	$ 1,169.76	$ -	0.00%	N/A	$ 1,186.10	$ -	0.00%
Silver	EPO	N/A	SUSF3033																
			Single	N/A	$ 391.35	$ -	0.00%	N/A	$ 396.43	$ -	0.00%	N/A	$ 401.78	$ -	0.00%	N/A	$ 407.39	$ -	0.00%
			Double	N/A	$ 782.71	$ -	0.00%	N/A	$ 792.87	$ -	0.00%	N/A	$ 803.55	$ -	0.00%	N/A	$ 814.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.30	$ -	0.00%	N/A	$ 673.94	$ -	0.00%	N/A	$ 683.02	$ -	0.00%	N/A	$ 692.56	$ -	0.00%
			Family	N/A	$ 1,115.36	$ -	0.00%	N/A	$ 1,129.83	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,161.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4020																
			Single	N/A	$ 341.25	$ -	0.00%	N/A	$ 345.68	$ -	0.00%	N/A	$ 350.34	$ -	0.00%	N/A	$ 355.23	$ -	0.00%
			Double	N/A	$ 682.50	$ -	0.00%	N/A	$ 691.36	$ -	0.00%	N/A	$ 700.67	$ -	0.00%	N/A	$ 710.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 580.12	$ -	0.00%	N/A	$ 587.65	$ -	0.00%	N/A	$ 595.57	$ -	0.00%	N/A	$ 603.89	$ -	0.00%
			Family	N/A	$ 972.56	$ -	0.00%	N/A	$ 985.18	$ -	0.00%	N/A	$ 998.46	$ -	0.00%	N/A	$ 1,012.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4022																
			Single	N/A	$ 335.28	$ -	0.00%	N/A	$ 339.63	$ -	0.00%	N/A	$ 344.21	$ -	0.00%	N/A	$ 349.02	$ -	0.00%
			Double	N/A	$ 670.56	$ -	0.00%	N/A	$ 679.26	$ -	0.00%	N/A	$ 688.42	$ -	0.00%	N/A	$ 698.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.97	$ -	0.00%	N/A	$ 577.37	$ -	0.00%	N/A	$ 585.15	$ -	0.00%	N/A	$ 593.33	$ -	0.00%
			Family	N/A	$ 955.54	$ -	0.00%	N/A	$ 967.95	$ -	0.00%	N/A	$ 980.99	$ -	0.00%	N/A	$ 994.70	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4023																
			Single	N/A	$ 336.57	$ -	0.00%	N/A	$ 340.94	$ -	0.00%	N/A	$ 345.54	$ -	0.00%	N/A	$ 350.36	$ -	0.00%
			Double	N/A	$ 673.14	$ -	0.00%	N/A	$ 681.88	$ -	0.00%	N/A	$ 691.07	$ -	0.00%	N/A	$ 700.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.62	$ -	0.00%
			Family	N/A	$ 959.23	$ -	0.00%	N/A	$ 971.68	$ -	0.00%	N/A	$ 984.78	$ -	0.00%	N/A	$ 998.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4024																
			Single	N/A	$ 336.31	$ -	0.00%	N/A	$ 340.68	$ -	0.00%	N/A	$ 345.27	$ -	0.00%	N/A	$ 350.09	$ -	0.00%
			Double	N/A	$ 672.63	$ -	0.00%	N/A	$ 681.36	$ -	0.00%	N/A	$ 690.54	$ -	0.00%	N/A	$ 700.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.73	$ -	0.00%	N/A	$ 579.15	$ -	0.00%	N/A	$ 586.96	$ -	0.00%	N/A	$ 595.16	$ -	0.00%
			Family	N/A	$ 958.49	$ -	0.00%	N/A	$ 970.93	$ -	0.00%	N/A	$ 984.02	$ -	0.00%	N/A	$ 997.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4025																
			Single	N/A	$ 338.11	$ -	0.00%	N/A	$ 342.50	$ -	0.00%	N/A	$ 347.12	$ -	0.00%	N/A	$ 351.96	$ -	0.00%
			Double	N/A	$ 676.22	$ -	0.00%	N/A	$ 685.00	$ -	0.00%	N/A	$ 694.23	$ -	0.00%	N/A	$ 703.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 574.79	$ -	0.00%	N/A	$ 582.25	$ -	0.00%	N/A	$ 590.10	$ -	0.00%	N/A	$ 598.34	$ -	0.00%
			Family	N/A	$ 963.62	$ -	0.00%	N/A	$ 976.13	$ -	0.00%	N/A	$ 989.28	$ -	0.00%	N/A	$ 1,003.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4026																
			Single	N/A	$ 342.75	$ -	0.00%	N/A	$ 347.20	$ -	0.00%	N/A	$ 351.87	$ -	0.00%	N/A	$ 356.79	$ -	0.00%
			Double	N/A	$ 685.49	$ -	0.00%	N/A	$ 694.39	$ -	0.00%	N/A	$ 703.75	$ -	0.00%	N/A	$ 713.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 582.67	$ -	0.00%	N/A	$ 590.23	$ -	0.00%	N/A	$ 598.19	$ -	0.00%	N/A	$ 606.54	$ -	0.00%
			Family	N/A	$ 976.83	$ -	0.00%	N/A	$ 989.51	$ -	0.00%	N/A	$ 1,002.84	$ -	0.00%	N/A	$ 1,016.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4027																
			Single	N/A	$ 337.45	$ -	0.00%	N/A	$ 341.83	$ -	0.00%	N/A	$ 346.43	$ -	0.00%	N/A	$ 351.27	$ -	0.00%
			Double	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.66	$ -	0.00%	N/A	$ 692.87	$ -	0.00%	N/A	$ 702.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.66	$ -	0.00%	N/A	$ 581.11	$ -	0.00%	N/A	$ 588.94	$ -	0.00%	N/A	$ 597.17	$ -	0.00%
			Family	N/A	$ 961.73	$ -	0.00%	N/A	$ 974.21	$ -	0.00%	N/A	$ 987.34	$ -	0.00%	N/A	$ 1,001.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4028																
			Single	N/A	$ 332.75	$ -	0.00%	N/A	$ 337.07	$ -	0.00%	N/A	$ 341.61	$ -	0.00%	N/A	$ 346.38	$ -	0.00%
			Double	N/A	$ 665.49	$ -	0.00%	N/A	$ 674.13	$ -	0.00%	N/A	$ 683.22	$ -	0.00%	N/A	$ 692.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 565.67	$ -	0.00%	N/A	$ 573.01	$ -	0.00%	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.85	$ -	0.00%
			Family	N/A	$ 948.33	$ -	0.00%	N/A	$ 960.64	$ -	0.00%	N/A	$ 973.59	$ -	0.00%	N/A	$ 987.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4030																
			Single	N/A	$ 334.52	$ -	0.00%	N/A	$ 338.86	$ -	0.00%	N/A	$ 343.43	$ -	0.00%	N/A	$ 348.22	$ -	0.00%
			Double	N/A	$ 669.03	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.85	$ -	0.00%	N/A	$ 696.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.68	$ -	0.00%	N/A	$ 576.06	$ -	0.00%	N/A	$ 583.82	$ -	0.00%	N/A	$ 591.98	$ -	0.00%
			Family	N/A	$ 953.37	$ -	0.00%	N/A	$ 965.75	$ -	0.00%	N/A	$ 978.77	$ -	0.00%	N/A	$ 992.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4031																
			Single	N/A	$ 337.51	$ -	0.00%	N/A	$ 341.90	$ -	0.00%	N/A	$ 346.50	$ -	0.00%	N/A	$ 351.34	$ -	0.00%
			Double	N/A	$ 675.03	$ -	0.00%	N/A	$ 683.79	$ -	0.00%	N/A	$ 693.01	$ -	0.00%	N/A	$ 702.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.78	$ -	0.00%	N/A	$ 581.22	$ -	0.00%	N/A	$ 589.06	$ -	0.00%	N/A	$ 597.28	$ -	0.00%
			Family	N/A	$ 961.92	$ -	0.00%	N/A	$ 974.40	$ -	0.00%	N/A	$ 987.53	$ -	0.00%	N/A	$ 1,001.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4033																
			Single	N/A	$ 322.90	$ -	0.00%	N/A	$ 327.09	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 336.13	$ -	0.00%
			Double	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.17	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 672.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 548.92	$ -	0.00%	N/A	$ 556.05	$ -	0.00%	N/A	$ 563.54	$ -	0.00%	N/A	$ 571.41	$ -	0.00%
			Family	N/A	$ 920.25	$ -	0.00%	N/A	$ 932.20	$ -	0.00%	N/A	$ 944.76	$ -	0.00%	N/A	$ 957.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4034																
			Single	N/A	$ 326.21	$ -	0.00%	N/A	$ 330.45	$ -	0.00%	N/A	$ 334.90	$ -	0.00%	N/A	$ 339.58	$ -	0.00%
			Double	N/A	$ 652.43	$ -	0.00%	N/A	$ 660.90	$ -	0.00%	N/A	$ 669.80	$ -	0.00%	N/A	$ 679.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.56	$ -	0.00%	N/A	$ 561.76	$ -	0.00%	N/A	$ 569.33	$ -	0.00%	N/A	$ 577.29	$ -	0.00%
			Family	N/A	$ 929.71	$ -	0.00%	N/A	$ 941.78	$ -	0.00%	N/A	$ 954.47	$ -	0.00%	N/A	$ 967.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4035																
			Single	N/A	$ 331.20	$ -	0.00%	N/A	$ 335.50	$ -	0.00%	N/A	$ 340.02	$ -	0.00%	N/A	$ 344.77	$ -	0.00%
			Double	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.01	$ -	0.00%	N/A	$ 680.05	$ -	0.00%	N/A	$ 689.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 563.05	$ -	0.00%	N/A	$ 570.36	$ -	0.00%	N/A	$ 578.04	$ -	0.00%	N/A	$ 586.12	$ -	0.00%
			Family	N/A	$ 943.93	$ -	0.00%	N/A	$ 956.18	$ -	0.00%	N/A	$ 969.07	$ -	0.00%	N/A	$ 982.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4036																
			Single	N/A	$ 335.73	$ -	0.00%	N/A	$ 340.09	$ -	0.00%	N/A	$ 344.68	$ -	0.00%	N/A	$ 349.49	$ -	0.00%
			Double	N/A	$ 671.47	$ -	0.00%	N/A	$ 680.19	$ -	0.00%	N/A	$ 689.35	$ -	0.00%	N/A	$ 698.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 570.75	$ -	0.00%	N/A	$ 578.16	$ -	0.00%	N/A	$ 585.95	$ -	0.00%	N/A	$ 594.13	$ -	0.00%
			Family	N/A	$ 956.84	$ -	0.00%	N/A	$ 969.26	$ -	0.00%	N/A	$ 982.33	$ -	0.00%	N/A	$ 996.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1030																
			Single	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.50	$ -	0.00%	N/A	$ 532.58	$ -	0.00%	N/A	$ 540.02	$ -	0.00%
			Double	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%	N/A	$ 1,065.16	$ -	0.00%	N/A	$ 1,080.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.90	$ -	0.00%	N/A	$ 893.34	$ -	0.00%	N/A	$ 905.38	$ -	0.00%	N/A	$ 918.03	$ -	0.00%
			Family	N/A	$ 1,478.47	$ -	0.00%	N/A	$ 1,497.66	$ -	0.00%	N/A	$ 1,517.85	$ -	0.00%	N/A	$ 1,539.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1031																
			Single	N/A	$ 542.27	$ -	0.00%	N/A	$ 549.31	$ -	0.00%	N/A	$ 556.71	$ -	0.00%	N/A	$ 564.49	$ -	0.00%
			Double	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.62	$ -	0.00%	N/A	$ 1,113.42	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.86	$ -	0.00%	N/A	$ 933.83	$ -	0.00%	N/A	$ 946.41	$ -	0.00%	N/A	$ 959.63	$ -	0.00%
			Family	N/A	$ 1,545.47	$ -	0.00%	N/A	$ 1,565.53	$ -	0.00%	N/A	$ 1,586.63	$ -	0.00%	N/A	$ 1,608.79	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1032																
			Single	N/A	$ 522.87	$ -	0.00%	N/A	$ 529.65	$ -	0.00%	N/A	$ 536.79	$ -	0.00%	N/A	$ 544.29	$ -	0.00%
			Double	N/A	$ 1,045.73	$ -	0.00%	N/A	$ 1,059.31	$ -	0.00%	N/A	$ 1,073.58	$ -	0.00%	N/A	$ 1,088.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.87	$ -	0.00%	N/A	$ 900.41	$ -	0.00%	N/A	$ 912.54	$ -	0.00%	N/A	$ 925.29	$ -	0.00%
			Family	N/A	$ 1,490.17	$ -	0.00%	N/A	$ 1,509.51	$ -	0.00%	N/A	$ 1,529.85	$ -	0.00%	N/A	$ 1,551.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1034																
			Single	N/A	$ 527.39	$ -	0.00%	N/A	$ 534.24	$ -	0.00%	N/A	$ 541.44	$ -	0.00%	N/A	$ 549.00	$ -	0.00%
			Double	N/A	$ 1,054.79	$ -	0.00%	N/A	$ 1,068.48	$ -	0.00%	N/A	$ 1,082.88	$ -	0.00%	N/A	$ 1,098.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.57	$ -	0.00%	N/A	$ 908.21	$ -	0.00%	N/A	$ 920.45	$ -	0.00%	N/A	$ 933.30	$ -	0.00%
			Family	N/A	$ 1,503.07	$ -	0.00%	N/A	$ 1,522.58	$ -	0.00%	N/A	$ 1,543.10	$ -	0.00%	N/A	$ 1,564.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1035																
			Single	N/A	$ 540.22	$ -	0.00%	N/A	$ 547.24	$ -	0.00%	N/A	$ 554.61	$ -	0.00%	N/A	$ 562.36	$ -	0.00%
			Double	N/A	$ 1,080.44	$ -	0.00%	N/A	$ 1,094.47	$ -	0.00%	N/A	$ 1,109.22	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.38	$ -	0.00%	N/A	$ 930.30	$ -	0.00%	N/A	$ 942.84	$ -	0.00%	N/A	$ 956.01	$ -	0.00%
			Family	N/A	$ 1,539.63	$ -	0.00%	N/A	$ 1,559.62	$ -	0.00%	N/A	$ 1,580.64	$ -	0.00%	N/A	$ 1,602.72	$ -	0.00%
Platinum	EPO	N/A	SUPF1036																
			Single	N/A	$ 541.32	$ -	0.00%	N/A	$ 548.35	$ -	0.00%	N/A	$ 555.74	$ -	0.00%	N/A	$ 563.50	$ -	0.00%
			Double	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,096.69	$ -	0.00%	N/A	$ 1,111.47	$ -	0.00%	N/A	$ 1,127.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.24	$ -	0.00%	N/A	$ 932.19	$ -	0.00%	N/A	$ 944.75	$ -	0.00%	N/A	$ 957.95	$ -	0.00%
			Family	N/A	$ 1,542.76	$ -	0.00%	N/A	$ 1,562.79	$ -	0.00%	N/A	$ 1,583.85	$ -	0.00%	N/A	$ 1,605.97	$ -	0.00%
Gold	EPO	N/A	SUGF2028																
			Single	N/A	$ 455.31	$ -	0.00%	N/A	$ 461.22	$ -	0.00%	N/A	$ 467.44	$ -	0.00%	N/A	$ 473.97	$ -	0.00%
			Double	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.44	$ -	0.00%	N/A	$ 934.87	$ -	0.00%	N/A	$ 947.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.03	$ -	0.00%	N/A	$ 784.07	$ -	0.00%	N/A	$ 794.64	$ -	0.00%	N/A	$ 805.74	$ -	0.00%
			Family	N/A	$ 1,297.63	$ -	0.00%	N/A	$ 1,314.48	$ -	0.00%	N/A	$ 1,332.19	$ -	0.00%	N/A	$ 1,350.80	$ -	0.00%
Gold	EPO	N/A	SUGF2029																
			Single	N/A	$ 453.00	$ -	0.00%	N/A	$ 458.88	$ -	0.00%	N/A	$ 465.06	$ -	0.00%	N/A	$ 471.56	$ -	0.00%
			Double	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.09	$ -	0.00%	N/A	$ 780.09	$ -	0.00%	N/A	$ 790.60	$ -	0.00%	N/A	$ 801.65	$ -	0.00%
			Family	N/A	$ 1,291.04	$ -	0.00%	N/A	$ 1,307.80	$ -	0.00%	N/A	$ 1,325.42	$ -	0.00%	N/A	$ 1,343.94	$ -	0.00%
Gold	EPO	N/A	SUGF2030																
			Single	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.67	$ -	0.00%	N/A	$ 471.94	$ -	0.00%	N/A	$ 478.53	$ -	0.00%
			Double	N/A	$ 919.39	$ -	0.00%	N/A	$ 931.33	$ -	0.00%	N/A	$ 943.88	$ -	0.00%	N/A	$ 957.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.49	$ -	0.00%	N/A	$ 791.63	$ -	0.00%	N/A	$ 802.30	$ -	0.00%	N/A	$ 813.51	$ -	0.00%
			Family	N/A	$ 1,310.14	$ -	0.00%	N/A	$ 1,327.15	$ -	0.00%	N/A	$ 1,345.03	$ -	0.00%	N/A	$ 1,363.82	$ -	0.00%
Gold	EPO	N/A	SUGF2031																
			Single	N/A	$ 462.91	$ -	0.00%	N/A	$ 468.92	$ -	0.00%	N/A	$ 475.24	$ -	0.00%	N/A	$ 481.88	$ -	0.00%
			Double	N/A	$ 925.82	$ -	0.00%	N/A	$ 937.84	$ -	0.00%	N/A	$ 950.48	$ -	0.00%	N/A	$ 963.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.95	$ -	0.00%	N/A	$ 797.17	$ -	0.00%	N/A	$ 807.91	$ -	0.00%	N/A	$ 819.19	$ -	0.00%
			Family	N/A	$ 1,319.30	$ -	0.00%	N/A	$ 1,336.43	$ -	0.00%	N/A	$ 1,354.43	$ -	0.00%	N/A	$ 1,373.36	$ -	0.00%
Gold	EPO	N/A	SUGF2033																
			Single	N/A	$ 472.98	$ -	0.00%	N/A	$ 479.12	$ -	0.00%	N/A	$ 485.58	$ -	0.00%	N/A	$ 492.36	$ -	0.00%
			Double	N/A	$ 945.96	$ -	0.00%	N/A	$ 958.24	$ -	0.00%	N/A	$ 971.15	$ -	0.00%	N/A	$ 984.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.06	$ -	0.00%	N/A	$ 814.50	$ -	0.00%	N/A	$ 825.48	$ -	0.00%	N/A	$ 837.01	$ -	0.00%
			Family	N/A	$ 1,347.99	$ -	0.00%	N/A	$ 1,365.49	$ -	0.00%	N/A	$ 1,383.89	$ -	0.00%	N/A	$ 1,403.22	$ -	0.00%
Gold	EPO	N/A	SUGF2034																
			Single	N/A	$ 468.89	$ -	0.00%	N/A	$ 474.98	$ -	0.00%	N/A	$ 481.38	$ -	0.00%	N/A	$ 488.10	$ -	0.00%
			Double	N/A	$ 937.78	$ -	0.00%	N/A	$ 949.96	$ -	0.00%	N/A	$ 962.76	$ -	0.00%	N/A	$ 976.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.12	$ -	0.00%	N/A	$ 807.46	$ -	0.00%	N/A	$ 818.35	$ -	0.00%	N/A	$ 829.78	$ -	0.00%
			Family	N/A	$ 1,336.34	$ -	0.00%	N/A	$ 1,353.69	$ -	0.00%	N/A	$ 1,371.93	$ -	0.00%	N/A	$ 1,391.10	$ -	0.00%
Gold	EPO	N/A	SUGF2035																
			Single	N/A	$ 468.87	$ -	0.00%	N/A	$ 474.95	$ -	0.00%	N/A	$ 481.35	$ -	0.00%	N/A	$ 488.08	$ -	0.00%
			Double	N/A	$ 937.74	$ -	0.00%	N/A	$ 949.91	$ -	0.00%	N/A	$ 962.71	$ -	0.00%	N/A	$ 976.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.08	$ -	0.00%	N/A	$ 807.42	$ -	0.00%	N/A	$ 818.30	$ -	0.00%	N/A	$ 829.73	$ -	0.00%
			Family	N/A	$ 1,336.27	$ -	0.00%	N/A	$ 1,353.62	$ -	0.00%	N/A	$ 1,371.86	$ -	0.00%	N/A	$ 1,391.03	$ -	0.00%
Gold	HDE	N/A	SUGF2037																
			Single	N/A	$ 460.37	$ -	0.00%	N/A	$ 466.34	$ -	0.00%	N/A	$ 472.63	$ -	0.00%	N/A	$ 479.23	$ -	0.00%
			Double	N/A	$ 920.73	$ -	0.00%	N/A	$ 932.68	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 958.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.62	$ -	0.00%	N/A	$ 792.78	$ -	0.00%	N/A	$ 803.47	$ -	0.00%	N/A	$ 814.69	$ -	0.00%
			Family	N/A	$ 1,312.04	$ -	0.00%	N/A	$ 1,329.08	$ -	0.00%	N/A	$ 1,346.99	$ -	0.00%	N/A	$ 1,365.80	$ -	0.00%
Gold	EPO	N/A	SUGF2039																
			Single	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.52	$ -	0.00%	N/A	$ 463.68	$ -	0.00%	N/A	$ 470.16	$ -	0.00%
			Double	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.03	$ -	0.00%	N/A	$ 927.36	$ -	0.00%	N/A	$ 940.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.81	$ -	0.00%	N/A	$ 777.78	$ -	0.00%	N/A	$ 788.26	$ -	0.00%	N/A	$ 799.27	$ -	0.00%
			Family	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,303.92	$ -	0.00%	N/A	$ 1,321.49	$ -	0.00%	N/A	$ 1,339.95	$ -	0.00%
Silver	EPO	N/A	SUSF3037																
			Single	N/A	$ 387.40	$ -	0.00%	N/A	$ 392.43	$ -	0.00%	N/A	$ 397.72	$ -	0.00%	N/A	$ 403.27	$ -	0.00%
			Double	N/A	$ 774.80	$ -	0.00%	N/A	$ 784.86	$ -	0.00%	N/A	$ 795.44	$ -	0.00%	N/A	$ 806.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.58	$ -	0.00%	N/A	$ 667.13	$ -	0.00%	N/A	$ 676.12	$ -	0.00%	N/A	$ 685.57	$ -	0.00%
			Family	N/A	$ 1,104.09	$ -	0.00%	N/A	$ 1,118.42	$ -	0.00%	N/A	$ 1,133.50	$ -	0.00%	N/A	$ 1,149.33	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3038																
			Single	N/A	$ 394.40	$ -	0.00%	N/A	$ 399.52	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.56	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.47	$ -	0.00%	N/A	$ 679.18	$ -	0.00%	N/A	$ 688.33	$ -	0.00%	N/A	$ 697.94	$ -	0.00%
			Family	N/A	$ 1,124.03	$ -	0.00%	N/A	$ 1,138.62	$ -	0.00%	N/A	$ 1,153.96	$ -	0.00%	N/A	$ 1,170.08	$ -	0.00%
Silver	EPO	N/A	SUSF3039																
			Single	N/A	$ 391.94	$ -	0.00%	N/A	$ 397.03	$ -	0.00%	N/A	$ 402.38	$ -	0.00%	N/A	$ 408.00	$ -	0.00%
			Double	N/A	$ 783.88	$ -	0.00%	N/A	$ 794.06	$ -	0.00%	N/A	$ 804.76	$ -	0.00%	N/A	$ 816.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.30	$ -	0.00%	N/A	$ 674.95	$ -	0.00%	N/A	$ 684.05	$ -	0.00%	N/A	$ 693.60	$ -	0.00%
			Family	N/A	$ 1,117.03	$ -	0.00%	N/A	$ 1,131.53	$ -	0.00%	N/A	$ 1,146.78	$ -	0.00%	N/A	$ 1,162.80	$ -	0.00%
Silver	HDE	N/A	SUSF3040																
			Single	N/A	$ 390.67	$ -	0.00%	N/A	$ 395.74	$ -	0.00%	N/A	$ 401.07	$ -	0.00%	N/A	$ 406.67	$ -	0.00%
			Double	N/A	$ 781.33	$ -	0.00%	N/A	$ 791.47	$ -	0.00%	N/A	$ 802.14	$ -	0.00%	N/A	$ 813.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.13	$ -	0.00%	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.82	$ -	0.00%	N/A	$ 691.34	$ -	0.00%
			Family	N/A	$ 1,113.40	$ -	0.00%	N/A	$ 1,127.85	$ -	0.00%	N/A	$ 1,143.05	$ -	0.00%	N/A	$ 1,159.02	$ -	0.00%
Silver	HDE	N/A	SUSF3041																
			Single	N/A	$ 392.01	$ -	0.00%	N/A	$ 397.10	$ -	0.00%	N/A	$ 402.45	$ -	0.00%	N/A	$ 408.08	$ -	0.00%
			Double	N/A	$ 784.03	$ -	0.00%	N/A	$ 794.20	$ -	0.00%	N/A	$ 804.91	$ -	0.00%	N/A	$ 816.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.42	$ -	0.00%	N/A	$ 675.07	$ -	0.00%	N/A	$ 684.17	$ -	0.00%	N/A	$ 693.73	$ -	0.00%
			Family	N/A	$ 1,117.24	$ -	0.00%	N/A	$ 1,131.74	$ -	0.00%	N/A	$ 1,146.99	$ -	0.00%	N/A	$ 1,163.02	$ -	0.00%
Silver	HDE	N/A	SUSF3042																
			Single	N/A	$ 395.67	$ -	0.00%	N/A	$ 400.80	$ -	0.00%	N/A	$ 406.21	$ -	0.00%	N/A	$ 411.88	$ -	0.00%
			Double	N/A	$ 791.34	$ -	0.00%	N/A	$ 801.61	$ -	0.00%	N/A	$ 812.41	$ -	0.00%	N/A	$ 823.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.64	$ -	0.00%	N/A	$ 681.37	$ -	0.00%	N/A	$ 690.55	$ -	0.00%	N/A	$ 700.20	$ -	0.00%
			Family	N/A	$ 1,127.65	$ -	0.00%	N/A	$ 1,142.29	$ -	0.00%	N/A	$ 1,157.69	$ -	0.00%	N/A	$ 1,173.86	$ -	0.00%
Silver	HDE	N/A	SUSF3043																
			Single	N/A	$ 376.00	$ -	0.00%	N/A	$ 380.88	$ -	0.00%	N/A	$ 386.01	$ -	0.00%	N/A	$ 391.41	$ -	0.00%
			Double	N/A	$ 752.00	$ -	0.00%	N/A	$ 761.76	$ -	0.00%	N/A	$ 772.03	$ -	0.00%	N/A	$ 782.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.20	$ -	0.00%	N/A	$ 647.50	$ -	0.00%	N/A	$ 656.22	$ -	0.00%	N/A	$ 665.39	$ -	0.00%
			Family	N/A	$ 1,071.60	$ -	0.00%	N/A	$ 1,085.51	$ -	0.00%	N/A	$ 1,100.14	$ -	0.00%	N/A	$ 1,115.51	$ -	0.00%
Silver	HDE	N/A	SUSF3045																
			Single	N/A	$ 375.47	$ -	0.00%	N/A	$ 380.34	$ -	0.00%	N/A	$ 385.47	$ -	0.00%	N/A	$ 390.85	$ -	0.00%
			Double	N/A	$ 750.94	$ -	0.00%	N/A	$ 760.68	$ -	0.00%	N/A	$ 770.93	$ -	0.00%	N/A	$ 781.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.30	$ -	0.00%	N/A	$ 646.58	$ -	0.00%	N/A	$ 655.29	$ -	0.00%	N/A	$ 664.45	$ -	0.00%
			Family	N/A	$ 1,070.08	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,098.58	$ -	0.00%	N/A	$ 1,113.93	$ -	0.00%
Silver	HDE	N/A	SUSF3046																
			Single	N/A	$ 379.76	$ -	0.00%	N/A	$ 384.69	$ -	0.00%	N/A	$ 389.87	$ -	0.00%	N/A	$ 395.32	$ -	0.00%
			Double	N/A	$ 759.51	$ -	0.00%	N/A	$ 769.37	$ -	0.00%	N/A	$ 779.74	$ -	0.00%	N/A	$ 790.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.59	$ -	0.00%	N/A	$ 653.97	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 672.04	$ -	0.00%
			Family	N/A	$ 1,082.31	$ -	0.00%	N/A	$ 1,096.36	$ -	0.00%	N/A	$ 1,111.13	$ -	0.00%	N/A	$ 1,126.65	$ -	0.00%
Silver	HDE	N/A	SUSF3047																
			Single	N/A	$ 386.14	$ -	0.00%	N/A	$ 391.15	$ -	0.00%	N/A	$ 396.42	$ -	0.00%	N/A	$ 401.96	$ -	0.00%
			Double	N/A	$ 772.27	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.84	$ -	0.00%	N/A	$ 803.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.43	$ -	0.00%	N/A	$ 664.95	$ -	0.00%	N/A	$ 673.92	$ -	0.00%	N/A	$ 683.33	$ -	0.00%
			Family	N/A	$ 1,100.49	$ -	0.00%	N/A	$ 1,114.78	$ -	0.00%	N/A	$ 1,129.80	$ -	0.00%	N/A	$ 1,145.58	$ -	0.00%
Silver	EPO	N/A	SUSF3048																
			Single	N/A	$ 387.70	$ -	0.00%	N/A	$ 392.74	$ -	0.00%	N/A	$ 398.03	$ -	0.00%	N/A	$ 403.59	$ -	0.00%
			Double	N/A	$ 775.40	$ -	0.00%	N/A	$ 785.47	$ -	0.00%	N/A	$ 796.06	$ -	0.00%	N/A	$ 807.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.09	$ -	0.00%	N/A	$ 667.65	$ -	0.00%	N/A	$ 676.65	$ -	0.00%	N/A	$ 686.10	$ -	0.00%
			Family	N/A	$ 1,104.95	$ -	0.00%	N/A	$ 1,119.30	$ -	0.00%	N/A	$ 1,134.38	$ -	0.00%	N/A	$ 1,150.23	$ -	0.00%
Silver	EPO	N/A	SUSF3049																
			Single	N/A	$ 379.52	$ -	0.00%	N/A	$ 384.44	$ -	0.00%	N/A	$ 389.62	$ -	0.00%	N/A	$ 395.07	$ -	0.00%
			Double	N/A	$ 759.03	$ -	0.00%	N/A	$ 768.89	$ -	0.00%	N/A	$ 779.25	$ -	0.00%	N/A	$ 790.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.18	$ -	0.00%	N/A	$ 653.55	$ -	0.00%	N/A	$ 662.36	$ -	0.00%	N/A	$ 671.61	$ -	0.00%
			Family	N/A	$ 1,081.62	$ -	0.00%	N/A	$ 1,095.66	$ -	0.00%	N/A	$ 1,110.43	$ -	0.00%	N/A	$ 1,125.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4038																
			Single	N/A	$ 330.93	$ -	0.00%	N/A	$ 335.22	$ -	0.00%	N/A	$ 339.74	$ -	0.00%	N/A	$ 344.49	$ -	0.00%
			Double	N/A	$ 661.86	$ -	0.00%	N/A	$ 670.45	$ -	0.00%	N/A	$ 679.48	$ -	0.00%	N/A	$ 688.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 562.58	$ -	0.00%	N/A	$ 569.88	$ -	0.00%	N/A	$ 577.56	$ -	0.00%	N/A	$ 585.63	$ -	0.00%
			Family	N/A	$ 943.14	$ -	0.00%	N/A	$ 955.39	$ -	0.00%	N/A	$ 968.26	$ -	0.00%	N/A	$ 981.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4040																
			Single	N/A	$ 325.14	$ -	0.00%	N/A	$ 329.36	$ -	0.00%	N/A	$ 333.80	$ -	0.00%	N/A	$ 338.46	$ -	0.00%
			Double	N/A	$ 650.28	$ -	0.00%	N/A	$ 658.72	$ -	0.00%	N/A	$ 667.59	$ -	0.00%	N/A	$ 676.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 552.73	$ -	0.00%	N/A	$ 559.91	$ -	0.00%	N/A	$ 567.46	$ -	0.00%	N/A	$ 575.38	$ -	0.00%
			Family	N/A	$ 926.64	$ -	0.00%	N/A	$ 938.67	$ -	0.00%	N/A	$ 951.32	$ -	0.00%	N/A	$ 964.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4041																
			Single	N/A	$ 326.39	$ -	0.00%	N/A	$ 330.63	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.77	$ -	0.00%
			Double	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.17	$ -	0.00%	N/A	$ 679.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.87	$ -	0.00%	N/A	$ 562.07	$ -	0.00%	N/A	$ 569.65	$ -	0.00%	N/A	$ 577.60	$ -	0.00%
			Family	N/A	$ 930.22	$ -	0.00%	N/A	$ 942.30	$ -	0.00%	N/A	$ 954.99	$ -	0.00%	N/A	$ 968.33	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4042																
			Single	N/A	$ 326.14	$ -	0.00%	N/A	$ 330.38	$ -	0.00%	N/A	$ 334.83	$ -	0.00%	N/A	$ 339.50	$ -	0.00%
			Double	N/A	$ 652.28	$ -	0.00%	N/A	$ 660.75	$ -	0.00%	N/A	$ 669.65	$ -	0.00%	N/A	$ 679.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.44	$ -	0.00%	N/A	$ 561.64	$ -	0.00%	N/A	$ 569.21	$ -	0.00%	N/A	$ 577.16	$ -	0.00%
			Family	N/A	$ 929.50	$ -	0.00%	N/A	$ 941.57	$ -	0.00%	N/A	$ 954.26	$ -	0.00%	N/A	$ 967.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4043																
			Single	N/A	$ 327.89	$ -	0.00%	N/A	$ 332.14	$ -	0.00%	N/A	$ 336.62	$ -	0.00%	N/A	$ 341.32	$ -	0.00%
			Double	N/A	$ 655.77	$ -	0.00%	N/A	$ 664.28	$ -	0.00%	N/A	$ 673.23	$ -	0.00%	N/A	$ 682.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 557.40	$ -	0.00%	N/A	$ 564.64	$ -	0.00%	N/A	$ 572.25	$ -	0.00%	N/A	$ 580.24	$ -	0.00%
			Family	N/A	$ 934.47	$ -	0.00%	N/A	$ 946.60	$ -	0.00%	N/A	$ 959.36	$ -	0.00%	N/A	$ 972.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4044																
			Single	N/A	$ 332.38	$ -	0.00%	N/A	$ 336.69	$ -	0.00%	N/A	$ 341.23	$ -	0.00%	N/A	$ 346.00	$ -	0.00%
			Double	N/A	$ 664.76	$ -	0.00%	N/A	$ 673.39	$ -	0.00%	N/A	$ 682.46	$ -	0.00%	N/A	$ 692.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 565.05	$ -	0.00%	N/A	$ 572.38	$ -	0.00%	N/A	$ 580.09	$ -	0.00%	N/A	$ 588.20	$ -	0.00%
			Family	N/A	$ 947.28	$ -	0.00%	N/A	$ 959.58	$ -	0.00%	N/A	$ 972.51	$ -	0.00%	N/A	$ 986.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4045																
			Single	N/A	$ 327.24	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 335.96	$ -	0.00%	N/A	$ 340.65	$ -	0.00%
			Double	N/A	$ 654.48	$ -	0.00%	N/A	$ 662.98	$ -	0.00%	N/A	$ 671.91	$ -	0.00%	N/A	$ 681.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.31	$ -	0.00%	N/A	$ 563.53	$ -	0.00%	N/A	$ 571.13	$ -	0.00%	N/A	$ 579.10	$ -	0.00%
			Family	N/A	$ 932.64	$ -	0.00%	N/A	$ 944.75	$ -	0.00%	N/A	$ 957.48	$ -	0.00%	N/A	$ 970.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4046																
			Single	N/A	$ 322.68	$ -	0.00%	N/A	$ 326.87	$ -	0.00%	N/A	$ 331.28	$ -	0.00%	N/A	$ 335.90	$ -	0.00%
			Double	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.74	$ -	0.00%	N/A	$ 662.55	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 548.56	$ -	0.00%	N/A	$ 555.68	$ -	0.00%	N/A	$ 563.17	$ -	0.00%	N/A	$ 571.04	$ -	0.00%
			Family	N/A	$ 919.65	$ -	0.00%	N/A	$ 931.59	$ -	0.00%	N/A	$ 944.14	$ -	0.00%	N/A	$ 957.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4048																
			Single	N/A	$ 324.40	$ -	0.00%	N/A	$ 328.61	$ -	0.00%	N/A	$ 333.04	$ -	0.00%	N/A	$ 337.69	$ -	0.00%
			Double	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.22	$ -	0.00%	N/A	$ 666.08	$ -	0.00%	N/A	$ 675.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 551.48	$ -	0.00%	N/A	$ 558.64	$ -	0.00%	N/A	$ 566.17	$ -	0.00%	N/A	$ 574.08	$ -	0.00%
			Family	N/A	$ 924.54	$ -	0.00%	N/A	$ 936.54	$ -	0.00%	N/A	$ 949.16	$ -	0.00%	N/A	$ 962.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4049																
			Single	N/A	$ 327.31	$ -	0.00%	N/A	$ 331.56	$ -	0.00%	N/A	$ 336.02	$ -	0.00%	N/A	$ 340.72	$ -	0.00%
			Double	N/A	$ 654.61	$ -	0.00%	N/A	$ 663.11	$ -	0.00%	N/A	$ 672.05	$ -	0.00%	N/A	$ 681.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.42	$ -	0.00%	N/A	$ 563.64	$ -	0.00%	N/A	$ 571.24	$ -	0.00%	N/A	$ 579.22	$ -	0.00%
			Family	N/A	$ 932.82	$ -	0.00%	N/A	$ 944.93	$ -	0.00%	N/A	$ 957.67	$ -	0.00%	N/A	$ 971.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4051																
			Single	N/A	$ 313.13	$ -	0.00%	N/A	$ 317.19	$ -	0.00%	N/A	$ 321.47	$ -	0.00%	N/A	$ 325.96	$ -	0.00%
			Double	N/A	$ 626.26	$ -	0.00%	N/A	$ 634.39	$ -	0.00%	N/A	$ 642.94	$ -	0.00%	N/A	$ 651.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 532.32	$ -	0.00%	N/A	$ 539.23	$ -	0.00%	N/A	$ 546.50	$ -	0.00%	N/A	$ 554.13	$ -	0.00%
			Family	N/A	$ 892.42	$ -	0.00%	N/A	$ 904.00	$ -	0.00%	N/A	$ 916.19	$ -	0.00%	N/A	$ 928.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4052																
			Single	N/A	$ 316.35	$ -	0.00%	N/A	$ 320.45	$ -	0.00%	N/A	$ 324.77	$ -	0.00%	N/A	$ 329.31	$ -	0.00%
			Double	N/A	$ 632.69	$ -	0.00%	N/A	$ 640.91	$ -	0.00%	N/A	$ 649.54	$ -	0.00%	N/A	$ 658.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 537.79	$ -	0.00%	N/A	$ 544.77	$ -	0.00%	N/A	$ 552.11	$ -	0.00%	N/A	$ 559.83	$ -	0.00%
			Family	N/A	$ 901.59	$ -	0.00%	N/A	$ 913.29	$ -	0.00%	N/A	$ 925.60	$ -	0.00%	N/A	$ 938.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4053																
			Single	N/A	$ 321.19	$ -	0.00%	N/A	$ 325.36	$ -	0.00%	N/A	$ 329.74	$ -	0.00%	N/A	$ 334.35	$ -	0.00%
			Double	N/A	$ 642.37	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 546.02	$ -	0.00%	N/A	$ 553.11	$ -	0.00%	N/A	$ 560.56	$ -	0.00%	N/A	$ 568.39	$ -	0.00%
			Family	N/A	$ 915.38	$ -	0.00%	N/A	$ 927.27	$ -	0.00%	N/A	$ 939.76	$ -	0.00%	N/A	$ 952.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4054																
			Single	N/A	$ 325.58	$ -	0.00%	N/A	$ 329.81	$ -	0.00%	N/A	$ 334.25	$ -	0.00%	N/A	$ 338.92	$ -	0.00%
			Double	N/A	$ 651.16	$ -	0.00%	N/A	$ 659.61	$ -	0.00%	N/A	$ 668.50	$ -	0.00%	N/A	$ 677.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 553.49	$ -	0.00%	N/A	$ 560.67	$ -	0.00%	N/A	$ 568.23	$ -	0.00%	N/A	$ 576.16	$ -	0.00%
			Family	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.95	$ -	0.00%	N/A	$ 952.62	$ -	0.00%	N/A	$ 965.92	$ -	0.00%
Platinum	EPO	N/A	SUPF1044																
			Single	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.18	$ -	0.00%	N/A	$ 536.32	$ -	0.00%	N/A	$ 543.81	$ -	0.00%
			Double	N/A	$ 1,044.81	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%	N/A	$ 1,072.63	$ -	0.00%	N/A	$ 1,087.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.09	$ -	0.00%	N/A	$ 899.61	$ -	0.00%	N/A	$ 911.74	$ -	0.00%	N/A	$ 924.47	$ -	0.00%
			Family	N/A	$ 1,488.85	$ -	0.00%	N/A	$ 1,508.18	$ -	0.00%	N/A	$ 1,528.50	$ -	0.00%	N/A	$ 1,549.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1045																
			Single	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.17	$ -	0.00%	N/A	$ 560.62	$ -	0.00%	N/A	$ 568.45	$ -	0.00%
			Double	N/A	$ 1,092.15	$ -	0.00%	N/A	$ 1,106.33	$ -	0.00%	N/A	$ 1,121.24	$ -	0.00%	N/A	$ 1,136.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.33	$ -	0.00%	N/A	$ 940.38	$ -	0.00%	N/A	$ 953.05	$ -	0.00%	N/A	$ 966.37	$ -	0.00%
			Family	N/A	$ 1,556.32	$ -	0.00%	N/A	$ 1,576.52	$ -	0.00%	N/A	$ 1,597.77	$ -	0.00%	N/A	$ 1,620.09	$ -	0.00%
Platinum	EPO	N/A	SUPF1046																
			Single	N/A	$ 526.54	$ -	0.00%	N/A	$ 533.37	$ -	0.00%	N/A	$ 540.56	$ -	0.00%	N/A	$ 548.11	$ -	0.00%
			Double	N/A	$ 1,053.07	$ -	0.00%	N/A	$ 1,066.74	$ -	0.00%	N/A	$ 1,081.12	$ -	0.00%	N/A	$ 1,096.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.11	$ -	0.00%	N/A	$ 906.73	$ -	0.00%	N/A	$ 918.95	$ -	0.00%	N/A	$ 931.79	$ -	0.00%
			Family	N/A	$ 1,500.63	$ -	0.00%	N/A	$ 1,520.11	$ -	0.00%	N/A	$ 1,540.59	$ -	0.00%	N/A	$ 1,562.11	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1048																
			Single	N/A	$ 531.10	$ -	0.00%	N/A	$ 537.99	$ -	0.00%	N/A	$ 545.24	$ -	0.00%	N/A	$ 552.86	$ -	0.00%
			Double	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,075.98	$ -	0.00%	N/A	$ 1,090.48	$ -	0.00%	N/A	$ 1,105.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.86	$ -	0.00%	N/A	$ 914.58	$ -	0.00%	N/A	$ 926.91	$ -	0.00%	N/A	$ 939.86	$ -	0.00%
			Family	N/A	$ 1,513.62	$ -	0.00%	N/A	$ 1,533.27	$ -	0.00%	N/A	$ 1,553.93	$ -	0.00%	N/A	$ 1,575.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1049																
			Single	N/A	$ 544.01	$ -	0.00%	N/A	$ 551.08	$ -	0.00%	N/A	$ 558.50	$ -	0.00%	N/A	$ 566.30	$ -	0.00%
			Double	N/A	$ 1,088.03	$ -	0.00%	N/A	$ 1,102.15	$ -	0.00%	N/A	$ 1,117.01	$ -	0.00%	N/A	$ 1,132.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.82	$ -	0.00%	N/A	$ 936.83	$ -	0.00%	N/A	$ 949.45	$ -	0.00%	N/A	$ 962.72	$ -	0.00%
			Family	N/A	$ 1,550.44	$ -	0.00%	N/A	$ 1,570.57	$ -	0.00%	N/A	$ 1,591.73	$ -	0.00%	N/A	$ 1,613.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1050																
			Single	N/A	$ 545.12	$ -	0.00%	N/A	$ 552.20	$ -	0.00%	N/A	$ 559.64	$ -	0.00%	N/A	$ 567.45	$ -	0.00%
			Double	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,104.39	$ -	0.00%	N/A	$ 1,119.27	$ -	0.00%	N/A	$ 1,134.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 926.70	$ -	0.00%	N/A	$ 938.73	$ -	0.00%	N/A	$ 951.38	$ -	0.00%	N/A	$ 964.67	$ -	0.00%
			Family	N/A	$ 1,553.59	$ -	0.00%	N/A	$ 1,573.76	$ -	0.00%	N/A	$ 1,594.97	$ -	0.00%	N/A	$ 1,617.25	$ -	0.00%
Gold	EPO	N/A	SUGF2041																
			Single	N/A	$ 458.51	$ -	0.00%	N/A	$ 464.46	$ -	0.00%	N/A	$ 470.72	$ -	0.00%	N/A	$ 477.29	$ -	0.00%
			Double	N/A	$ 917.01	$ -	0.00%	N/A	$ 928.91	$ -	0.00%	N/A	$ 941.43	$ -	0.00%	N/A	$ 954.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 779.46	$ -	0.00%	N/A	$ 789.58	$ -	0.00%	N/A	$ 800.22	$ -	0.00%	N/A	$ 811.40	$ -	0.00%
			Family	N/A	$ 1,306.74	$ -	0.00%	N/A	$ 1,323.70	$ -	0.00%	N/A	$ 1,341.54	$ -	0.00%	N/A	$ 1,360.28	$ -	0.00%
Gold	EPO	N/A	SUGF2042																
			Single	N/A	$ 456.18	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.33	$ -	0.00%	N/A	$ 474.87	$ -	0.00%
			Double	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.50	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 796.15	$ -	0.00%	N/A	$ 807.28	$ -	0.00%
			Family	N/A	$ 1,300.10	$ -	0.00%	N/A	$ 1,316.98	$ -	0.00%	N/A	$ 1,334.73	$ -	0.00%	N/A	$ 1,353.37	$ -	0.00%
Gold	EPO	N/A	SUGF2043																
			Single	N/A	$ 462.92	$ -	0.00%	N/A	$ 468.93	$ -	0.00%	N/A	$ 475.25	$ -	0.00%	N/A	$ 481.89	$ -	0.00%
			Double	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.87	$ -	0.00%	N/A	$ 950.51	$ -	0.00%	N/A	$ 963.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.97	$ -	0.00%	N/A	$ 797.19	$ -	0.00%	N/A	$ 807.93	$ -	0.00%	N/A	$ 819.22	$ -	0.00%
			Family	N/A	$ 1,319.33	$ -	0.00%	N/A	$ 1,336.46	$ -	0.00%	N/A	$ 1,354.47	$ -	0.00%	N/A	$ 1,373.39	$ -	0.00%
Gold	EPO	N/A	SUGF2044																
			Single	N/A	$ 466.16	$ -	0.00%	N/A	$ 472.21	$ -	0.00%	N/A	$ 478.58	$ -	0.00%	N/A	$ 485.26	$ -	0.00%
			Double	N/A	$ 932.32	$ -	0.00%	N/A	$ 944.43	$ -	0.00%	N/A	$ 957.15	$ -	0.00%	N/A	$ 970.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.47	$ -	0.00%	N/A	$ 802.76	$ -	0.00%	N/A	$ 813.58	$ -	0.00%	N/A	$ 824.94	$ -	0.00%
			Family	N/A	$ 1,328.56	$ -	0.00%	N/A	$ 1,345.81	$ -	0.00%	N/A	$ 1,363.94	$ -	0.00%	N/A	$ 1,383.00	$ -	0.00%
Gold	EPO	N/A	SUGF2046																
			Single	N/A	$ 476.30	$ -	0.00%	N/A	$ 482.48	$ -	0.00%	N/A	$ 488.98	$ -	0.00%	N/A	$ 495.81	$ -	0.00%
			Double	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.96	$ -	0.00%	N/A	$ 977.97	$ -	0.00%	N/A	$ 991.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.71	$ -	0.00%	N/A	$ 820.22	$ -	0.00%	N/A	$ 831.27	$ -	0.00%	N/A	$ 842.89	$ -	0.00%
			Family	N/A	$ 1,357.45	$ -	0.00%	N/A	$ 1,375.07	$ -	0.00%	N/A	$ 1,393.60	$ -	0.00%	N/A	$ 1,413.07	$ -	0.00%
Gold	EPO	N/A	SUGF2047																
			Single	N/A	$ 472.18	$ -	0.00%	N/A	$ 478.31	$ -	0.00%	N/A	$ 484.76	$ -	0.00%	N/A	$ 491.53	$ -	0.00%
			Double	N/A	$ 944.37	$ -	0.00%	N/A	$ 956.63	$ -	0.00%	N/A	$ 969.52	$ -	0.00%	N/A	$ 983.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.71	$ -	0.00%	N/A	$ 813.13	$ -	0.00%	N/A	$ 824.09	$ -	0.00%	N/A	$ 835.60	$ -	0.00%
			Family	N/A	$ 1,345.72	$ -	0.00%	N/A	$ 1,363.19	$ -	0.00%	N/A	$ 1,381.56	$ -	0.00%	N/A	$ 1,400.86	$ -	0.00%
Gold	EPO	N/A	SUGF2048																
			Single	N/A	$ 472.16	$ -	0.00%	N/A	$ 478.29	$ -	0.00%	N/A	$ 484.73	$ -	0.00%	N/A	$ 491.51	$ -	0.00%
			Double	N/A	$ 944.32	$ -	0.00%	N/A	$ 956.58	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 983.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.67	$ -	0.00%	N/A	$ 813.09	$ -	0.00%	N/A	$ 824.05	$ -	0.00%	N/A	$ 835.56	$ -	0.00%
			Family	N/A	$ 1,345.65	$ -	0.00%	N/A	$ 1,363.12	$ -	0.00%	N/A	$ 1,381.49	$ -	0.00%	N/A	$ 1,400.79	$ -	0.00%
Gold	HDE	N/A	SUGF2050																
			Single	N/A	$ 463.60	$ -	0.00%	N/A	$ 469.62	$ -	0.00%	N/A	$ 475.94	$ -	0.00%	N/A	$ 482.59	$ -	0.00%
			Double	N/A	$ 927.19	$ -	0.00%	N/A	$ 939.23	$ -	0.00%	N/A	$ 951.89	$ -	0.00%	N/A	$ 965.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.12	$ -	0.00%	N/A	$ 798.35	$ -	0.00%	N/A	$ 809.11	$ -	0.00%	N/A	$ 820.41	$ -	0.00%
			Family	N/A	$ 1,321.25	$ -	0.00%	N/A	$ 1,338.41	$ -	0.00%	N/A	$ 1,356.44	$ -	0.00%	N/A	$ 1,375.39	$ -	0.00%
Gold	EPO	N/A	SUGF2052																
			Single	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.73	$ -	0.00%	N/A	$ 466.94	$ -	0.00%	N/A	$ 473.46	$ -	0.00%
			Double	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.45	$ -	0.00%	N/A	$ 933.87	$ -	0.00%	N/A	$ 946.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.24	$ -	0.00%	N/A	$ 793.79	$ -	0.00%	N/A	$ 804.88	$ -	0.00%
			Family	N/A	$ 1,296.25	$ -	0.00%	N/A	$ 1,313.07	$ -	0.00%	N/A	$ 1,330.77	$ -	0.00%	N/A	$ 1,349.36	$ -	0.00%
Silver	EPO	N/A	SUSF3053																
			Single	N/A	$ 390.12	$ -	0.00%	N/A	$ 395.18	$ -	0.00%	N/A	$ 400.51	$ -	0.00%	N/A	$ 406.10	$ -	0.00%
			Double	N/A	$ 780.24	$ -	0.00%	N/A	$ 790.37	$ -	0.00%	N/A	$ 801.02	$ -	0.00%	N/A	$ 812.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.20	$ -	0.00%	N/A	$ 671.81	$ -	0.00%	N/A	$ 680.87	$ -	0.00%	N/A	$ 690.38	$ -	0.00%
			Family	N/A	$ 1,111.84	$ -	0.00%	N/A	$ 1,126.27	$ -	0.00%	N/A	$ 1,141.45	$ -	0.00%	N/A	$ 1,157.40	$ -	0.00%
Silver	EPO	N/A	SUSF3054																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.18	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.16	$ -	0.00%	N/A	$ 702.84	$ -	0.00%
			Family	N/A	$ 1,131.92	$ -	0.00%	N/A	$ 1,146.61	$ -	0.00%	N/A	$ 1,162.06	$ -	0.00%	N/A	$ 1,178.30	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3055																
			Single	N/A	$ 394.69	$ -	0.00%	N/A	$ 399.82	$ -	0.00%	N/A	$ 405.20	$ -	0.00%	N/A	$ 410.86	$ -	0.00%
			Double	N/A	$ 789.38	$ -	0.00%	N/A	$ 799.63	$ -	0.00%	N/A	$ 810.41	$ -	0.00%	N/A	$ 821.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.98	$ -	0.00%	N/A	$ 679.69	$ -	0.00%	N/A	$ 688.85	$ -	0.00%	N/A	$ 698.47	$ -	0.00%
			Family	N/A	$ 1,124.87	$ -	0.00%	N/A	$ 1,139.48	$ -	0.00%	N/A	$ 1,154.83	$ -	0.00%	N/A	$ 1,170.96	$ -	0.00%
Silver	HDE	N/A	SUSF3056																
			Single	N/A	$ 393.41	$ -	0.00%	N/A	$ 398.52	$ -	0.00%	N/A	$ 403.89	$ -	0.00%	N/A	$ 409.53	$ -	0.00%
			Double	N/A	$ 786.82	$ -	0.00%	N/A	$ 797.03	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 819.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.79	$ -	0.00%	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.61	$ -	0.00%	N/A	$ 696.20	$ -	0.00%
			Family	N/A	$ 1,121.21	$ -	0.00%	N/A	$ 1,135.77	$ -	0.00%	N/A	$ 1,151.07	$ -	0.00%	N/A	$ 1,167.15	$ -	0.00%
Silver	HDE	N/A	SUSF3057																
			Single	N/A	$ 394.76	$ -	0.00%	N/A	$ 399.89	$ -	0.00%	N/A	$ 405.28	$ -	0.00%	N/A	$ 410.94	$ -	0.00%
			Double	N/A	$ 789.53	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.56	$ -	0.00%	N/A	$ 821.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.10	$ -	0.00%	N/A	$ 679.81	$ -	0.00%	N/A	$ 688.97	$ -	0.00%	N/A	$ 698.60	$ -	0.00%
			Family	N/A	$ 1,125.08	$ -	0.00%	N/A	$ 1,139.69	$ -	0.00%	N/A	$ 1,155.04	$ -	0.00%	N/A	$ 1,171.18	$ -	0.00%
Silver	HDE	N/A	SUSF3058																
			Single	N/A	$ 398.45	$ -	0.00%	N/A	$ 403.62	$ -	0.00%	N/A	$ 409.06	$ -	0.00%	N/A	$ 414.77	$ -	0.00%
			Double	N/A	$ 796.89	$ -	0.00%	N/A	$ 807.24	$ -	0.00%	N/A	$ 818.11	$ -	0.00%	N/A	$ 829.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.36	$ -	0.00%	N/A	$ 686.15	$ -	0.00%	N/A	$ 695.40	$ -	0.00%	N/A	$ 705.11	$ -	0.00%
			Family	N/A	$ 1,135.57	$ -	0.00%	N/A	$ 1,150.31	$ -	0.00%	N/A	$ 1,165.81	$ -	0.00%	N/A	$ 1,182.10	$ -	0.00%
Silver	HDE	N/A	SUSF3059																
			Single	N/A	$ 378.64	$ -	0.00%	N/A	$ 383.56	$ -	0.00%	N/A	$ 388.72	$ -	0.00%	N/A	$ 394.15	$ -	0.00%
			Double	N/A	$ 757.28	$ -	0.00%	N/A	$ 767.11	$ -	0.00%	N/A	$ 777.45	$ -	0.00%	N/A	$ 788.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.69	$ -	0.00%	N/A	$ 652.04	$ -	0.00%	N/A	$ 660.83	$ -	0.00%	N/A	$ 670.06	$ -	0.00%
			Family	N/A	$ 1,079.12	$ -	0.00%	N/A	$ 1,093.13	$ -	0.00%	N/A	$ 1,107.86	$ -	0.00%	N/A	$ 1,123.34	$ -	0.00%
Silver	HDE	N/A	SUSF3061																
			Single	N/A	$ 378.10	$ -	0.00%	N/A	$ 383.01	$ -	0.00%	N/A	$ 388.17	$ -	0.00%	N/A	$ 393.60	$ -	0.00%
			Double	N/A	$ 756.21	$ -	0.00%	N/A	$ 766.02	$ -	0.00%	N/A	$ 776.35	$ -	0.00%	N/A	$ 787.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.78	$ -	0.00%	N/A	$ 651.12	$ -	0.00%	N/A	$ 659.89	$ -	0.00%	N/A	$ 669.11	$ -	0.00%
			Family	N/A	$ 1,077.59	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.29	$ -	0.00%	N/A	$ 1,121.75	$ -	0.00%
Silver	HDE	N/A	SUSF3062																
			Single	N/A	$ 382.42	$ -	0.00%	N/A	$ 387.39	$ -	0.00%	N/A	$ 392.61	$ -	0.00%	N/A	$ 398.09	$ -	0.00%
			Double	N/A	$ 764.84	$ -	0.00%	N/A	$ 774.77	$ -	0.00%	N/A	$ 785.21	$ -	0.00%	N/A	$ 796.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.12	$ -	0.00%	N/A	$ 658.56	$ -	0.00%	N/A	$ 667.43	$ -	0.00%	N/A	$ 676.76	$ -	0.00%
			Family	N/A	$ 1,089.90	$ -	0.00%	N/A	$ 1,104.05	$ -	0.00%	N/A	$ 1,118.93	$ -	0.00%	N/A	$ 1,134.56	$ -	0.00%
Silver	HDE	N/A	SUSF3063																
			Single	N/A	$ 388.85	$ -	0.00%	N/A	$ 393.90	$ -	0.00%	N/A	$ 399.20	$ -	0.00%	N/A	$ 404.78	$ -	0.00%
			Double	N/A	$ 777.69	$ -	0.00%	N/A	$ 787.79	$ -	0.00%	N/A	$ 798.41	$ -	0.00%	N/A	$ 809.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.04	$ -	0.00%	N/A	$ 669.62	$ -	0.00%	N/A	$ 678.65	$ -	0.00%	N/A	$ 688.13	$ -	0.00%
			Family	N/A	$ 1,108.22	$ -	0.00%	N/A	$ 1,122.60	$ -	0.00%	N/A	$ 1,137.73	$ -	0.00%	N/A	$ 1,153.62	$ -	0.00%
Silver	EPO	N/A	SUSF3064																
			Single	N/A	$ 390.42	$ -	0.00%	N/A	$ 395.49	$ -	0.00%	N/A	$ 400.82	$ -	0.00%	N/A	$ 406.42	$ -	0.00%
			Double	N/A	$ 780.85	$ -	0.00%	N/A	$ 790.98	$ -	0.00%	N/A	$ 801.64	$ -	0.00%	N/A	$ 812.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.72	$ -	0.00%	N/A	$ 672.34	$ -	0.00%	N/A	$ 681.40	$ -	0.00%	N/A	$ 690.92	$ -	0.00%
			Family	N/A	$ 1,112.71	$ -	0.00%	N/A	$ 1,127.15	$ -	0.00%	N/A	$ 1,142.34	$ -	0.00%	N/A	$ 1,158.30	$ -	0.00%
Silver	EPO	N/A	SUSF3065																
			Single	N/A	$ 382.18	$ -	0.00%	N/A	$ 387.14	$ -	0.00%	N/A	$ 392.36	$ -	0.00%	N/A	$ 397.84	$ -	0.00%
			Double	N/A	$ 764.36	$ -	0.00%	N/A	$ 774.28	$ -	0.00%	N/A	$ 784.72	$ -	0.00%	N/A	$ 795.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.71	$ -	0.00%	N/A	$ 658.14	$ -	0.00%	N/A	$ 667.01	$ -	0.00%	N/A	$ 676.33	$ -	0.00%
			Family	N/A	$ 1,089.21	$ -	0.00%	N/A	$ 1,103.35	$ -	0.00%	N/A	$ 1,118.22	$ -	0.00%	N/A	$ 1,133.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4056																
			Single	N/A	$ 333.25	$ -	0.00%	N/A	$ 337.58	$ -	0.00%	N/A	$ 342.13	$ -	0.00%	N/A	$ 346.90	$ -	0.00%
			Double	N/A	$ 666.50	$ -	0.00%	N/A	$ 675.15	$ -	0.00%	N/A	$ 684.25	$ -	0.00%	N/A	$ 693.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.53	$ -	0.00%	N/A	$ 573.88	$ -	0.00%	N/A	$ 581.61	$ -	0.00%	N/A	$ 589.74	$ -	0.00%
			Family	N/A	$ 949.76	$ -	0.00%	N/A	$ 962.09	$ -	0.00%	N/A	$ 975.06	$ -	0.00%	N/A	$ 988.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4058																
			Single	N/A	$ 327.42	$ -	0.00%	N/A	$ 331.67	$ -	0.00%	N/A	$ 336.14	$ -	0.00%	N/A	$ 340.84	$ -	0.00%
			Double	N/A	$ 654.84	$ -	0.00%	N/A	$ 663.34	$ -	0.00%	N/A	$ 672.28	$ -	0.00%	N/A	$ 681.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.61	$ -	0.00%	N/A	$ 563.84	$ -	0.00%	N/A	$ 571.44	$ -	0.00%	N/A	$ 579.42	$ -	0.00%
			Family	N/A	$ 933.15	$ -	0.00%	N/A	$ 945.26	$ -	0.00%	N/A	$ 958.00	$ -	0.00%	N/A	$ 971.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4059																
			Single	N/A	$ 328.68	$ -	0.00%	N/A	$ 332.95	$ -	0.00%	N/A	$ 337.44	$ -	0.00%	N/A	$ 342.15	$ -	0.00%
			Double	N/A	$ 657.37	$ -	0.00%	N/A	$ 665.90	$ -	0.00%	N/A	$ 674.88	$ -	0.00%	N/A	$ 684.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.02	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.66	$ -	0.00%
			Family	N/A	$ 936.75	$ -	0.00%	N/A	$ 948.91	$ -	0.00%	N/A	$ 961.70	$ -	0.00%	N/A	$ 975.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4060																
			Single	N/A	$ 328.43	$ -	0.00%	N/A	$ 332.69	$ -	0.00%	N/A	$ 337.18	$ -	0.00%	N/A	$ 341.89	$ -	0.00%
			Double	N/A	$ 656.86	$ -	0.00%	N/A	$ 665.39	$ -	0.00%	N/A	$ 674.35	$ -	0.00%	N/A	$ 683.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.33	$ -	0.00%	N/A	$ 565.58	$ -	0.00%	N/A	$ 573.20	$ -	0.00%	N/A	$ 581.21	$ -	0.00%
			Family	N/A	$ 936.03	$ -	0.00%	N/A	$ 948.18	$ -	0.00%	N/A	$ 960.96	$ -	0.00%	N/A	$ 974.38	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4061																
			Single	N/A	$ 330.19	$ -	0.00%	N/A	$ 334.47	$ -	0.00%	N/A	$ 338.98	$ -	0.00%	N/A	$ 343.72	$ -	0.00%
			Double	N/A	$ 660.37	$ -	0.00%	N/A	$ 668.95	$ -	0.00%	N/A	$ 677.96	$ -	0.00%	N/A	$ 687.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 561.32	$ -	0.00%	N/A	$ 568.60	$ -	0.00%	N/A	$ 576.27	$ -	0.00%	N/A	$ 584.32	$ -	0.00%
			Family	N/A	$ 941.03	$ -	0.00%	N/A	$ 953.25	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4062																
			Single	N/A	$ 334.71	$ -	0.00%	N/A	$ 339.06	$ -	0.00%	N/A	$ 343.63	$ -	0.00%	N/A	$ 348.43	$ -	0.00%
			Double	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.12	$ -	0.00%	N/A	$ 687.25	$ -	0.00%	N/A	$ 696.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.01	$ -	0.00%	N/A	$ 576.40	$ -	0.00%	N/A	$ 584.17	$ -	0.00%	N/A	$ 592.33	$ -	0.00%
			Family	N/A	$ 953.93	$ -	0.00%	N/A	$ 966.32	$ -	0.00%	N/A	$ 979.34	$ -	0.00%	N/A	$ 993.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4063																
			Single	N/A	$ 329.54	$ -	0.00%	N/A	$ 333.82	$ -	0.00%	N/A	$ 338.31	$ -	0.00%	N/A	$ 343.04	$ -	0.00%
			Double	N/A	$ 659.08	$ -	0.00%	N/A	$ 667.63	$ -	0.00%	N/A	$ 676.63	$ -	0.00%	N/A	$ 686.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 560.22	$ -	0.00%	N/A	$ 567.49	$ -	0.00%	N/A	$ 575.14	$ -	0.00%	N/A	$ 583.17	$ -	0.00%
			Family	N/A	$ 939.18	$ -	0.00%	N/A	$ 951.38	$ -	0.00%	N/A	$ 964.20	$ -	0.00%	N/A	$ 977.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4064																
			Single	N/A	$ 324.95	$ -	0.00%	N/A	$ 329.17	$ -	0.00%	N/A	$ 333.60	$ -	0.00%	N/A	$ 338.26	$ -	0.00%
			Double	N/A	$ 649.90	$ -	0.00%	N/A	$ 658.33	$ -	0.00%	N/A	$ 667.20	$ -	0.00%	N/A	$ 676.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 552.41	$ -	0.00%	N/A	$ 559.58	$ -	0.00%	N/A	$ 567.12	$ -	0.00%	N/A	$ 575.05	$ -	0.00%
			Family	N/A	$ 926.10	$ -	0.00%	N/A	$ 938.13	$ -	0.00%	N/A	$ 950.77	$ -	0.00%	N/A	$ 964.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4066																
			Single	N/A	$ 326.68	$ -	0.00%	N/A	$ 330.92	$ -	0.00%	N/A	$ 335.38	$ -	0.00%	N/A	$ 340.06	$ -	0.00%
			Double	N/A	$ 653.35	$ -	0.00%	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.75	$ -	0.00%	N/A	$ 680.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 555.35	$ -	0.00%	N/A	$ 562.56	$ -	0.00%	N/A	$ 570.14	$ -	0.00%	N/A	$ 578.11	$ -	0.00%
			Family	N/A	$ 931.03	$ -	0.00%	N/A	$ 943.12	$ -	0.00%	N/A	$ 955.83	$ -	0.00%	N/A	$ 969.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4067																
			Single	N/A	$ 329.60	$ -	0.00%	N/A	$ 333.88	$ -	0.00%	N/A	$ 338.38	$ -	0.00%	N/A	$ 343.11	$ -	0.00%
			Double	N/A	$ 659.21	$ -	0.00%	N/A	$ 667.77	$ -	0.00%	N/A	$ 676.76	$ -	0.00%	N/A	$ 686.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 560.33	$ -	0.00%	N/A	$ 567.60	$ -	0.00%	N/A	$ 575.25	$ -	0.00%	N/A	$ 583.29	$ -	0.00%
			Family	N/A	$ 939.37	$ -	0.00%	N/A	$ 951.57	$ -	0.00%	N/A	$ 964.39	$ -	0.00%	N/A	$ 977.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4069																
			Single	N/A	$ 315.33	$ -	0.00%	N/A	$ 319.42	$ -	0.00%	N/A	$ 323.73	$ -	0.00%	N/A	$ 328.25	$ -	0.00%
			Double	N/A	$ 630.66	$ -	0.00%	N/A	$ 638.84	$ -	0.00%	N/A	$ 647.45	$ -	0.00%	N/A	$ 656.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 536.06	$ -	0.00%	N/A	$ 543.02	$ -	0.00%	N/A	$ 550.33	$ -	0.00%	N/A	$ 558.02	$ -	0.00%
			Family	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.35	$ -	0.00%	N/A	$ 922.62	$ -	0.00%	N/A	$ 935.51	$ -	0.00%
Bronze	HDE	N/A	SUBF4070																
			Single	N/A	$ 318.57	$ -	0.00%	N/A	$ 322.70	$ -	0.00%	N/A	$ 327.05	$ -	0.00%	N/A	$ 331.62	$ -	0.00%
			Double	N/A	$ 637.14	$ -	0.00%	N/A	$ 645.41	$ -	0.00%	N/A	$ 654.10	$ -	0.00%	N/A	$ 663.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 541.56	$ -	0.00%	N/A	$ 548.60	$ -	0.00%	N/A	$ 555.99	$ -	0.00%	N/A	$ 563.75	$ -	0.00%
			Family	N/A	$ 907.92	$ -	0.00%	N/A	$ 919.70	$ -	0.00%	N/A	$ 932.10	$ -	0.00%	N/A	$ 945.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4071																
			Single	N/A	$ 323.44	$ -	0.00%	N/A	$ 327.64	$ -	0.00%	N/A	$ 332.06	$ -	0.00%	N/A	$ 336.69	$ -	0.00%
			Double	N/A	$ 646.88	$ -	0.00%	N/A	$ 655.28	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 549.85	$ -	0.00%	N/A	$ 556.99	$ -	0.00%	N/A	$ 564.49	$ -	0.00%	N/A	$ 572.38	$ -	0.00%
			Family	N/A	$ 921.81	$ -	0.00%	N/A	$ 933.77	$ -	0.00%	N/A	$ 946.36	$ -	0.00%	N/A	$ 959.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4072																
			Single	N/A	$ 327.87	$ -	0.00%	N/A	$ 332.12	$ -	0.00%	N/A	$ 336.60	$ -	0.00%	N/A	$ 341.30	$ -	0.00%
			Double	N/A	$ 655.73	$ -	0.00%	N/A	$ 664.24	$ -	0.00%	N/A	$ 673.19	$ -	0.00%	N/A	$ 682.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 557.37	$ -	0.00%	N/A	$ 564.61	$ -	0.00%	N/A	$ 572.22	$ -	0.00%	N/A	$ 580.21	$ -	0.00%
			Family	N/A	$ 934.42	$ -	0.00%	N/A	$ 946.55	$ -	0.00%	N/A	$ 959.30	$ -	0.00%	N/A	$ 972.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1058																
			Single	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.11	$ -	0.00%	N/A	$ 545.36	$ -	0.00%	N/A	$ 552.98	$ -	0.00%
			Double	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.22	$ -	0.00%	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.06	$ -	0.00%	N/A	$ 914.78	$ -	0.00%	N/A	$ 927.11	$ -	0.00%	N/A	$ 940.06	$ -	0.00%
			Family	N/A	$ 1,513.95	$ -	0.00%	N/A	$ 1,533.61	$ -	0.00%	N/A	$ 1,554.27	$ -	0.00%	N/A	$ 1,575.99	$ -	0.00%
Platinum	EPO	N/A	SUPF1059																
			Single	N/A	$ 555.28	$ -	0.00%	N/A	$ 562.49	$ -	0.00%	N/A	$ 570.07	$ -	0.00%	N/A	$ 578.04	$ -	0.00%
			Double	N/A	$ 1,110.57	$ -	0.00%	N/A	$ 1,124.99	$ -	0.00%	N/A	$ 1,140.15	$ -	0.00%	N/A	$ 1,156.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.98	$ -	0.00%	N/A	$ 956.24	$ -	0.00%	N/A	$ 969.12	$ -	0.00%	N/A	$ 982.66	$ -	0.00%
			Family	N/A	$ 1,582.56	$ -	0.00%	N/A	$ 1,603.11	$ -	0.00%	N/A	$ 1,624.71	$ -	0.00%	N/A	$ 1,647.41	$ -	0.00%
Platinum	EPO	N/A	SUPF1060																
			Single	N/A	$ 535.41	$ -	0.00%	N/A	$ 542.37	$ -	0.00%	N/A	$ 549.67	$ -	0.00%	N/A	$ 557.35	$ -	0.00%
			Double	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.73	$ -	0.00%	N/A	$ 1,099.35	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.21	$ -	0.00%	N/A	$ 922.02	$ -	0.00%	N/A	$ 934.45	$ -	0.00%	N/A	$ 947.50	$ -	0.00%
			Family	N/A	$ 1,525.93	$ -	0.00%	N/A	$ 1,545.74	$ -	0.00%	N/A	$ 1,566.57	$ -	0.00%	N/A	$ 1,588.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1062																
			Single	N/A	$ 540.05	$ -	0.00%	N/A	$ 547.06	$ -	0.00%	N/A	$ 554.43	$ -	0.00%	N/A	$ 562.18	$ -	0.00%
			Double	N/A	$ 1,080.10	$ -	0.00%	N/A	$ 1,094.12	$ -	0.00%	N/A	$ 1,108.87	$ -	0.00%	N/A	$ 1,124.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.09	$ -	0.00%	N/A	$ 930.00	$ -	0.00%	N/A	$ 942.54	$ -	0.00%	N/A	$ 955.70	$ -	0.00%
			Family	N/A	$ 1,539.14	$ -	0.00%	N/A	$ 1,559.13	$ -	0.00%	N/A	$ 1,580.14	$ -	0.00%	N/A	$ 1,602.21	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1063																
			Single	N/A	$ 553.19	$ -	0.00%	N/A	$ 560.37	$ -	0.00%	N/A	$ 567.92	$ -	0.00%	N/A	$ 575.85	$ -	0.00%
			Double	N/A	$ 1,106.38	$ -	0.00%	N/A	$ 1,120.74	$ -	0.00%	N/A	$ 1,135.84	$ -	0.00%	N/A	$ 1,151.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.42	$ -	0.00%	N/A	$ 952.63	$ -	0.00%	N/A	$ 965.46	$ -	0.00%	N/A	$ 978.95	$ -	0.00%
			Family	N/A	$ 1,576.58	$ -	0.00%	N/A	$ 1,597.05	$ -	0.00%	N/A	$ 1,618.57	$ -	0.00%	N/A	$ 1,641.18	$ -	0.00%
Platinum	EPO	N/A	SUPF1064																
			Single	N/A	$ 554.31	$ -	0.00%	N/A	$ 561.51	$ -	0.00%	N/A	$ 569.07	$ -	0.00%	N/A	$ 577.02	$ -	0.00%
			Double	N/A	$ 1,108.62	$ -	0.00%	N/A	$ 1,123.01	$ -	0.00%	N/A	$ 1,138.15	$ -	0.00%	N/A	$ 1,154.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 942.33	$ -	0.00%	N/A	$ 954.56	$ -	0.00%	N/A	$ 967.43	$ -	0.00%	N/A	$ 980.94	$ -	0.00%
			Family	N/A	$ 1,579.79	$ -	0.00%	N/A	$ 1,600.30	$ -	0.00%	N/A	$ 1,621.86	$ -	0.00%	N/A	$ 1,644.52	$ -	0.00%
Gold	EPO	N/A	SUGF2054																
			Single	N/A	$ 466.24	$ -	0.00%	N/A	$ 472.29	$ -	0.00%	N/A	$ 478.65	$ -	0.00%	N/A	$ 485.34	$ -	0.00%
			Double	N/A	$ 932.47	$ -	0.00%	N/A	$ 944.58	$ -	0.00%	N/A	$ 957.31	$ -	0.00%	N/A	$ 970.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.60	$ -	0.00%	N/A	$ 802.89	$ -	0.00%	N/A	$ 813.71	$ -	0.00%	N/A	$ 825.08	$ -	0.00%
			Family	N/A	$ 1,328.77	$ -	0.00%	N/A	$ 1,346.02	$ -	0.00%	N/A	$ 1,364.16	$ -	0.00%	N/A	$ 1,383.22	$ -	0.00%
Gold	EPO	N/A	SUGF2055																
			Single	N/A	$ 463.87	$ -	0.00%	N/A	$ 469.89	$ -	0.00%	N/A	$ 476.22	$ -	0.00%	N/A	$ 482.88	$ -	0.00%
			Double	N/A	$ 927.74	$ -	0.00%	N/A	$ 939.78	$ -	0.00%	N/A	$ 952.44	$ -	0.00%	N/A	$ 965.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.58	$ -	0.00%	N/A	$ 798.81	$ -	0.00%	N/A	$ 809.58	$ -	0.00%	N/A	$ 820.89	$ -	0.00%
			Family	N/A	$ 1,322.03	$ -	0.00%	N/A	$ 1,339.19	$ -	0.00%	N/A	$ 1,357.23	$ -	0.00%	N/A	$ 1,376.19	$ -	0.00%
Gold	EPO	N/A	SUGF2056																
			Single	N/A	$ 470.73	$ -	0.00%	N/A	$ 476.84	$ -	0.00%	N/A	$ 483.27	$ -	0.00%	N/A	$ 490.02	$ -	0.00%
			Double	N/A	$ 941.46	$ -	0.00%	N/A	$ 953.68	$ -	0.00%	N/A	$ 966.53	$ -	0.00%	N/A	$ 980.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.24	$ -	0.00%	N/A	$ 810.63	$ -	0.00%	N/A	$ 821.55	$ -	0.00%	N/A	$ 833.03	$ -	0.00%
			Family	N/A	$ 1,341.58	$ -	0.00%	N/A	$ 1,359.00	$ -	0.00%	N/A	$ 1,377.31	$ -	0.00%	N/A	$ 1,396.55	$ -	0.00%
Gold	EPO	N/A	SUGF2057																
			Single	N/A	$ 474.02	$ -	0.00%	N/A	$ 480.18	$ -	0.00%	N/A	$ 486.65	$ -	0.00%	N/A	$ 493.44	$ -	0.00%
			Double	N/A	$ 948.04	$ -	0.00%	N/A	$ 960.35	$ -	0.00%	N/A	$ 973.29	$ -	0.00%	N/A	$ 986.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.84	$ -	0.00%	N/A	$ 816.30	$ -	0.00%	N/A	$ 827.30	$ -	0.00%	N/A	$ 838.86	$ -	0.00%
			Family	N/A	$ 1,350.96	$ -	0.00%	N/A	$ 1,368.50	$ -	0.00%	N/A	$ 1,386.94	$ -	0.00%	N/A	$ 1,406.32	$ -	0.00%
Gold	EPO	N/A	SUGF2059																
			Single	N/A	$ 484.33	$ -	0.00%	N/A	$ 490.62	$ -	0.00%	N/A	$ 497.23	$ -	0.00%	N/A	$ 504.18	$ -	0.00%
			Double	N/A	$ 968.66	$ -	0.00%	N/A	$ 981.24	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,008.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 823.36	$ -	0.00%	N/A	$ 834.05	$ -	0.00%	N/A	$ 845.29	$ -	0.00%	N/A	$ 857.10	$ -	0.00%
			Family	N/A	$ 1,380.34	$ -	0.00%	N/A	$ 1,398.26	$ -	0.00%	N/A	$ 1,417.10	$ -	0.00%	N/A	$ 1,436.90	$ -	0.00%
Gold	EPO	N/A	SUGF2060																
			Single	N/A	$ 480.15	$ -	0.00%	N/A	$ 486.38	$ -	0.00%	N/A	$ 492.93	$ -	0.00%	N/A	$ 499.82	$ -	0.00%
			Double	N/A	$ 960.29	$ -	0.00%	N/A	$ 972.76	$ -	0.00%	N/A	$ 985.87	$ -	0.00%	N/A	$ 999.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.25	$ -	0.00%	N/A	$ 826.84	$ -	0.00%	N/A	$ 837.99	$ -	0.00%	N/A	$ 849.69	$ -	0.00%
			Family	N/A	$ 1,368.42	$ -	0.00%	N/A	$ 1,386.18	$ -	0.00%	N/A	$ 1,404.86	$ -	0.00%	N/A	$ 1,424.48	$ -	0.00%
Gold	EPO	N/A	SUGF2061																
			Single	N/A	$ 480.12	$ -	0.00%	N/A	$ 486.35	$ -	0.00%	N/A	$ 492.91	$ -	0.00%	N/A	$ 499.79	$ -	0.00%
			Double	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.71	$ -	0.00%	N/A	$ 985.81	$ -	0.00%	N/A	$ 999.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.21	$ -	0.00%	N/A	$ 826.80	$ -	0.00%	N/A	$ 837.94	$ -	0.00%	N/A	$ 849.65	$ -	0.00%
			Family	N/A	$ 1,368.34	$ -	0.00%	N/A	$ 1,386.11	$ -	0.00%	N/A	$ 1,404.79	$ -	0.00%	N/A	$ 1,424.41	$ -	0.00%
Gold	HDE	N/A	SUGF2063																
			Single	N/A	$ 471.41	$ -	0.00%	N/A	$ 477.53	$ -	0.00%	N/A	$ 483.97	$ -	0.00%	N/A	$ 490.73	$ -	0.00%
			Double	N/A	$ 942.83	$ -	0.00%	N/A	$ 955.07	$ -	0.00%	N/A	$ 967.94	$ -	0.00%	N/A	$ 981.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.41	$ -	0.00%	N/A	$ 811.81	$ -	0.00%	N/A	$ 822.75	$ -	0.00%	N/A	$ 834.24	$ -	0.00%
			Family	N/A	$ 1,343.53	$ -	0.00%	N/A	$ 1,360.97	$ -	0.00%	N/A	$ 1,379.31	$ -	0.00%	N/A	$ 1,398.58	$ -	0.00%
Gold	EPO	N/A	SUGF2065																
			Single	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.50	$ -	0.00%	N/A	$ 474.81	$ -	0.00%	N/A	$ 481.44	$ -	0.00%
			Double	N/A	$ 924.98	$ -	0.00%	N/A	$ 936.99	$ -	0.00%	N/A	$ 949.62	$ -	0.00%	N/A	$ 962.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.24	$ -	0.00%	N/A	$ 796.44	$ -	0.00%	N/A	$ 807.18	$ -	0.00%	N/A	$ 818.45	$ -	0.00%
			Family	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.21	$ -	0.00%	N/A	$ 1,353.21	$ -	0.00%	N/A	$ 1,372.11	$ -	0.00%
Silver	EPO	N/A	SUSF3069																
			Single	N/A	$ 396.70	$ -	0.00%	N/A	$ 401.85	$ -	0.00%	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.95	$ -	0.00%
			Double	N/A	$ 793.40	$ -	0.00%	N/A	$ 803.70	$ -	0.00%	N/A	$ 814.53	$ -	0.00%	N/A	$ 825.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.39	$ -	0.00%	N/A	$ 683.14	$ -	0.00%	N/A	$ 692.35	$ -	0.00%	N/A	$ 702.02	$ -	0.00%
			Family	N/A	$ 1,130.59	$ -	0.00%	N/A	$ 1,145.27	$ -	0.00%	N/A	$ 1,160.70	$ -	0.00%	N/A	$ 1,176.91	$ -	0.00%
Silver	EPO	N/A	SUSF3070																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 686.56	$ -	0.00%	N/A	$ 695.48	$ -	0.00%	N/A	$ 704.85	$ -	0.00%	N/A	$ 714.70	$ -	0.00%
			Family	N/A	$ 1,151.00	$ -	0.00%	N/A	$ 1,165.95	$ -	0.00%	N/A	$ 1,181.66	$ -	0.00%	N/A	$ 1,198.17	$ -	0.00%
Silver	EPO	N/A	SUSF3071																
			Single	N/A	$ 401.35	$ -	0.00%	N/A	$ 406.56	$ -	0.00%	N/A	$ 412.04	$ -	0.00%	N/A	$ 417.79	$ -	0.00%
			Double	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.12	$ -	0.00%	N/A	$ 824.07	$ -	0.00%	N/A	$ 835.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.29	$ -	0.00%	N/A	$ 691.15	$ -	0.00%	N/A	$ 700.46	$ -	0.00%	N/A	$ 710.25	$ -	0.00%
			Family	N/A	$ 1,143.84	$ -	0.00%	N/A	$ 1,158.69	$ -	0.00%	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,190.71	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3072																
			Single	N/A	$ 400.04	$ -	0.00%	N/A	$ 405.24	$ -	0.00%	N/A	$ 410.70	$ -	0.00%	N/A	$ 416.43	$ -	0.00%
			Double	N/A	$ 800.08	$ -	0.00%	N/A	$ 810.47	$ -	0.00%	N/A	$ 821.39	$ -	0.00%	N/A	$ 832.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.07	$ -	0.00%	N/A	$ 688.90	$ -	0.00%	N/A	$ 698.18	$ -	0.00%	N/A	$ 707.94	$ -	0.00%
			Family	N/A	$ 1,140.12	$ -	0.00%	N/A	$ 1,154.92	$ -	0.00%	N/A	$ 1,170.48	$ -	0.00%	N/A	$ 1,186.83	$ -	0.00%
Silver	HDE	N/A	SUSF3073																
			Single	N/A	$ 401.42	$ -	0.00%	N/A	$ 406.63	$ -	0.00%	N/A	$ 412.11	$ -	0.00%	N/A	$ 417.87	$ -	0.00%
			Double	N/A	$ 802.84	$ -	0.00%	N/A	$ 813.27	$ -	0.00%	N/A	$ 824.22	$ -	0.00%	N/A	$ 835.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.42	$ -	0.00%	N/A	$ 691.28	$ -	0.00%	N/A	$ 700.59	$ -	0.00%	N/A	$ 710.38	$ -	0.00%
			Family	N/A	$ 1,144.05	$ -	0.00%	N/A	$ 1,158.90	$ -	0.00%	N/A	$ 1,174.52	$ -	0.00%	N/A	$ 1,190.93	$ -	0.00%
Silver	HDE	N/A	SUSF3074																
			Single	N/A	$ 405.16	$ -	0.00%	N/A	$ 410.42	$ -	0.00%	N/A	$ 415.95	$ -	0.00%	N/A	$ 421.76	$ -	0.00%
			Double	N/A	$ 810.33	$ -	0.00%	N/A	$ 820.85	$ -	0.00%	N/A	$ 831.91	$ -	0.00%	N/A	$ 843.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.78	$ -	0.00%	N/A	$ 697.72	$ -	0.00%	N/A	$ 707.12	$ -	0.00%	N/A	$ 717.00	$ -	0.00%
			Family	N/A	$ 1,154.72	$ -	0.00%	N/A	$ 1,169.71	$ -	0.00%	N/A	$ 1,185.47	$ -	0.00%	N/A	$ 1,202.03	$ -	0.00%
Silver	HDE	N/A	SUSF3075																
			Single	N/A	$ 385.02	$ -	0.00%	N/A	$ 390.02	$ -	0.00%	N/A	$ 395.28	$ -	0.00%	N/A	$ 400.80	$ -	0.00%
			Double	N/A	$ 770.05	$ -	0.00%	N/A	$ 780.05	$ -	0.00%	N/A	$ 790.56	$ -	0.00%	N/A	$ 801.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.54	$ -	0.00%	N/A	$ 663.04	$ -	0.00%	N/A	$ 671.97	$ -	0.00%	N/A	$ 681.36	$ -	0.00%
			Family	N/A	$ 1,097.32	$ -	0.00%	N/A	$ 1,111.56	$ -	0.00%	N/A	$ 1,126.54	$ -	0.00%	N/A	$ 1,142.28	$ -	0.00%
Silver	HDE	N/A	SUSF3077																
			Single	N/A	$ 384.48	$ -	0.00%	N/A	$ 389.47	$ -	0.00%	N/A	$ 394.72	$ -	0.00%	N/A	$ 400.23	$ -	0.00%
			Double	N/A	$ 768.96	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.44	$ -	0.00%	N/A	$ 800.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.61	$ -	0.00%	N/A	$ 662.10	$ -	0.00%	N/A	$ 671.02	$ -	0.00%	N/A	$ 680.40	$ -	0.00%
			Family	N/A	$ 1,095.77	$ -	0.00%	N/A	$ 1,109.99	$ -	0.00%	N/A	$ 1,124.95	$ -	0.00%	N/A	$ 1,140.66	$ -	0.00%
Silver	HDE	N/A	SUSF3078																
			Single	N/A	$ 388.87	$ -	0.00%	N/A	$ 393.92	$ -	0.00%	N/A	$ 399.23	$ -	0.00%	N/A	$ 404.80	$ -	0.00%
			Double	N/A	$ 777.74	$ -	0.00%	N/A	$ 787.84	$ -	0.00%	N/A	$ 798.45	$ -	0.00%	N/A	$ 809.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.08	$ -	0.00%	N/A	$ 669.66	$ -	0.00%	N/A	$ 678.69	$ -	0.00%	N/A	$ 688.17	$ -	0.00%
			Family	N/A	$ 1,108.28	$ -	0.00%	N/A	$ 1,122.67	$ -	0.00%	N/A	$ 1,137.80	$ -	0.00%	N/A	$ 1,153.69	$ -	0.00%
Silver	HDE	N/A	SUSF3079																
			Single	N/A	$ 395.40	$ -	0.00%	N/A	$ 400.54	$ -	0.00%	N/A	$ 405.93	$ -	0.00%	N/A	$ 411.61	$ -	0.00%
			Double	N/A	$ 790.81	$ -	0.00%	N/A	$ 801.07	$ -	0.00%	N/A	$ 811.87	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.19	$ -	0.00%	N/A	$ 680.91	$ -	0.00%	N/A	$ 690.09	$ -	0.00%	N/A	$ 699.73	$ -	0.00%
			Family	N/A	$ 1,126.90	$ -	0.00%	N/A	$ 1,141.53	$ -	0.00%	N/A	$ 1,156.91	$ -	0.00%	N/A	$ 1,173.08	$ -	0.00%
Silver	EPO	N/A	SUSF3080																
			Single	N/A	$ 397.01	$ -	0.00%	N/A	$ 402.16	$ -	0.00%	N/A	$ 407.58	$ -	0.00%	N/A	$ 413.27	$ -	0.00%
			Double	N/A	$ 794.01	$ -	0.00%	N/A	$ 804.32	$ -	0.00%	N/A	$ 815.16	$ -	0.00%	N/A	$ 826.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.91	$ -	0.00%	N/A	$ 683.67	$ -	0.00%	N/A	$ 692.89	$ -	0.00%	N/A	$ 702.57	$ -	0.00%
			Family	N/A	$ 1,131.47	$ -	0.00%	N/A	$ 1,146.16	$ -	0.00%	N/A	$ 1,161.60	$ -	0.00%	N/A	$ 1,177.83	$ -	0.00%
Silver	EPO	N/A	SUSF3081																
			Single	N/A	$ 388.62	$ -	0.00%	N/A	$ 393.67	$ -	0.00%	N/A	$ 398.97	$ -	0.00%	N/A	$ 404.55	$ -	0.00%
			Double	N/A	$ 777.25	$ -	0.00%	N/A	$ 787.34	$ -	0.00%	N/A	$ 797.95	$ -	0.00%	N/A	$ 809.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.66	$ -	0.00%	N/A	$ 669.24	$ -	0.00%	N/A	$ 678.26	$ -	0.00%	N/A	$ 687.73	$ -	0.00%
			Family	N/A	$ 1,107.58	$ -	0.00%	N/A	$ 1,121.96	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4074																
			Single	N/A	$ 338.87	$ -	0.00%	N/A	$ 343.27	$ -	0.00%	N/A	$ 347.89	$ -	0.00%	N/A	$ 352.75	$ -	0.00%
			Double	N/A	$ 677.74	$ -	0.00%	N/A	$ 686.54	$ -	0.00%	N/A	$ 695.79	$ -	0.00%	N/A	$ 705.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 576.08	$ -	0.00%	N/A	$ 583.56	$ -	0.00%	N/A	$ 591.42	$ -	0.00%	N/A	$ 599.68	$ -	0.00%
			Family	N/A	$ 965.78	$ -	0.00%	N/A	$ 978.32	$ -	0.00%	N/A	$ 991.50	$ -	0.00%	N/A	$ 1,005.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4076																
			Single	N/A	$ 332.94	$ -	0.00%	N/A	$ 337.26	$ -	0.00%	N/A	$ 341.81	$ -	0.00%	N/A	$ 346.58	$ -	0.00%
			Double	N/A	$ 665.88	$ -	0.00%	N/A	$ 674.53	$ -	0.00%	N/A	$ 683.62	$ -	0.00%	N/A	$ 693.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.00	$ -	0.00%	N/A	$ 573.35	$ -	0.00%	N/A	$ 581.07	$ -	0.00%	N/A	$ 589.19	$ -	0.00%
			Family	N/A	$ 948.88	$ -	0.00%	N/A	$ 961.20	$ -	0.00%	N/A	$ 974.15	$ -	0.00%	N/A	$ 987.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4077																
			Single	N/A	$ 334.23	$ -	0.00%	N/A	$ 338.57	$ -	0.00%	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.92	$ -	0.00%
			Double	N/A	$ 668.45	$ -	0.00%	N/A	$ 677.13	$ -	0.00%	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.18	$ -	0.00%	N/A	$ 575.56	$ -	0.00%	N/A	$ 583.32	$ -	0.00%	N/A	$ 591.47	$ -	0.00%
			Family	N/A	$ 952.55	$ -	0.00%	N/A	$ 964.91	$ -	0.00%	N/A	$ 977.91	$ -	0.00%	N/A	$ 991.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4078																
			Single	N/A	$ 333.97	$ -	0.00%	N/A	$ 338.30	$ -	0.00%	N/A	$ 342.86	$ -	0.00%	N/A	$ 347.65	$ -	0.00%
			Double	N/A	$ 667.94	$ -	0.00%	N/A	$ 676.61	$ -	0.00%	N/A	$ 685.73	$ -	0.00%	N/A	$ 695.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 567.75	$ -	0.00%	N/A	$ 575.12	$ -	0.00%	N/A	$ 582.87	$ -	0.00%	N/A	$ 591.01	$ -	0.00%
			Family	N/A	$ 951.81	$ -	0.00%	N/A	$ 964.17	$ -	0.00%	N/A	$ 977.16	$ -	0.00%	N/A	$ 990.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4079																
			Single	N/A	$ 335.75	$ -	0.00%	N/A	$ 340.11	$ -	0.00%	N/A	$ 344.70	$ -	0.00%	N/A	$ 349.51	$ -	0.00%
			Double	N/A	$ 671.51	$ -	0.00%	N/A	$ 680.23	$ -	0.00%	N/A	$ 689.39	$ -	0.00%	N/A	$ 699.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 570.78	$ -	0.00%	N/A	$ 578.19	$ -	0.00%	N/A	$ 585.98	$ -	0.00%	N/A	$ 594.17	$ -	0.00%
			Family	N/A	$ 956.90	$ -	0.00%	N/A	$ 969.32	$ -	0.00%	N/A	$ 982.38	$ -	0.00%	N/A	$ 996.11	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4080																
			Single	N/A	$ 340.36	$ -	0.00%	N/A	$ 344.78	$ -	0.00%	N/A	$ 349.42	$ -	0.00%	N/A	$ 354.30	$ -	0.00%
			Double	N/A	$ 680.71	$ -	0.00%	N/A	$ 689.55	$ -	0.00%	N/A	$ 698.84	$ -	0.00%	N/A	$ 708.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 578.61	$ -	0.00%	N/A	$ 586.12	$ -	0.00%	N/A	$ 594.02	$ -	0.00%	N/A	$ 602.31	$ -	0.00%
			Family	N/A	$ 970.02	$ -	0.00%	N/A	$ 982.61	$ -	0.00%	N/A	$ 995.85	$ -	0.00%	N/A	$ 1,009.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4081																
			Single	N/A	$ 335.10	$ -	0.00%	N/A	$ 339.45	$ -	0.00%	N/A	$ 344.02	$ -	0.00%	N/A	$ 348.83	$ -	0.00%
			Double	N/A	$ 670.19	$ -	0.00%	N/A	$ 678.89	$ -	0.00%	N/A	$ 688.04	$ -	0.00%	N/A	$ 697.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.66	$ -	0.00%	N/A	$ 577.06	$ -	0.00%	N/A	$ 584.83	$ -	0.00%	N/A	$ 593.00	$ -	0.00%
			Family	N/A	$ 955.02	$ -	0.00%	N/A	$ 967.42	$ -	0.00%	N/A	$ 980.46	$ -	0.00%	N/A	$ 994.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4082																
			Single	N/A	$ 330.43	$ -	0.00%	N/A	$ 334.72	$ -	0.00%	N/A	$ 339.23	$ -	0.00%	N/A	$ 343.97	$ -	0.00%
			Double	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 561.73	$ -	0.00%	N/A	$ 569.02	$ -	0.00%	N/A	$ 576.69	$ -	0.00%	N/A	$ 584.74	$ -	0.00%
			Family	N/A	$ 941.72	$ -	0.00%	N/A	$ 953.94	$ -	0.00%	N/A	$ 966.80	$ -	0.00%	N/A	$ 980.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4084																
			Single	N/A	$ 332.19	$ -	0.00%	N/A	$ 336.50	$ -	0.00%	N/A	$ 341.03	$ -	0.00%	N/A	$ 345.80	$ -	0.00%
			Double	N/A	$ 664.37	$ -	0.00%	N/A	$ 673.00	$ -	0.00%	N/A	$ 682.07	$ -	0.00%	N/A	$ 691.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 564.72	$ -	0.00%	N/A	$ 572.05	$ -	0.00%	N/A	$ 579.76	$ -	0.00%	N/A	$ 587.85	$ -	0.00%
			Family	N/A	$ 946.73	$ -	0.00%	N/A	$ 959.02	$ -	0.00%	N/A	$ 971.94	$ -	0.00%	N/A	$ 985.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4085																
			Single	N/A	$ 335.16	$ -	0.00%	N/A	$ 339.51	$ -	0.00%	N/A	$ 344.09	$ -	0.00%	N/A	$ 348.90	$ -	0.00%
			Double	N/A	$ 670.32	$ -	0.00%	N/A	$ 679.03	$ -	0.00%	N/A	$ 688.18	$ -	0.00%	N/A	$ 697.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.78	$ -	0.00%	N/A	$ 577.17	$ -	0.00%	N/A	$ 584.95	$ -	0.00%	N/A	$ 593.12	$ -	0.00%
			Family	N/A	$ 955.21	$ -	0.00%	N/A	$ 967.61	$ -	0.00%	N/A	$ 980.65	$ -	0.00%	N/A	$ 994.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4087																
			Single	N/A	$ 320.64	$ -	0.00%	N/A	$ 324.81	$ -	0.00%	N/A	$ 329.18	$ -	0.00%	N/A	$ 333.78	$ -	0.00%
			Double	N/A	$ 641.29	$ -	0.00%	N/A	$ 649.61	$ -	0.00%	N/A	$ 658.37	$ -	0.00%	N/A	$ 667.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 545.10	$ -	0.00%	N/A	$ 552.17	$ -	0.00%	N/A	$ 559.61	$ -	0.00%	N/A	$ 567.43	$ -	0.00%
			Family	N/A	$ 913.84	$ -	0.00%	N/A	$ 925.70	$ -	0.00%	N/A	$ 938.18	$ -	0.00%	N/A	$ 951.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4088																
			Single	N/A	$ 323.94	$ -	0.00%	N/A	$ 328.14	$ -	0.00%	N/A	$ 332.57	$ -	0.00%	N/A	$ 337.21	$ -	0.00%
			Double	N/A	$ 647.88	$ -	0.00%	N/A	$ 656.29	$ -	0.00%	N/A	$ 665.13	$ -	0.00%	N/A	$ 674.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 550.70	$ -	0.00%	N/A	$ 557.85	$ -	0.00%	N/A	$ 565.36	$ -	0.00%	N/A	$ 573.26	$ -	0.00%
			Family	N/A	$ 923.23	$ -	0.00%	N/A	$ 935.21	$ -	0.00%	N/A	$ 947.81	$ -	0.00%	N/A	$ 961.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4089																
			Single	N/A	$ 328.90	$ -	0.00%	N/A	$ 333.16	$ -	0.00%	N/A	$ 337.65	$ -	0.00%	N/A	$ 342.37	$ -	0.00%
			Double	N/A	$ 657.79	$ -	0.00%	N/A	$ 666.33	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 559.12	$ -	0.00%	N/A	$ 566.38	$ -	0.00%	N/A	$ 574.01	$ -	0.00%	N/A	$ 582.03	$ -	0.00%
			Family	N/A	$ 937.35	$ -	0.00%	N/A	$ 949.52	$ -	0.00%	N/A	$ 962.31	$ -	0.00%	N/A	$ 975.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4090																
			Single	N/A	$ 333.39	$ -	0.00%	N/A	$ 337.72	$ -	0.00%	N/A	$ 342.27	$ -	0.00%	N/A	$ 347.05	$ -	0.00%
			Double	N/A	$ 666.79	$ -	0.00%	N/A	$ 675.44	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 694.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.77	$ -	0.00%	N/A	$ 574.13	$ -	0.00%	N/A	$ 581.86	$ -	0.00%	N/A	$ 589.99	$ -	0.00%
			Family	N/A	$ 950.17	$ -	0.00%	N/A	$ 962.51	$ -	0.00%	N/A	$ 975.48	$ -	0.00%	N/A	$ 989.11	$ -	0.00%
Platinum	EPO	N/A	SUPF1072																
			Single	N/A	$ 534.94	$ -	0.00%	N/A	$ 541.89	$ -	0.00%	N/A	$ 549.19	$ -	0.00%	N/A	$ 556.86	$ -	0.00%
			Double	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,083.77	$ -	0.00%	N/A	$ 1,098.38	$ -	0.00%	N/A	$ 1,113.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.21	$ -	0.00%	N/A	$ 933.62	$ -	0.00%	N/A	$ 946.66	$ -	0.00%
			Family	N/A	$ 1,524.58	$ -	0.00%	N/A	$ 1,544.37	$ -	0.00%	N/A	$ 1,565.18	$ -	0.00%	N/A	$ 1,587.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1073																
			Single	N/A	$ 559.18	$ -	0.00%	N/A	$ 566.44	$ -	0.00%	N/A	$ 574.07	$ -	0.00%	N/A	$ 582.09	$ -	0.00%
			Double	N/A	$ 1,118.36	$ -	0.00%	N/A	$ 1,132.88	$ -	0.00%	N/A	$ 1,148.15	$ -	0.00%	N/A	$ 1,164.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.61	$ -	0.00%	N/A	$ 962.95	$ -	0.00%	N/A	$ 975.93	$ -	0.00%	N/A	$ 989.56	$ -	0.00%
			Family	N/A	$ 1,593.67	$ -	0.00%	N/A	$ 1,614.36	$ -	0.00%	N/A	$ 1,636.11	$ -	0.00%	N/A	$ 1,658.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1074																
			Single	N/A	$ 539.17	$ -	0.00%	N/A	$ 546.17	$ -	0.00%	N/A	$ 553.53	$ -	0.00%	N/A	$ 561.27	$ -	0.00%
			Double	N/A	$ 1,078.35	$ -	0.00%	N/A	$ 1,092.34	$ -	0.00%	N/A	$ 1,107.06	$ -	0.00%	N/A	$ 1,122.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.59	$ -	0.00%	N/A	$ 928.49	$ -	0.00%	N/A	$ 941.01	$ -	0.00%	N/A	$ 954.15	$ -	0.00%
			Family	N/A	$ 1,536.64	$ -	0.00%	N/A	$ 1,556.59	$ -	0.00%	N/A	$ 1,577.57	$ -	0.00%	N/A	$ 1,599.61	$ -	0.00%
Platinum	EPO	N/A	SUPF1076																
			Single	N/A	$ 543.84	$ -	0.00%	N/A	$ 550.90	$ -	0.00%	N/A	$ 558.33	$ -	0.00%	N/A	$ 566.12	$ -	0.00%
			Double	N/A	$ 1,087.68	$ -	0.00%	N/A	$ 1,101.80	$ -	0.00%	N/A	$ 1,116.65	$ -	0.00%	N/A	$ 1,132.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.53	$ -	0.00%	N/A	$ 936.53	$ -	0.00%	N/A	$ 949.15	$ -	0.00%	N/A	$ 962.41	$ -	0.00%
			Family	N/A	$ 1,549.95	$ -	0.00%	N/A	$ 1,570.07	$ -	0.00%	N/A	$ 1,591.23	$ -	0.00%	N/A	$ 1,613.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1077																
			Single	N/A	$ 557.07	$ -	0.00%	N/A	$ 564.30	$ -	0.00%	N/A	$ 571.91	$ -	0.00%	N/A	$ 579.90	$ -	0.00%
			Double	N/A	$ 1,114.14	$ -	0.00%	N/A	$ 1,128.60	$ -	0.00%	N/A	$ 1,143.81	$ -	0.00%	N/A	$ 1,159.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 947.02	$ -	0.00%	N/A	$ 959.31	$ -	0.00%	N/A	$ 972.24	$ -	0.00%	N/A	$ 985.82	$ -	0.00%
			Family	N/A	$ 1,587.65	$ -	0.00%	N/A	$ 1,608.26	$ -	0.00%	N/A	$ 1,629.93	$ -	0.00%	N/A	$ 1,652.70	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1078																
			Single	N/A	$ 558.20	$ -	0.00%	N/A	$ 565.45	$ -	0.00%	N/A	$ 573.07	$ -	0.00%	N/A	$ 581.07	$ -	0.00%
			Double	N/A	$ 1,116.40	$ -	0.00%	N/A	$ 1,130.90	$ -	0.00%	N/A	$ 1,146.14	$ -	0.00%	N/A	$ 1,162.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.94	$ -	0.00%	N/A	$ 961.26	$ -	0.00%	N/A	$ 974.22	$ -	0.00%	N/A	$ 987.83	$ -	0.00%
			Family	N/A	$ 1,590.88	$ -	0.00%	N/A	$ 1,611.53	$ -	0.00%	N/A	$ 1,633.24	$ -	0.00%	N/A	$ 1,656.06	$ -	0.00%
Gold	EPO	N/A	SUGF2067																
			Single	N/A	$ 469.51	$ -	0.00%	N/A	$ 475.60	$ -	0.00%	N/A	$ 482.01	$ -	0.00%	N/A	$ 488.75	$ -	0.00%
			Double	N/A	$ 939.02	$ -	0.00%	N/A	$ 951.21	$ -	0.00%	N/A	$ 964.03	$ -	0.00%	N/A	$ 977.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.17	$ -	0.00%	N/A	$ 808.53	$ -	0.00%	N/A	$ 819.42	$ -	0.00%	N/A	$ 830.87	$ -	0.00%
			Family	N/A	$ 1,338.10	$ -	0.00%	N/A	$ 1,355.47	$ -	0.00%	N/A	$ 1,373.74	$ -	0.00%	N/A	$ 1,392.93	$ -	0.00%
Gold	EPO	N/A	SUGF2068																
			Single	N/A	$ 467.12	$ -	0.00%	N/A	$ 473.19	$ -	0.00%	N/A	$ 479.57	$ -	0.00%	N/A	$ 486.26	$ -	0.00%
			Double	N/A	$ 934.25	$ -	0.00%	N/A	$ 946.38	$ -	0.00%	N/A	$ 959.13	$ -	0.00%	N/A	$ 972.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 794.11	$ -	0.00%	N/A	$ 804.42	$ -	0.00%	N/A	$ 815.26	$ -	0.00%	N/A	$ 826.65	$ -	0.00%
			Family	N/A	$ 1,331.31	$ -	0.00%	N/A	$ 1,348.59	$ -	0.00%	N/A	$ 1,366.76	$ -	0.00%	N/A	$ 1,385.85	$ -	0.00%
Gold	EPO	N/A	SUGF2069																
			Single	N/A	$ 474.03	$ -	0.00%	N/A	$ 480.19	$ -	0.00%	N/A	$ 486.66	$ -	0.00%	N/A	$ 493.46	$ -	0.00%
			Double	N/A	$ 948.07	$ -	0.00%	N/A	$ 960.38	$ -	0.00%	N/A	$ 973.32	$ -	0.00%	N/A	$ 986.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.86	$ -	0.00%	N/A	$ 816.32	$ -	0.00%	N/A	$ 827.32	$ -	0.00%	N/A	$ 838.88	$ -	0.00%
			Family	N/A	$ 1,351.00	$ -	0.00%	N/A	$ 1,368.54	$ -	0.00%	N/A	$ 1,386.98	$ -	0.00%	N/A	$ 1,406.35	$ -	0.00%
Gold	EPO	N/A	SUGF2070																
			Single	N/A	$ 477.35	$ -	0.00%	N/A	$ 483.55	$ -	0.00%	N/A	$ 490.06	$ -	0.00%	N/A	$ 496.91	$ -	0.00%
			Double	N/A	$ 954.70	$ -	0.00%	N/A	$ 967.09	$ -	0.00%	N/A	$ 980.12	$ -	0.00%	N/A	$ 993.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 811.49	$ -	0.00%	N/A	$ 822.03	$ -	0.00%	N/A	$ 833.11	$ -	0.00%	N/A	$ 844.74	$ -	0.00%
			Family	N/A	$ 1,360.44	$ -	0.00%	N/A	$ 1,378.11	$ -	0.00%	N/A	$ 1,396.68	$ -	0.00%	N/A	$ 1,416.19	$ -	0.00%
Gold	EPO	N/A	SUGF2072																
			Single	N/A	$ 487.73	$ -	0.00%	N/A	$ 494.06	$ -	0.00%	N/A	$ 500.72	$ -	0.00%	N/A	$ 507.71	$ -	0.00%
			Double	N/A	$ 975.46	$ -	0.00%	N/A	$ 988.12	$ -	0.00%	N/A	$ 1,001.44	$ -	0.00%	N/A	$ 1,015.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 829.14	$ -	0.00%	N/A	$ 839.90	$ -	0.00%	N/A	$ 851.22	$ -	0.00%	N/A	$ 863.11	$ -	0.00%
			Family	N/A	$ 1,390.03	$ -	0.00%	N/A	$ 1,408.08	$ -	0.00%	N/A	$ 1,427.05	$ -	0.00%	N/A	$ 1,446.99	$ -	0.00%
Gold	EPO	N/A	SUGF2073																
			Single	N/A	$ 483.52	$ -	0.00%	N/A	$ 489.79	$ -	0.00%	N/A	$ 496.39	$ -	0.00%	N/A	$ 503.33	$ -	0.00%
			Double	N/A	$ 967.03	$ -	0.00%	N/A	$ 979.59	$ -	0.00%	N/A	$ 992.79	$ -	0.00%	N/A	$ 1,006.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 821.98	$ -	0.00%	N/A	$ 832.65	$ -	0.00%	N/A	$ 843.87	$ -	0.00%	N/A	$ 855.66	$ -	0.00%
			Family	N/A	$ 1,378.02	$ -	0.00%	N/A	$ 1,395.91	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%	N/A	$ 1,434.48	$ -	0.00%
Gold	EPO	N/A	SUGF2074																
			Single	N/A	$ 483.49	$ -	0.00%	N/A	$ 489.77	$ -	0.00%	N/A	$ 496.37	$ -	0.00%	N/A	$ 503.30	$ -	0.00%
			Double	N/A	$ 966.98	$ -	0.00%	N/A	$ 979.53	$ -	0.00%	N/A	$ 992.73	$ -	0.00%	N/A	$ 1,006.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 821.93	$ -	0.00%	N/A	$ 832.60	$ -	0.00%	N/A	$ 843.82	$ -	0.00%	N/A	$ 855.61	$ -	0.00%
			Family	N/A	$ 1,377.95	$ -	0.00%	N/A	$ 1,395.84	$ -	0.00%	N/A	$ 1,414.65	$ -	0.00%	N/A	$ 1,434.41	$ -	0.00%
Gold	HDE	N/A	SUGF2076																
			Single	N/A	$ 474.72	$ -	0.00%	N/A	$ 480.89	$ -	0.00%	N/A	$ 487.37	$ -	0.00%	N/A	$ 494.18	$ -	0.00%
			Double	N/A	$ 949.45	$ -	0.00%	N/A	$ 961.77	$ -	0.00%	N/A	$ 974.73	$ -	0.00%	N/A	$ 988.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.03	$ -	0.00%	N/A	$ 817.51	$ -	0.00%	N/A	$ 828.52	$ -	0.00%	N/A	$ 840.10	$ -	0.00%
			Family	N/A	$ 1,352.96	$ -	0.00%	N/A	$ 1,370.53	$ -	0.00%	N/A	$ 1,389.00	$ -	0.00%	N/A	$ 1,408.40	$ -	0.00%
Gold	EPO	N/A	SUGF2078																
			Single	N/A	$ 465.74	$ -	0.00%	N/A	$ 471.78	$ -	0.00%	N/A	$ 478.14	$ -	0.00%	N/A	$ 484.82	$ -	0.00%
			Double	N/A	$ 931.48	$ -	0.00%	N/A	$ 943.57	$ -	0.00%	N/A	$ 956.28	$ -	0.00%	N/A	$ 969.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.76	$ -	0.00%	N/A	$ 802.03	$ -	0.00%	N/A	$ 812.84	$ -	0.00%	N/A	$ 824.20	$ -	0.00%
			Family	N/A	$ 1,327.36	$ -	0.00%	N/A	$ 1,344.59	$ -	0.00%	N/A	$ 1,362.71	$ -	0.00%	N/A	$ 1,381.74	$ -	0.00%
Silver	EPO	N/A	SUSF3085																
			Single	N/A	$ 399.48	$ -	0.00%	N/A	$ 404.67	$ -	0.00%	N/A	$ 410.12	$ -	0.00%	N/A	$ 415.85	$ -	0.00%
			Double	N/A	$ 798.97	$ -	0.00%	N/A	$ 809.34	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.12	$ -	0.00%	N/A	$ 687.94	$ -	0.00%	N/A	$ 697.21	$ -	0.00%	N/A	$ 706.95	$ -	0.00%
			Family	N/A	$ 1,138.53	$ -	0.00%	N/A	$ 1,153.31	$ -	0.00%	N/A	$ 1,168.85	$ -	0.00%	N/A	$ 1,185.18	$ -	0.00%
Silver	EPO	N/A	SUSF3086																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.98	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.38	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.80	$ -	0.00%	N/A	$ 719.71	$ -	0.00%
			Family	N/A	$ 1,159.08	$ -	0.00%	N/A	$ 1,174.13	$ -	0.00%	N/A	$ 1,189.95	$ -	0.00%	N/A	$ 1,206.58	$ -	0.00%
Silver	EPO	N/A	SUSF3087																
			Single	N/A	$ 404.17	$ -	0.00%	N/A	$ 409.41	$ -	0.00%	N/A	$ 414.93	$ -	0.00%	N/A	$ 420.73	$ -	0.00%
			Double	N/A	$ 808.33	$ -	0.00%	N/A	$ 818.82	$ -	0.00%	N/A	$ 829.86	$ -	0.00%	N/A	$ 841.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.08	$ -	0.00%	N/A	$ 696.00	$ -	0.00%	N/A	$ 705.38	$ -	0.00%	N/A	$ 715.23	$ -	0.00%
			Family	N/A	$ 1,151.87	$ -	0.00%	N/A	$ 1,166.82	$ -	0.00%	N/A	$ 1,182.55	$ -	0.00%	N/A	$ 1,199.07	$ -	0.00%
Silver	HDE	N/A	SUSF3088																
			Single	N/A	$ 402.85	$ -	0.00%	N/A	$ 408.08	$ -	0.00%	N/A	$ 413.58	$ -	0.00%	N/A	$ 419.36	$ -	0.00%
			Double	N/A	$ 805.70	$ -	0.00%	N/A	$ 816.16	$ -	0.00%	N/A	$ 827.16	$ -	0.00%	N/A	$ 838.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 684.84	$ -	0.00%	N/A	$ 693.74	$ -	0.00%	N/A	$ 703.08	$ -	0.00%	N/A	$ 712.91	$ -	0.00%
			Family	N/A	$ 1,148.12	$ -	0.00%	N/A	$ 1,163.03	$ -	0.00%	N/A	$ 1,178.70	$ -	0.00%	N/A	$ 1,195.16	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3089																
			Single	N/A	$ 404.24	$ -	0.00%	N/A	$ 409.49	$ -	0.00%	N/A	$ 415.01	$ -	0.00%	N/A	$ 420.80	$ -	0.00%
			Double	N/A	$ 808.48	$ -	0.00%	N/A	$ 818.97	$ -	0.00%	N/A	$ 830.01	$ -	0.00%	N/A	$ 841.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.21	$ -	0.00%	N/A	$ 696.13	$ -	0.00%	N/A	$ 705.51	$ -	0.00%	N/A	$ 715.36	$ -	0.00%
			Family	N/A	$ 1,152.08	$ -	0.00%	N/A	$ 1,167.04	$ -	0.00%	N/A	$ 1,182.76	$ -	0.00%	N/A	$ 1,199.29	$ -	0.00%
Silver	HDE	N/A	SUSF3090																
			Single	N/A	$ 408.01	$ -	0.00%	N/A	$ 413.30	$ -	0.00%	N/A	$ 418.87	$ -	0.00%	N/A	$ 424.73	$ -	0.00%
			Double	N/A	$ 816.02	$ -	0.00%	N/A	$ 826.61	$ -	0.00%	N/A	$ 837.75	$ -	0.00%	N/A	$ 849.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 693.61	$ -	0.00%	N/A	$ 702.62	$ -	0.00%	N/A	$ 712.09	$ -	0.00%	N/A	$ 722.03	$ -	0.00%
			Family	N/A	$ 1,162.82	$ -	0.00%	N/A	$ 1,177.92	$ -	0.00%	N/A	$ 1,193.79	$ -	0.00%	N/A	$ 1,210.47	$ -	0.00%
Silver	HDE	N/A	SUSF3091																
			Single	N/A	$ 387.73	$ -	0.00%	N/A	$ 392.76	$ -	0.00%	N/A	$ 398.05	$ -	0.00%	N/A	$ 403.61	$ -	0.00%
			Double	N/A	$ 775.45	$ -	0.00%	N/A	$ 785.52	$ -	0.00%	N/A	$ 796.11	$ -	0.00%	N/A	$ 807.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.14	$ -	0.00%	N/A	$ 667.69	$ -	0.00%	N/A	$ 676.69	$ -	0.00%	N/A	$ 686.14	$ -	0.00%
			Family	N/A	$ 1,105.02	$ -	0.00%	N/A	$ 1,119.37	$ -	0.00%	N/A	$ 1,134.45	$ -	0.00%	N/A	$ 1,150.30	$ -	0.00%
Silver	HDE	N/A	SUSF3093																
			Single	N/A	$ 387.18	$ -	0.00%	N/A	$ 392.20	$ -	0.00%	N/A	$ 397.49	$ -	0.00%	N/A	$ 403.04	$ -	0.00%
			Double	N/A	$ 774.36	$ -	0.00%	N/A	$ 784.41	$ -	0.00%	N/A	$ 794.98	$ -	0.00%	N/A	$ 806.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.20	$ -	0.00%	N/A	$ 666.75	$ -	0.00%	N/A	$ 675.73	$ -	0.00%	N/A	$ 685.17	$ -	0.00%
			Family	N/A	$ 1,103.46	$ -	0.00%	N/A	$ 1,117.78	$ -	0.00%	N/A	$ 1,132.84	$ -	0.00%	N/A	$ 1,148.67	$ -	0.00%
Silver	HDE	N/A	SUSF3094																
			Single	N/A	$ 391.60	$ -	0.00%	N/A	$ 396.68	$ -	0.00%	N/A	$ 402.03	$ -	0.00%	N/A	$ 407.65	$ -	0.00%
			Double	N/A	$ 783.20	$ -	0.00%	N/A	$ 793.37	$ -	0.00%	N/A	$ 804.06	$ -	0.00%	N/A	$ 815.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.72	$ -	0.00%	N/A	$ 674.36	$ -	0.00%	N/A	$ 683.45	$ -	0.00%	N/A	$ 693.00	$ -	0.00%
			Family	N/A	$ 1,116.06	$ -	0.00%	N/A	$ 1,130.55	$ -	0.00%	N/A	$ 1,145.78	$ -	0.00%	N/A	$ 1,161.79	$ -	0.00%
Silver	HDE	N/A	SUSF3095																
			Single	N/A	$ 398.18	$ -	0.00%	N/A	$ 403.35	$ -	0.00%	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.49	$ -	0.00%
			Double	N/A	$ 796.36	$ -	0.00%	N/A	$ 806.70	$ -	0.00%	N/A	$ 817.57	$ -	0.00%	N/A	$ 828.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.91	$ -	0.00%	N/A	$ 685.69	$ -	0.00%	N/A	$ 694.93	$ -	0.00%	N/A	$ 704.64	$ -	0.00%
			Family	N/A	$ 1,134.81	$ -	0.00%	N/A	$ 1,149.54	$ -	0.00%	N/A	$ 1,165.03	$ -	0.00%	N/A	$ 1,181.31	$ -	0.00%
Silver	EPO	N/A	SUSF3096																
			Single	N/A	$ 399.79	$ -	0.00%	N/A	$ 404.98	$ -	0.00%	N/A	$ 410.44	$ -	0.00%	N/A	$ 416.18	$ -	0.00%
			Double	N/A	$ 799.59	$ -	0.00%	N/A	$ 809.97	$ -	0.00%	N/A	$ 820.88	$ -	0.00%	N/A	$ 832.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.65	$ -	0.00%	N/A	$ 688.47	$ -	0.00%	N/A	$ 697.75	$ -	0.00%	N/A	$ 707.50	$ -	0.00%
			Family	N/A	$ 1,139.41	$ -	0.00%	N/A	$ 1,154.20	$ -	0.00%	N/A	$ 1,169.76	$ -	0.00%	N/A	$ 1,186.10	$ -	0.00%
Silver	EPO	N/A	SUSF3097																
			Single	N/A	$ 391.35	$ -	0.00%	N/A	$ 396.43	$ -	0.00%	N/A	$ 401.78	$ -	0.00%	N/A	$ 407.39	$ -	0.00%
			Double	N/A	$ 782.71	$ -	0.00%	N/A	$ 792.87	$ -	0.00%	N/A	$ 803.55	$ -	0.00%	N/A	$ 814.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.30	$ -	0.00%	N/A	$ 673.94	$ -	0.00%	N/A	$ 683.02	$ -	0.00%	N/A	$ 692.56	$ -	0.00%
			Family	N/A	$ 1,115.36	$ -	0.00%	N/A	$ 1,129.83	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,161.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4092																
			Single	N/A	$ 341.25	$ -	0.00%	N/A	$ 345.68	$ -	0.00%	N/A	$ 350.34	$ -	0.00%	N/A	$ 355.23	$ -	0.00%
			Double	N/A	$ 682.50	$ -	0.00%	N/A	$ 691.36	$ -	0.00%	N/A	$ 700.67	$ -	0.00%	N/A	$ 710.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 580.12	$ -	0.00%	N/A	$ 587.65	$ -	0.00%	N/A	$ 595.57	$ -	0.00%	N/A	$ 603.89	$ -	0.00%
			Family	N/A	$ 972.56	$ -	0.00%	N/A	$ 985.18	$ -	0.00%	N/A	$ 998.46	$ -	0.00%	N/A	$ 1,012.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4094																
			Single	N/A	$ 335.28	$ -	0.00%	N/A	$ 339.63	$ -	0.00%	N/A	$ 344.21	$ -	0.00%	N/A	$ 349.02	$ -	0.00%
			Double	N/A	$ 670.56	$ -	0.00%	N/A	$ 679.26	$ -	0.00%	N/A	$ 688.42	$ -	0.00%	N/A	$ 698.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.97	$ -	0.00%	N/A	$ 577.37	$ -	0.00%	N/A	$ 585.15	$ -	0.00%	N/A	$ 593.33	$ -	0.00%
			Family	N/A	$ 955.54	$ -	0.00%	N/A	$ 967.95	$ -	0.00%	N/A	$ 980.99	$ -	0.00%	N/A	$ 994.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4095																
			Single	N/A	$ 336.57	$ -	0.00%	N/A	$ 340.94	$ -	0.00%	N/A	$ 345.54	$ -	0.00%	N/A	$ 350.36	$ -	0.00%
			Double	N/A	$ 673.14	$ -	0.00%	N/A	$ 681.88	$ -	0.00%	N/A	$ 691.07	$ -	0.00%	N/A	$ 700.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.62	$ -	0.00%
			Family	N/A	$ 959.23	$ -	0.00%	N/A	$ 971.68	$ -	0.00%	N/A	$ 984.78	$ -	0.00%	N/A	$ 998.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4096																
			Single	N/A	$ 336.31	$ -	0.00%	N/A	$ 340.68	$ -	0.00%	N/A	$ 345.27	$ -	0.00%	N/A	$ 350.09	$ -	0.00%
			Double	N/A	$ 672.63	$ -	0.00%	N/A	$ 681.36	$ -	0.00%	N/A	$ 690.54	$ -	0.00%	N/A	$ 700.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.73	$ -	0.00%	N/A	$ 579.15	$ -	0.00%	N/A	$ 586.96	$ -	0.00%	N/A	$ 595.16	$ -	0.00%
			Family	N/A	$ 958.49	$ -	0.00%	N/A	$ 970.93	$ -	0.00%	N/A	$ 984.02	$ -	0.00%	N/A	$ 997.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4097																
			Single	N/A	$ 338.11	$ -	0.00%	N/A	$ 342.50	$ -	0.00%	N/A	$ 347.12	$ -	0.00%	N/A	$ 351.96	$ -	0.00%
			Double	N/A	$ 676.22	$ -	0.00%	N/A	$ 685.00	$ -	0.00%	N/A	$ 694.23	$ -	0.00%	N/A	$ 703.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 574.79	$ -	0.00%	N/A	$ 582.25	$ -	0.00%	N/A	$ 590.10	$ -	0.00%	N/A	$ 598.34	$ -	0.00%
			Family	N/A	$ 963.62	$ -	0.00%	N/A	$ 976.13	$ -	0.00%	N/A	$ 989.28	$ -	0.00%	N/A	$ 1,003.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4098																
			Single	N/A	$ 342.75	$ -	0.00%	N/A	$ 347.20	$ -	0.00%	N/A	$ 351.87	$ -	0.00%	N/A	$ 356.79	$ -	0.00%
			Double	N/A	$ 685.49	$ -	0.00%	N/A	$ 694.39	$ -	0.00%	N/A	$ 703.75	$ -	0.00%	N/A	$ 713.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 582.67	$ -	0.00%	N/A	$ 590.23	$ -	0.00%	N/A	$ 598.19	$ -	0.00%	N/A	$ 606.54	$ -	0.00%
			Family	N/A	$ 976.83	$ -	0.00%	N/A	$ 989.51	$ -	0.00%	N/A	$ 1,002.84	$ -	0.00%	N/A	$ 1,016.85	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4099																
			Single	N/A	$ 337.45	$ -	0.00%	N/A	$ 341.83	$ -	0.00%	N/A	$ 346.43	$ -	0.00%	N/A	$ 351.27	$ -	0.00%
			Double	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.66	$ -	0.00%	N/A	$ 692.87	$ -	0.00%	N/A	$ 702.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.66	$ -	0.00%	N/A	$ 581.11	$ -	0.00%	N/A	$ 588.94	$ -	0.00%	N/A	$ 597.17	$ -	0.00%
			Family	N/A	$ 961.73	$ -	0.00%	N/A	$ 974.21	$ -	0.00%	N/A	$ 987.34	$ -	0.00%	N/A	$ 1,001.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4100																
			Single	N/A	$ 332.75	$ -	0.00%	N/A	$ 337.07	$ -	0.00%	N/A	$ 341.61	$ -	0.00%	N/A	$ 346.38	$ -	0.00%
			Double	N/A	$ 665.49	$ -	0.00%	N/A	$ 674.13	$ -	0.00%	N/A	$ 683.22	$ -	0.00%	N/A	$ 692.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 565.67	$ -	0.00%	N/A	$ 573.01	$ -	0.00%	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.85	$ -	0.00%
			Family	N/A	$ 948.33	$ -	0.00%	N/A	$ 960.64	$ -	0.00%	N/A	$ 973.59	$ -	0.00%	N/A	$ 987.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4102																
			Single	N/A	$ 334.52	$ -	0.00%	N/A	$ 338.86	$ -	0.00%	N/A	$ 343.43	$ -	0.00%	N/A	$ 348.22	$ -	0.00%
			Double	N/A	$ 669.03	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.85	$ -	0.00%	N/A	$ 696.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.68	$ -	0.00%	N/A	$ 576.06	$ -	0.00%	N/A	$ 583.82	$ -	0.00%	N/A	$ 591.98	$ -	0.00%
			Family	N/A	$ 953.37	$ -	0.00%	N/A	$ 965.75	$ -	0.00%	N/A	$ 978.77	$ -	0.00%	N/A	$ 992.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4103																
			Single	N/A	$ 337.51	$ -	0.00%	N/A	$ 341.90	$ -	0.00%	N/A	$ 346.50	$ -	0.00%	N/A	$ 351.34	$ -	0.00%
			Double	N/A	$ 675.03	$ -	0.00%	N/A	$ 683.79	$ -	0.00%	N/A	$ 693.01	$ -	0.00%	N/A	$ 702.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.78	$ -	0.00%	N/A	$ 581.22	$ -	0.00%	N/A	$ 589.06	$ -	0.00%	N/A	$ 597.28	$ -	0.00%
			Family	N/A	$ 961.92	$ -	0.00%	N/A	$ 974.40	$ -	0.00%	N/A	$ 987.53	$ -	0.00%	N/A	$ 1,001.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4105																
			Single	N/A	$ 322.90	$ -	0.00%	N/A	$ 327.09	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 336.13	$ -	0.00%
			Double	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.17	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 672.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 548.92	$ -	0.00%	N/A	$ 556.05	$ -	0.00%	N/A	$ 563.54	$ -	0.00%	N/A	$ 571.41	$ -	0.00%
			Family	N/A	$ 920.25	$ -	0.00%	N/A	$ 932.20	$ -	0.00%	N/A	$ 944.76	$ -	0.00%	N/A	$ 957.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4106																
			Single	N/A	$ 326.21	$ -	0.00%	N/A	$ 330.45	$ -	0.00%	N/A	$ 334.90	$ -	0.00%	N/A	$ 339.58	$ -	0.00%
			Double	N/A	$ 652.43	$ -	0.00%	N/A	$ 660.90	$ -	0.00%	N/A	$ 669.80	$ -	0.00%	N/A	$ 679.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.56	$ -	0.00%	N/A	$ 561.76	$ -	0.00%	N/A	$ 569.33	$ -	0.00%	N/A	$ 577.29	$ -	0.00%
			Family	N/A	$ 929.71	$ -	0.00%	N/A	$ 941.78	$ -	0.00%	N/A	$ 954.47	$ -	0.00%	N/A	$ 967.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4107																
			Single	N/A	$ 331.20	$ -	0.00%	N/A	$ 335.50	$ -	0.00%	N/A	$ 340.02	$ -	0.00%	N/A	$ 344.77	$ -	0.00%
			Double	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.01	$ -	0.00%	N/A	$ 680.05	$ -	0.00%	N/A	$ 689.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 563.05	$ -	0.00%	N/A	$ 570.36	$ -	0.00%	N/A	$ 578.04	$ -	0.00%	N/A	$ 586.12	$ -	0.00%
			Family	N/A	$ 943.93	$ -	0.00%	N/A	$ 956.18	$ -	0.00%	N/A	$ 969.07	$ -	0.00%	N/A	$ 982.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4108																
			Single	N/A	$ 335.73	$ -	0.00%	N/A	$ 340.09	$ -	0.00%	N/A	$ 344.68	$ -	0.00%	N/A	$ 349.49	$ -	0.00%
			Double	N/A	$ 671.47	$ -	0.00%	N/A	$ 680.19	$ -	0.00%	N/A	$ 689.35	$ -	0.00%	N/A	$ 698.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 570.75	$ -	0.00%	N/A	$ 578.16	$ -	0.00%	N/A	$ 585.95	$ -	0.00%	N/A	$ 594.13	$ -	0.00%
			Family	N/A	$ 956.84	$ -	0.00%	N/A	$ 969.26	$ -	0.00%	N/A	$ 982.33	$ -	0.00%	N/A	$ 996.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1086																
			Single	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.11	$ -	0.00%	N/A	$ 545.36	$ -	0.00%	N/A	$ 552.98	$ -	0.00%
			Double	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.22	$ -	0.00%	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.06	$ -	0.00%	N/A	$ 914.78	$ -	0.00%	N/A	$ 927.11	$ -	0.00%	N/A	$ 940.06	$ -	0.00%
			Family	N/A	$ 1,513.95	$ -	0.00%	N/A	$ 1,533.61	$ -	0.00%	N/A	$ 1,554.27	$ -	0.00%	N/A	$ 1,575.99	$ -	0.00%
Platinum	EPO	N/A	SUPF1087																
			Single	N/A	$ 555.28	$ -	0.00%	N/A	$ 562.49	$ -	0.00%	N/A	$ 570.07	$ -	0.00%	N/A	$ 578.04	$ -	0.00%
			Double	N/A	$ 1,110.57	$ -	0.00%	N/A	$ 1,124.99	$ -	0.00%	N/A	$ 1,140.15	$ -	0.00%	N/A	$ 1,156.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.98	$ -	0.00%	N/A	$ 956.24	$ -	0.00%	N/A	$ 969.12	$ -	0.00%	N/A	$ 982.66	$ -	0.00%
			Family	N/A	$ 1,582.56	$ -	0.00%	N/A	$ 1,603.11	$ -	0.00%	N/A	$ 1,624.71	$ -	0.00%	N/A	$ 1,647.41	$ -	0.00%
Platinum	EPO	N/A	SUPF1088																
			Single	N/A	$ 535.41	$ -	0.00%	N/A	$ 542.37	$ -	0.00%	N/A	$ 549.67	$ -	0.00%	N/A	$ 557.35	$ -	0.00%
			Double	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.73	$ -	0.00%	N/A	$ 1,099.35	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.21	$ -	0.00%	N/A	$ 922.02	$ -	0.00%	N/A	$ 934.45	$ -	0.00%	N/A	$ 947.50	$ -	0.00%
			Family	N/A	$ 1,525.93	$ -	0.00%	N/A	$ 1,545.74	$ -	0.00%	N/A	$ 1,566.57	$ -	0.00%	N/A	$ 1,588.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1090																
			Single	N/A	$ 540.05	$ -	0.00%	N/A	$ 547.06	$ -	0.00%	N/A	$ 554.43	$ -	0.00%	N/A	$ 562.18	$ -	0.00%
			Double	N/A	$ 1,080.10	$ -	0.00%	N/A	$ 1,094.12	$ -	0.00%	N/A	$ 1,108.87	$ -	0.00%	N/A	$ 1,124.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.09	$ -	0.00%	N/A	$ 930.00	$ -	0.00%	N/A	$ 942.54	$ -	0.00%	N/A	$ 955.70	$ -	0.00%
			Family	N/A	$ 1,539.14	$ -	0.00%	N/A	$ 1,559.13	$ -	0.00%	N/A	$ 1,580.14	$ -	0.00%	N/A	$ 1,602.21	$ -	0.00%
Platinum	EPO	N/A	SUPF1091																
			Single	N/A	$ 553.19	$ -	0.00%	N/A	$ 560.37	$ -	0.00%	N/A	$ 567.92	$ -	0.00%	N/A	$ 575.85	$ -	0.00%
			Double	N/A	$ 1,106.38	$ -	0.00%	N/A	$ 1,120.74	$ -	0.00%	N/A	$ 1,135.84	$ -	0.00%	N/A	$ 1,151.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.42	$ -	0.00%	N/A	$ 952.63	$ -	0.00%	N/A	$ 965.46	$ -	0.00%	N/A	$ 978.95	$ -	0.00%
			Family	N/A	$ 1,576.58	$ -	0.00%	N/A	$ 1,597.05	$ -	0.00%	N/A	$ 1,618.57	$ -	0.00%	N/A	$ 1,641.18	$ -	0.00%
Platinum	EPO	N/A	SUPF1092																
			Single	N/A	$ 554.31	$ -	0.00%	N/A	$ 561.51	$ -	0.00%	N/A	$ 569.07	$ -	0.00%	N/A	$ 577.02	$ -	0.00%
			Double	N/A	$ 1,108.62	$ -	0.00%	N/A	$ 1,123.01	$ -	0.00%	N/A	$ 1,138.15	$ -	0.00%	N/A	$ 1,154.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 942.33	$ -	0.00%	N/A	$ 954.56	$ -	0.00%	N/A	$ 967.43	$ -	0.00%	N/A	$ 980.94	$ -	0.00%
			Family	N/A	$ 1,579.79	$ -	0.00%	N/A	$ 1,600.30	$ -	0.00%	N/A	$ 1,621.86	$ -	0.00%	N/A	$ 1,644.52	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2080																
			Single	N/A	$ 466.24	$ -	0.00%	N/A	$ 472.29	$ -	0.00%	N/A	$ 478.65	$ -	0.00%	N/A	$ 485.34	$ -	0.00%
			Double	N/A	$ 932.47	$ -	0.00%	N/A	$ 944.58	$ -	0.00%	N/A	$ 957.31	$ -	0.00%	N/A	$ 970.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.60	$ -	0.00%	N/A	$ 802.89	$ -	0.00%	N/A	$ 813.71	$ -	0.00%	N/A	$ 825.08	$ -	0.00%
			Family	N/A	$ 1,328.77	$ -	0.00%	N/A	$ 1,346.02	$ -	0.00%	N/A	$ 1,364.16	$ -	0.00%	N/A	$ 1,383.22	$ -	0.00%
Gold	EPO	N/A	SUGF2081																
			Single	N/A	$ 463.87	$ -	0.00%	N/A	$ 469.89	$ -	0.00%	N/A	$ 476.22	$ -	0.00%	N/A	$ 482.88	$ -	0.00%
			Double	N/A	$ 927.74	$ -	0.00%	N/A	$ 939.78	$ -	0.00%	N/A	$ 952.44	$ -	0.00%	N/A	$ 965.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.58	$ -	0.00%	N/A	$ 798.81	$ -	0.00%	N/A	$ 809.58	$ -	0.00%	N/A	$ 820.89	$ -	0.00%
			Family	N/A	$ 1,322.03	$ -	0.00%	N/A	$ 1,339.19	$ -	0.00%	N/A	$ 1,357.23	$ -	0.00%	N/A	$ 1,376.19	$ -	0.00%
Gold	EPO	N/A	SUGF2082																
			Single	N/A	$ 470.73	$ -	0.00%	N/A	$ 476.84	$ -	0.00%	N/A	$ 483.27	$ -	0.00%	N/A	$ 490.02	$ -	0.00%
			Double	N/A	$ 941.46	$ -	0.00%	N/A	$ 953.68	$ -	0.00%	N/A	$ 966.53	$ -	0.00%	N/A	$ 980.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.24	$ -	0.00%	N/A	$ 810.63	$ -	0.00%	N/A	$ 821.55	$ -	0.00%	N/A	$ 833.03	$ -	0.00%
			Family	N/A	$ 1,341.58	$ -	0.00%	N/A	$ 1,359.00	$ -	0.00%	N/A	$ 1,377.31	$ -	0.00%	N/A	$ 1,396.55	$ -	0.00%
Gold	EPO	N/A	SUGF2083																
			Single	N/A	$ 474.02	$ -	0.00%	N/A	$ 480.18	$ -	0.00%	N/A	$ 486.65	$ -	0.00%	N/A	$ 493.44	$ -	0.00%
			Double	N/A	$ 948.04	$ -	0.00%	N/A	$ 960.35	$ -	0.00%	N/A	$ 973.29	$ -	0.00%	N/A	$ 986.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.84	$ -	0.00%	N/A	$ 816.30	$ -	0.00%	N/A	$ 827.30	$ -	0.00%	N/A	$ 838.86	$ -	0.00%
			Family	N/A	$ 1,350.96	$ -	0.00%	N/A	$ 1,368.50	$ -	0.00%	N/A	$ 1,386.94	$ -	0.00%	N/A	$ 1,406.32	$ -	0.00%
Gold	EPO	N/A	SUGF2085																
			Single	N/A	$ 484.33	$ -	0.00%	N/A	$ 490.62	$ -	0.00%	N/A	$ 497.23	$ -	0.00%	N/A	$ 504.18	$ -	0.00%
			Double	N/A	$ 968.66	$ -	0.00%	N/A	$ 981.24	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,008.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 823.36	$ -	0.00%	N/A	$ 834.05	$ -	0.00%	N/A	$ 845.29	$ -	0.00%	N/A	$ 857.10	$ -	0.00%
			Family	N/A	$ 1,380.34	$ -	0.00%	N/A	$ 1,398.26	$ -	0.00%	N/A	$ 1,417.10	$ -	0.00%	N/A	$ 1,436.90	$ -	0.00%
Gold	EPO	N/A	SUGF2086																
			Single	N/A	$ 480.15	$ -	0.00%	N/A	$ 486.38	$ -	0.00%	N/A	$ 492.93	$ -	0.00%	N/A	$ 499.82	$ -	0.00%
			Double	N/A	$ 960.29	$ -	0.00%	N/A	$ 972.76	$ -	0.00%	N/A	$ 985.87	$ -	0.00%	N/A	$ 999.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.25	$ -	0.00%	N/A	$ 826.84	$ -	0.00%	N/A	$ 837.99	$ -	0.00%	N/A	$ 849.69	$ -	0.00%
			Family	N/A	$ 1,368.42	$ -	0.00%	N/A	$ 1,386.18	$ -	0.00%	N/A	$ 1,404.86	$ -	0.00%	N/A	$ 1,424.48	$ -	0.00%
Gold	EPO	N/A	SUGF2087																
			Single	N/A	$ 480.12	$ -	0.00%	N/A	$ 486.35	$ -	0.00%	N/A	$ 492.91	$ -	0.00%	N/A	$ 499.79	$ -	0.00%
			Double	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.71	$ -	0.00%	N/A	$ 985.81	$ -	0.00%	N/A	$ 999.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.21	$ -	0.00%	N/A	$ 826.80	$ -	0.00%	N/A	$ 837.94	$ -	0.00%	N/A	$ 849.65	$ -	0.00%
			Family	N/A	$ 1,368.34	$ -	0.00%	N/A	$ 1,386.11	$ -	0.00%	N/A	$ 1,404.79	$ -	0.00%	N/A	$ 1,424.41	$ -	0.00%
Gold	HDE	N/A	SUGF2089																
			Single	N/A	$ 471.41	$ -	0.00%	N/A	$ 477.53	$ -	0.00%	N/A	$ 483.97	$ -	0.00%	N/A	$ 490.73	$ -	0.00%
			Double	N/A	$ 942.83	$ -	0.00%	N/A	$ 955.07	$ -	0.00%	N/A	$ 967.94	$ -	0.00%	N/A	$ 981.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.41	$ -	0.00%	N/A	$ 811.81	$ -	0.00%	N/A	$ 822.75	$ -	0.00%	N/A	$ 834.24	$ -	0.00%
			Family	N/A	$ 1,343.53	$ -	0.00%	N/A	$ 1,360.97	$ -	0.00%	N/A	$ 1,379.31	$ -	0.00%	N/A	$ 1,398.58	$ -	0.00%
Gold	EPO	N/A	SUGF2091																
			Single	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.50	$ -	0.00%	N/A	$ 474.81	$ -	0.00%	N/A	$ 481.44	$ -	0.00%
			Double	N/A	$ 924.98	$ -	0.00%	N/A	$ 936.99	$ -	0.00%	N/A	$ 949.62	$ -	0.00%	N/A	$ 962.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.24	$ -	0.00%	N/A	$ 796.44	$ -	0.00%	N/A	$ 807.18	$ -	0.00%	N/A	$ 818.45	$ -	0.00%
			Family	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.21	$ -	0.00%	N/A	$ 1,353.21	$ -	0.00%	N/A	$ 1,372.11	$ -	0.00%
Silver	EPO	N/A	SUSF3101																
			Single	N/A	$ 396.70	$ -	0.00%	N/A	$ 401.85	$ -	0.00%	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.95	$ -	0.00%
			Double	N/A	$ 793.40	$ -	0.00%	N/A	$ 803.70	$ -	0.00%	N/A	$ 814.53	$ -	0.00%	N/A	$ 825.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.39	$ -	0.00%	N/A	$ 683.14	$ -	0.00%	N/A	$ 692.35	$ -	0.00%	N/A	$ 702.02	$ -	0.00%
			Family	N/A	$ 1,130.59	$ -	0.00%	N/A	$ 1,145.27	$ -	0.00%	N/A	$ 1,160.70	$ -	0.00%	N/A	$ 1,176.91	$ -	0.00%
Silver	EPO	N/A	SUSF3102																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 686.56	$ -	0.00%	N/A	$ 695.48	$ -	0.00%	N/A	$ 704.85	$ -	0.00%	N/A	$ 714.70	$ -	0.00%
			Family	N/A	$ 1,151.00	$ -	0.00%	N/A	$ 1,165.95	$ -	0.00%	N/A	$ 1,181.66	$ -	0.00%	N/A	$ 1,198.17	$ -	0.00%
Silver	EPO	N/A	SUSF3103																
			Single	N/A	$ 401.35	$ -	0.00%	N/A	$ 406.56	$ -	0.00%	N/A	$ 412.04	$ -	0.00%	N/A	$ 417.79	$ -	0.00%
			Double	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.12	$ -	0.00%	N/A	$ 824.07	$ -	0.00%	N/A	$ 835.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.29	$ -	0.00%	N/A	$ 691.15	$ -	0.00%	N/A	$ 700.46	$ -	0.00%	N/A	$ 710.25	$ -	0.00%
			Family	N/A	$ 1,143.84	$ -	0.00%	N/A	$ 1,158.69	$ -	0.00%	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,190.71	$ -	0.00%
Silver	HDE	N/A	SUSF3104																
			Single	N/A	$ 400.04	$ -	0.00%	N/A	$ 405.24	$ -	0.00%	N/A	$ 410.70	$ -	0.00%	N/A	$ 416.43	$ -	0.00%
			Double	N/A	$ 800.08	$ -	0.00%	N/A	$ 810.47	$ -	0.00%	N/A	$ 821.39	$ -	0.00%	N/A	$ 832.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.07	$ -	0.00%	N/A	$ 688.90	$ -	0.00%	N/A	$ 698.18	$ -	0.00%	N/A	$ 707.94	$ -	0.00%
			Family	N/A	$ 1,140.12	$ -	0.00%	N/A	$ 1,154.92	$ -	0.00%	N/A	$ 1,170.48	$ -	0.00%	N/A	$ 1,186.83	$ -	0.00%
Silver	HDE	N/A	SUSF3105																
			Single	N/A	$ 401.42	$ -	0.00%	N/A	$ 406.63	$ -	0.00%	N/A	$ 412.11	$ -	0.00%	N/A	$ 417.87	$ -	0.00%
			Double	N/A	$ 802.84	$ -	0.00%	N/A	$ 813.27	$ -	0.00%	N/A	$ 824.22	$ -	0.00%	N/A	$ 835.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.42	$ -	0.00%	N/A	$ 691.28	$ -	0.00%	N/A	$ 700.59	$ -	0.00%	N/A	$ 710.38	$ -	0.00%
			Family	N/A	$ 1,144.05	$ -	0.00%	N/A	$ 1,158.90	$ -	0.00%	N/A	$ 1,174.52	$ -	0.00%	N/A	$ 1,190.93	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3106																
			Single	N/A	$ 405.16	$ -	0.00%	N/A	$ 410.42	$ -	0.00%	N/A	$ 415.95	$ -	0.00%	N/A	$ 421.76	$ -	0.00%
			Double	N/A	$ 810.33	$ -	0.00%	N/A	$ 820.85	$ -	0.00%	N/A	$ 831.91	$ -	0.00%	N/A	$ 843.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.78	$ -	0.00%	N/A	$ 697.72	$ -	0.00%	N/A	$ 707.12	$ -	0.00%	N/A	$ 717.00	$ -	0.00%
			Family	N/A	$ 1,154.72	$ -	0.00%	N/A	$ 1,169.71	$ -	0.00%	N/A	$ 1,185.47	$ -	0.00%	N/A	$ 1,202.03	$ -	0.00%
Silver	HDE	N/A	SUSF3107																
			Single	N/A	$ 385.02	$ -	0.00%	N/A	$ 390.02	$ -	0.00%	N/A	$ 395.28	$ -	0.00%	N/A	$ 400.80	$ -	0.00%
			Double	N/A	$ 770.05	$ -	0.00%	N/A	$ 780.05	$ -	0.00%	N/A	$ 790.56	$ -	0.00%	N/A	$ 801.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.54	$ -	0.00%	N/A	$ 663.04	$ -	0.00%	N/A	$ 671.97	$ -	0.00%	N/A	$ 681.36	$ -	0.00%
			Family	N/A	$ 1,097.32	$ -	0.00%	N/A	$ 1,111.56	$ -	0.00%	N/A	$ 1,126.54	$ -	0.00%	N/A	$ 1,142.28	$ -	0.00%
Silver	HDE	N/A	SUSF3109																
			Single	N/A	$ 384.48	$ -	0.00%	N/A	$ 389.47	$ -	0.00%	N/A	$ 394.72	$ -	0.00%	N/A	$ 400.23	$ -	0.00%
			Double	N/A	$ 768.96	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.44	$ -	0.00%	N/A	$ 800.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.61	$ -	0.00%	N/A	$ 662.10	$ -	0.00%	N/A	$ 671.02	$ -	0.00%	N/A	$ 680.40	$ -	0.00%
			Family	N/A	$ 1,095.77	$ -	0.00%	N/A	$ 1,109.99	$ -	0.00%	N/A	$ 1,124.95	$ -	0.00%	N/A	$ 1,140.66	$ -	0.00%
Silver	HDE	N/A	SUSF3110																
			Single	N/A	$ 388.87	$ -	0.00%	N/A	$ 393.92	$ -	0.00%	N/A	$ 399.23	$ -	0.00%	N/A	$ 404.80	$ -	0.00%
			Double	N/A	$ 777.74	$ -	0.00%	N/A	$ 787.84	$ -	0.00%	N/A	$ 798.45	$ -	0.00%	N/A	$ 809.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.08	$ -	0.00%	N/A	$ 669.66	$ -	0.00%	N/A	$ 678.69	$ -	0.00%	N/A	$ 688.17	$ -	0.00%
			Family	N/A	$ 1,108.28	$ -	0.00%	N/A	$ 1,122.67	$ -	0.00%	N/A	$ 1,137.80	$ -	0.00%	N/A	$ 1,153.69	$ -	0.00%
Silver	HDE	N/A	SUSF3111																
			Single	N/A	$ 395.40	$ -	0.00%	N/A	$ 400.54	$ -	0.00%	N/A	$ 405.93	$ -	0.00%	N/A	$ 411.61	$ -	0.00%
			Double	N/A	$ 790.81	$ -	0.00%	N/A	$ 801.07	$ -	0.00%	N/A	$ 811.87	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.19	$ -	0.00%	N/A	$ 680.91	$ -	0.00%	N/A	$ 690.09	$ -	0.00%	N/A	$ 699.73	$ -	0.00%
			Family	N/A	$ 1,126.90	$ -	0.00%	N/A	$ 1,141.53	$ -	0.00%	N/A	$ 1,156.91	$ -	0.00%	N/A	$ 1,173.08	$ -	0.00%
Silver	EPO	N/A	SUSF3112																
			Single	N/A	$ 397.01	$ -	0.00%	N/A	$ 402.16	$ -	0.00%	N/A	$ 407.58	$ -	0.00%	N/A	$ 413.27	$ -	0.00%
			Double	N/A	$ 794.01	$ -	0.00%	N/A	$ 804.32	$ -	0.00%	N/A	$ 815.16	$ -	0.00%	N/A	$ 826.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.91	$ -	0.00%	N/A	$ 683.67	$ -	0.00%	N/A	$ 692.89	$ -	0.00%	N/A	$ 702.57	$ -	0.00%
			Family	N/A	$ 1,131.47	$ -	0.00%	N/A	$ 1,146.16	$ -	0.00%	N/A	$ 1,161.60	$ -	0.00%	N/A	$ 1,177.83	$ -	0.00%
Silver	EPO	N/A	SUSF3113																
			Single	N/A	$ 388.62	$ -	0.00%	N/A	$ 393.67	$ -	0.00%	N/A	$ 398.97	$ -	0.00%	N/A	$ 404.55	$ -	0.00%
			Double	N/A	$ 777.25	$ -	0.00%	N/A	$ 787.34	$ -	0.00%	N/A	$ 797.95	$ -	0.00%	N/A	$ 809.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.66	$ -	0.00%	N/A	$ 669.24	$ -	0.00%	N/A	$ 678.26	$ -	0.00%	N/A	$ 687.73	$ -	0.00%
			Family	N/A	$ 1,107.58	$ -	0.00%	N/A	$ 1,121.96	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4110																
			Single	N/A	$ 338.87	$ -	0.00%	N/A	$ 343.27	$ -	0.00%	N/A	$ 347.89	$ -	0.00%	N/A	$ 352.75	$ -	0.00%
			Double	N/A	$ 677.74	$ -	0.00%	N/A	$ 686.54	$ -	0.00%	N/A	$ 695.79	$ -	0.00%	N/A	$ 705.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 576.08	$ -	0.00%	N/A	$ 583.56	$ -	0.00%	N/A	$ 591.42	$ -	0.00%	N/A	$ 599.68	$ -	0.00%
			Family	N/A	$ 965.78	$ -	0.00%	N/A	$ 978.32	$ -	0.00%	N/A	$ 991.50	$ -	0.00%	N/A	$ 1,005.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4112																
			Single	N/A	$ 332.94	$ -	0.00%	N/A	$ 337.26	$ -	0.00%	N/A	$ 341.81	$ -	0.00%	N/A	$ 346.58	$ -	0.00%
			Double	N/A	$ 665.88	$ -	0.00%	N/A	$ 674.53	$ -	0.00%	N/A	$ 683.62	$ -	0.00%	N/A	$ 693.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.00	$ -	0.00%	N/A	$ 573.35	$ -	0.00%	N/A	$ 581.07	$ -	0.00%	N/A	$ 589.19	$ -	0.00%
			Family	N/A	$ 948.88	$ -	0.00%	N/A	$ 961.20	$ -	0.00%	N/A	$ 974.15	$ -	0.00%	N/A	$ 987.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4113																
			Single	N/A	$ 334.23	$ -	0.00%	N/A	$ 338.57	$ -	0.00%	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.92	$ -	0.00%
			Double	N/A	$ 668.45	$ -	0.00%	N/A	$ 677.13	$ -	0.00%	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.18	$ -	0.00%	N/A	$ 575.56	$ -	0.00%	N/A	$ 583.32	$ -	0.00%	N/A	$ 591.47	$ -	0.00%
			Family	N/A	$ 952.55	$ -	0.00%	N/A	$ 964.91	$ -	0.00%	N/A	$ 977.91	$ -	0.00%	N/A	$ 991.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4114																
			Single	N/A	$ 333.97	$ -	0.00%	N/A	$ 338.30	$ -	0.00%	N/A	$ 342.86	$ -	0.00%	N/A	$ 347.65	$ -	0.00%
			Double	N/A	$ 667.94	$ -	0.00%	N/A	$ 676.61	$ -	0.00%	N/A	$ 685.73	$ -	0.00%	N/A	$ 695.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 567.75	$ -	0.00%	N/A	$ 575.12	$ -	0.00%	N/A	$ 582.87	$ -	0.00%	N/A	$ 591.01	$ -	0.00%
			Family	N/A	$ 951.81	$ -	0.00%	N/A	$ 964.17	$ -	0.00%	N/A	$ 977.16	$ -	0.00%	N/A	$ 990.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4115																
			Single	N/A	$ 335.75	$ -	0.00%	N/A	$ 340.11	$ -	0.00%	N/A	$ 344.70	$ -	0.00%	N/A	$ 349.51	$ -	0.00%
			Double	N/A	$ 671.51	$ -	0.00%	N/A	$ 680.23	$ -	0.00%	N/A	$ 689.39	$ -	0.00%	N/A	$ 699.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 570.78	$ -	0.00%	N/A	$ 578.19	$ -	0.00%	N/A	$ 585.98	$ -	0.00%	N/A	$ 594.17	$ -	0.00%
			Family	N/A	$ 956.90	$ -	0.00%	N/A	$ 969.32	$ -	0.00%	N/A	$ 982.38	$ -	0.00%	N/A	$ 996.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4116																
			Single	N/A	$ 340.36	$ -	0.00%	N/A	$ 344.78	$ -	0.00%	N/A	$ 349.42	$ -	0.00%	N/A	$ 354.30	$ -	0.00%
			Double	N/A	$ 680.71	$ -	0.00%	N/A	$ 689.55	$ -	0.00%	N/A	$ 698.84	$ -	0.00%	N/A	$ 708.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 578.61	$ -	0.00%	N/A	$ 586.12	$ -	0.00%	N/A	$ 594.02	$ -	0.00%	N/A	$ 602.31	$ -	0.00%
			Family	N/A	$ 970.02	$ -	0.00%	N/A	$ 982.61	$ -	0.00%	N/A	$ 995.85	$ -	0.00%	N/A	$ 1,009.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4117																
			Single	N/A	$ 335.10	$ -	0.00%	N/A	$ 339.45	$ -	0.00%	N/A	$ 344.02	$ -	0.00%	N/A	$ 348.83	$ -	0.00%
			Double	N/A	$ 670.19	$ -	0.00%	N/A	$ 678.89	$ -	0.00%	N/A	$ 688.04	$ -	0.00%	N/A	$ 697.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.66	$ -	0.00%	N/A	$ 577.06	$ -	0.00%	N/A	$ 584.83	$ -	0.00%	N/A	$ 593.00	$ -	0.00%
			Family	N/A	$ 955.02	$ -	0.00%	N/A	$ 967.42	$ -	0.00%	N/A	$ 980.46	$ -	0.00%	N/A	$ 994.15	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4118																
			Single	N/A	$ 330.43	$ -	0.00%	N/A	$ 334.72	$ -	0.00%	N/A	$ 339.23	$ -	0.00%	N/A	$ 343.97	$ -	0.00%
			Double	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 561.73	$ -	0.00%	N/A	$ 569.02	$ -	0.00%	N/A	$ 576.69	$ -	0.00%	N/A	$ 584.74	$ -	0.00%
			Family	N/A	$ 941.72	$ -	0.00%	N/A	$ 953.94	$ -	0.00%	N/A	$ 966.80	$ -	0.00%	N/A	$ 980.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4120																
			Single	N/A	$ 332.19	$ -	0.00%	N/A	$ 336.50	$ -	0.00%	N/A	$ 341.03	$ -	0.00%	N/A	$ 345.80	$ -	0.00%
			Double	N/A	$ 664.37	$ -	0.00%	N/A	$ 673.00	$ -	0.00%	N/A	$ 682.07	$ -	0.00%	N/A	$ 691.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 564.72	$ -	0.00%	N/A	$ 572.05	$ -	0.00%	N/A	$ 579.76	$ -	0.00%	N/A	$ 587.85	$ -	0.00%
			Family	N/A	$ 946.73	$ -	0.00%	N/A	$ 959.02	$ -	0.00%	N/A	$ 971.94	$ -	0.00%	N/A	$ 985.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4121																
			Single	N/A	$ 335.16	$ -	0.00%	N/A	$ 339.51	$ -	0.00%	N/A	$ 344.09	$ -	0.00%	N/A	$ 348.90	$ -	0.00%
			Double	N/A	$ 670.32	$ -	0.00%	N/A	$ 679.03	$ -	0.00%	N/A	$ 688.18	$ -	0.00%	N/A	$ 697.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 569.78	$ -	0.00%	N/A	$ 577.17	$ -	0.00%	N/A	$ 584.95	$ -	0.00%	N/A	$ 593.12	$ -	0.00%
			Family	N/A	$ 955.21	$ -	0.00%	N/A	$ 967.61	$ -	0.00%	N/A	$ 980.65	$ -	0.00%	N/A	$ 994.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4123																
			Single	N/A	$ 320.64	$ -	0.00%	N/A	$ 324.81	$ -	0.00%	N/A	$ 329.18	$ -	0.00%	N/A	$ 333.78	$ -	0.00%
			Double	N/A	$ 641.29	$ -	0.00%	N/A	$ 649.61	$ -	0.00%	N/A	$ 658.37	$ -	0.00%	N/A	$ 667.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 545.10	$ -	0.00%	N/A	$ 552.17	$ -	0.00%	N/A	$ 559.61	$ -	0.00%	N/A	$ 567.43	$ -	0.00%
			Family	N/A	$ 913.84	$ -	0.00%	N/A	$ 925.70	$ -	0.00%	N/A	$ 938.18	$ -	0.00%	N/A	$ 951.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4124																
			Single	N/A	$ 323.94	$ -	0.00%	N/A	$ 328.14	$ -	0.00%	N/A	$ 332.57	$ -	0.00%	N/A	$ 337.21	$ -	0.00%
			Double	N/A	$ 647.88	$ -	0.00%	N/A	$ 656.29	$ -	0.00%	N/A	$ 665.13	$ -	0.00%	N/A	$ 674.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 550.70	$ -	0.00%	N/A	$ 557.85	$ -	0.00%	N/A	$ 565.36	$ -	0.00%	N/A	$ 573.26	$ -	0.00%
			Family	N/A	$ 923.23	$ -	0.00%	N/A	$ 935.21	$ -	0.00%	N/A	$ 947.81	$ -	0.00%	N/A	$ 961.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4125																
			Single	N/A	$ 328.90	$ -	0.00%	N/A	$ 333.16	$ -	0.00%	N/A	$ 337.65	$ -	0.00%	N/A	$ 342.37	$ -	0.00%
			Double	N/A	$ 657.79	$ -	0.00%	N/A	$ 666.33	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 559.12	$ -	0.00%	N/A	$ 566.38	$ -	0.00%	N/A	$ 574.01	$ -	0.00%	N/A	$ 582.03	$ -	0.00%
			Family	N/A	$ 937.35	$ -	0.00%	N/A	$ 949.52	$ -	0.00%	N/A	$ 962.31	$ -	0.00%	N/A	$ 975.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4126																
			Single	N/A	$ 333.39	$ -	0.00%	N/A	$ 337.72	$ -	0.00%	N/A	$ 342.27	$ -	0.00%	N/A	$ 347.05	$ -	0.00%
			Double	N/A	$ 666.79	$ -	0.00%	N/A	$ 675.44	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 694.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.77	$ -	0.00%	N/A	$ 574.13	$ -	0.00%	N/A	$ 581.86	$ -	0.00%	N/A	$ 589.99	$ -	0.00%
			Family	N/A	$ 950.17	$ -	0.00%	N/A	$ 962.51	$ -	0.00%	N/A	$ 975.48	$ -	0.00%	N/A	$ 989.11	$ -	0.00%
Platinum	EPO	N/A	SUPF1100																
			Single	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.50	$ -	0.00%	N/A	$ 532.58	$ -	0.00%	N/A	$ 540.02	$ -	0.00%
			Double	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%	N/A	$ 1,065.16	$ -	0.00%	N/A	$ 1,080.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.90	$ -	0.00%	N/A	$ 893.34	$ -	0.00%	N/A	$ 905.38	$ -	0.00%	N/A	$ 918.03	$ -	0.00%
			Family	N/A	$ 1,478.47	$ -	0.00%	N/A	$ 1,497.66	$ -	0.00%	N/A	$ 1,517.85	$ -	0.00%	N/A	$ 1,539.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1101																
			Single	N/A	$ 542.27	$ -	0.00%	N/A	$ 549.31	$ -	0.00%	N/A	$ 556.71	$ -	0.00%	N/A	$ 564.49	$ -	0.00%
			Double	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.62	$ -	0.00%	N/A	$ 1,113.42	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.86	$ -	0.00%	N/A	$ 933.83	$ -	0.00%	N/A	$ 946.41	$ -	0.00%	N/A	$ 959.63	$ -	0.00%
			Family	N/A	$ 1,545.47	$ -	0.00%	N/A	$ 1,565.53	$ -	0.00%	N/A	$ 1,586.63	$ -	0.00%	N/A	$ 1,608.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1102																
			Single	N/A	$ 522.87	$ -	0.00%	N/A	$ 529.65	$ -	0.00%	N/A	$ 536.79	$ -	0.00%	N/A	$ 544.29	$ -	0.00%
			Double	N/A	$ 1,045.73	$ -	0.00%	N/A	$ 1,059.31	$ -	0.00%	N/A	$ 1,073.58	$ -	0.00%	N/A	$ 1,088.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.87	$ -	0.00%	N/A	$ 900.41	$ -	0.00%	N/A	$ 912.54	$ -	0.00%	N/A	$ 925.29	$ -	0.00%
			Family	N/A	$ 1,490.17	$ -	0.00%	N/A	$ 1,509.51	$ -	0.00%	N/A	$ 1,529.85	$ -	0.00%	N/A	$ 1,551.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1104																
			Single	N/A	$ 527.39	$ -	0.00%	N/A	$ 534.24	$ -	0.00%	N/A	$ 541.44	$ -	0.00%	N/A	$ 549.00	$ -	0.00%
			Double	N/A	$ 1,054.79	$ -	0.00%	N/A	$ 1,068.48	$ -	0.00%	N/A	$ 1,082.88	$ -	0.00%	N/A	$ 1,098.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.57	$ -	0.00%	N/A	$ 908.21	$ -	0.00%	N/A	$ 920.45	$ -	0.00%	N/A	$ 933.30	$ -	0.00%
			Family	N/A	$ 1,503.07	$ -	0.00%	N/A	$ 1,522.58	$ -	0.00%	N/A	$ 1,543.10	$ -	0.00%	N/A	$ 1,564.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1105																
			Single	N/A	$ 540.22	$ -	0.00%	N/A	$ 547.24	$ -	0.00%	N/A	$ 554.61	$ -	0.00%	N/A	$ 562.36	$ -	0.00%
			Double	N/A	$ 1,080.44	$ -	0.00%	N/A	$ 1,094.47	$ -	0.00%	N/A	$ 1,109.22	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.38	$ -	0.00%	N/A	$ 930.30	$ -	0.00%	N/A	$ 942.84	$ -	0.00%	N/A	$ 956.01	$ -	0.00%
			Family	N/A	$ 1,539.63	$ -	0.00%	N/A	$ 1,559.62	$ -	0.00%	N/A	$ 1,580.64	$ -	0.00%	N/A	$ 1,602.72	$ -	0.00%
Platinum	EPO	N/A	SUPF1106																
			Single	N/A	$ 541.32	$ -	0.00%	N/A	$ 548.35	$ -	0.00%	N/A	$ 555.74	$ -	0.00%	N/A	$ 563.50	$ -	0.00%
			Double	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,096.69	$ -	0.00%	N/A	$ 1,111.47	$ -	0.00%	N/A	$ 1,127.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.24	$ -	0.00%	N/A	$ 932.19	$ -	0.00%	N/A	$ 944.75	$ -	0.00%	N/A	$ 957.95	$ -	0.00%
			Family	N/A	$ 1,542.76	$ -	0.00%	N/A	$ 1,562.79	$ -	0.00%	N/A	$ 1,583.85	$ -	0.00%	N/A	$ 1,605.97	$ -	0.00%
Gold	EPO	N/A	SUGF2093																
			Single	N/A	$ 455.31	$ -	0.00%	N/A	$ 461.22	$ -	0.00%	N/A	$ 467.44	$ -	0.00%	N/A	$ 473.97	$ -	0.00%
			Double	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.44	$ -	0.00%	N/A	$ 934.87	$ -	0.00%	N/A	$ 947.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.03	$ -	0.00%	N/A	$ 784.07	$ -	0.00%	N/A	$ 794.64	$ -	0.00%	N/A	$ 805.74	$ -	0.00%
			Family	N/A	$ 1,297.63	$ -	0.00%	N/A	$ 1,314.48	$ -	0.00%	N/A	$ 1,332.19	$ -	0.00%	N/A	$ 1,350.80	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2094																
			Single	N/A	$ 453.00	$ -	0.00%	N/A	$ 458.88	$ -	0.00%	N/A	$ 465.06	$ -	0.00%	N/A	$ 471.56	$ -	0.00%
			Double	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.09	$ -	0.00%	N/A	$ 780.09	$ -	0.00%	N/A	$ 790.60	$ -	0.00%	N/A	$ 801.65	$ -	0.00%
			Family	N/A	$ 1,291.04	$ -	0.00%	N/A	$ 1,307.80	$ -	0.00%	N/A	$ 1,325.42	$ -	0.00%	N/A	$ 1,343.94	$ -	0.00%
Gold	EPO	N/A	SUGF2095																
			Single	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.67	$ -	0.00%	N/A	$ 471.94	$ -	0.00%	N/A	$ 478.53	$ -	0.00%
			Double	N/A	$ 919.39	$ -	0.00%	N/A	$ 931.33	$ -	0.00%	N/A	$ 943.88	$ -	0.00%	N/A	$ 957.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.49	$ -	0.00%	N/A	$ 791.63	$ -	0.00%	N/A	$ 802.30	$ -	0.00%	N/A	$ 813.51	$ -	0.00%
			Family	N/A	$ 1,310.14	$ -	0.00%	N/A	$ 1,327.15	$ -	0.00%	N/A	$ 1,345.03	$ -	0.00%	N/A	$ 1,363.82	$ -	0.00%
Gold	EPO	N/A	SUGF2096																
			Single	N/A	$ 462.91	$ -	0.00%	N/A	$ 468.92	$ -	0.00%	N/A	$ 475.24	$ -	0.00%	N/A	$ 481.88	$ -	0.00%
			Double	N/A	$ 925.82	$ -	0.00%	N/A	$ 937.84	$ -	0.00%	N/A	$ 950.48	$ -	0.00%	N/A	$ 963.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.95	$ -	0.00%	N/A	$ 797.17	$ -	0.00%	N/A	$ 807.91	$ -	0.00%	N/A	$ 819.19	$ -	0.00%
			Family	N/A	$ 1,319.30	$ -	0.00%	N/A	$ 1,336.43	$ -	0.00%	N/A	$ 1,354.43	$ -	0.00%	N/A	$ 1,373.36	$ -	0.00%
Gold	EPO	N/A	SUGF2098																
			Single	N/A	$ 472.98	$ -	0.00%	N/A	$ 479.12	$ -	0.00%	N/A	$ 485.58	$ -	0.00%	N/A	$ 492.36	$ -	0.00%
			Double	N/A	$ 945.96	$ -	0.00%	N/A	$ 958.24	$ -	0.00%	N/A	$ 971.15	$ -	0.00%	N/A	$ 984.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.06	$ -	0.00%	N/A	$ 814.50	$ -	0.00%	N/A	$ 825.48	$ -	0.00%	N/A	$ 837.01	$ -	0.00%
			Family	N/A	$ 1,347.99	$ -	0.00%	N/A	$ 1,365.49	$ -	0.00%	N/A	$ 1,383.89	$ -	0.00%	N/A	$ 1,403.22	$ -	0.00%
Gold	EPO	N/A	SUGF2099																
			Single	N/A	$ 468.89	$ -	0.00%	N/A	$ 474.98	$ -	0.00%	N/A	$ 481.38	$ -	0.00%	N/A	$ 488.10	$ -	0.00%
			Double	N/A	$ 937.78	$ -	0.00%	N/A	$ 949.96	$ -	0.00%	N/A	$ 962.76	$ -	0.00%	N/A	$ 976.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.12	$ -	0.00%	N/A	$ 807.46	$ -	0.00%	N/A	$ 818.35	$ -	0.00%	N/A	$ 829.78	$ -	0.00%
			Family	N/A	$ 1,336.34	$ -	0.00%	N/A	$ 1,353.69	$ -	0.00%	N/A	$ 1,371.93	$ -	0.00%	N/A	$ 1,391.10	$ -	0.00%
Gold	EPO	N/A	SUGF2100																
			Single	N/A	$ 468.87	$ -	0.00%	N/A	$ 474.95	$ -	0.00%	N/A	$ 481.35	$ -	0.00%	N/A	$ 488.08	$ -	0.00%
			Double	N/A	$ 937.74	$ -	0.00%	N/A	$ 949.91	$ -	0.00%	N/A	$ 962.71	$ -	0.00%	N/A	$ 976.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.08	$ -	0.00%	N/A	$ 807.42	$ -	0.00%	N/A	$ 818.30	$ -	0.00%	N/A	$ 829.73	$ -	0.00%
			Family	N/A	$ 1,336.27	$ -	0.00%	N/A	$ 1,353.62	$ -	0.00%	N/A	$ 1,371.86	$ -	0.00%	N/A	$ 1,391.03	$ -	0.00%
Gold	HDE	N/A	SUGF2102																
			Single	N/A	$ 460.37	$ -	0.00%	N/A	$ 466.34	$ -	0.00%	N/A	$ 472.63	$ -	0.00%	N/A	$ 479.23	$ -	0.00%
			Double	N/A	$ 920.73	$ -	0.00%	N/A	$ 932.68	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 958.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.62	$ -	0.00%	N/A	$ 792.78	$ -	0.00%	N/A	$ 803.47	$ -	0.00%	N/A	$ 814.69	$ -	0.00%
			Family	N/A	$ 1,312.04	$ -	0.00%	N/A	$ 1,329.08	$ -	0.00%	N/A	$ 1,346.99	$ -	0.00%	N/A	$ 1,365.80	$ -	0.00%
Gold	EPO	N/A	SUGF2104																
			Single	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.52	$ -	0.00%	N/A	$ 463.68	$ -	0.00%	N/A	$ 470.16	$ -	0.00%
			Double	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.03	$ -	0.00%	N/A	$ 927.36	$ -	0.00%	N/A	$ 940.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.81	$ -	0.00%	N/A	$ 777.78	$ -	0.00%	N/A	$ 788.26	$ -	0.00%	N/A	$ 799.27	$ -	0.00%
			Family	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,303.92	$ -	0.00%	N/A	$ 1,321.49	$ -	0.00%	N/A	$ 1,339.95	$ -	0.00%
Silver	EPO	N/A	SUSF3117																
			Single	N/A	$ 387.40	$ -	0.00%	N/A	$ 392.43	$ -	0.00%	N/A	$ 397.72	$ -	0.00%	N/A	$ 403.27	$ -	0.00%
			Double	N/A	$ 774.80	$ -	0.00%	N/A	$ 784.86	$ -	0.00%	N/A	$ 795.44	$ -	0.00%	N/A	$ 806.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.58	$ -	0.00%	N/A	$ 667.13	$ -	0.00%	N/A	$ 676.12	$ -	0.00%	N/A	$ 685.57	$ -	0.00%
			Family	N/A	$ 1,104.09	$ -	0.00%	N/A	$ 1,118.42	$ -	0.00%	N/A	$ 1,133.50	$ -	0.00%	N/A	$ 1,149.33	$ -	0.00%
Silver	EPO	N/A	SUSF3118																
			Single	N/A	$ 394.40	$ -	0.00%	N/A	$ 399.52	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.56	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.47	$ -	0.00%	N/A	$ 679.18	$ -	0.00%	N/A	$ 688.33	$ -	0.00%	N/A	$ 697.94	$ -	0.00%
			Family	N/A	$ 1,124.03	$ -	0.00%	N/A	$ 1,138.62	$ -	0.00%	N/A	$ 1,153.96	$ -	0.00%	N/A	$ 1,170.08	$ -	0.00%
Silver	EPO	N/A	SUSF3119																
			Single	N/A	$ 391.94	$ -	0.00%	N/A	$ 397.03	$ -	0.00%	N/A	$ 402.38	$ -	0.00%	N/A	$ 408.00	$ -	0.00%
			Double	N/A	$ 783.88	$ -	0.00%	N/A	$ 794.06	$ -	0.00%	N/A	$ 804.76	$ -	0.00%	N/A	$ 816.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.30	$ -	0.00%	N/A	$ 674.95	$ -	0.00%	N/A	$ 684.05	$ -	0.00%	N/A	$ 693.60	$ -	0.00%
			Family	N/A	$ 1,117.03	$ -	0.00%	N/A	$ 1,131.53	$ -	0.00%	N/A	$ 1,146.78	$ -	0.00%	N/A	$ 1,162.80	$ -	0.00%
Silver	HDE	N/A	SUSF3120																
			Single	N/A	$ 390.67	$ -	0.00%	N/A	$ 395.74	$ -	0.00%	N/A	$ 401.07	$ -	0.00%	N/A	$ 406.67	$ -	0.00%
			Double	N/A	$ 781.33	$ -	0.00%	N/A	$ 791.47	$ -	0.00%	N/A	$ 802.14	$ -	0.00%	N/A	$ 813.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.13	$ -	0.00%	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.82	$ -	0.00%	N/A	$ 691.34	$ -	0.00%
			Family	N/A	$ 1,113.40	$ -	0.00%	N/A	$ 1,127.85	$ -	0.00%	N/A	$ 1,143.05	$ -	0.00%	N/A	$ 1,159.02	$ -	0.00%
Silver	HDE	N/A	SUSF3121																
			Single	N/A	$ 392.01	$ -	0.00%	N/A	$ 397.10	$ -	0.00%	N/A	$ 402.45	$ -	0.00%	N/A	$ 408.08	$ -	0.00%
			Double	N/A	$ 784.03	$ -	0.00%	N/A	$ 794.20	$ -	0.00%	N/A	$ 804.91	$ -	0.00%	N/A	$ 816.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.42	$ -	0.00%	N/A	$ 675.07	$ -	0.00%	N/A	$ 684.17	$ -	0.00%	N/A	$ 693.73	$ -	0.00%
			Family	N/A	$ 1,117.24	$ -	0.00%	N/A	$ 1,131.74	$ -	0.00%	N/A	$ 1,146.99	$ -	0.00%	N/A	$ 1,163.02	$ -	0.00%
Silver	HDE	N/A	SUSF3122																
			Single	N/A	$ 395.67	$ -	0.00%	N/A	$ 400.80	$ -	0.00%	N/A	$ 406.21	$ -	0.00%	N/A	$ 411.88	$ -	0.00%
			Double	N/A	$ 791.34	$ -	0.00%	N/A	$ 801.61	$ -	0.00%	N/A	$ 812.41	$ -	0.00%	N/A	$ 823.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.64	$ -	0.00%	N/A	$ 681.37	$ -	0.00%	N/A	$ 690.55	$ -	0.00%	N/A	$ 700.20	$ -	0.00%
			Family	N/A	$ 1,127.65	$ -	0.00%	N/A	$ 1,142.29	$ -	0.00%	N/A	$ 1,157.69	$ -	0.00%	N/A	$ 1,173.86	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3123																
			Single	N/A	$ 376.00	$ -	0.00%	N/A	$ 380.88	$ -	0.00%	N/A	$ 386.01	$ -	0.00%	N/A	$ 391.41	$ -	0.00%
			Double	N/A	$ 752.00	$ -	0.00%	N/A	$ 761.76	$ -	0.00%	N/A	$ 772.03	$ -	0.00%	N/A	$ 782.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.20	$ -	0.00%	N/A	$ 647.50	$ -	0.00%	N/A	$ 656.22	$ -	0.00%	N/A	$ 665.39	$ -	0.00%
			Family	N/A	$ 1,071.60	$ -	0.00%	N/A	$ 1,085.51	$ -	0.00%	N/A	$ 1,100.14	$ -	0.00%	N/A	$ 1,115.51	$ -	0.00%
Silver	HDE	N/A	SUSF3125																
			Single	N/A	$ 375.47	$ -	0.00%	N/A	$ 380.34	$ -	0.00%	N/A	$ 385.47	$ -	0.00%	N/A	$ 390.85	$ -	0.00%
			Double	N/A	$ 750.94	$ -	0.00%	N/A	$ 760.68	$ -	0.00%	N/A	$ 770.93	$ -	0.00%	N/A	$ 781.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.30	$ -	0.00%	N/A	$ 646.58	$ -	0.00%	N/A	$ 655.29	$ -	0.00%	N/A	$ 664.45	$ -	0.00%
			Family	N/A	$ 1,070.08	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,098.58	$ -	0.00%	N/A	$ 1,113.93	$ -	0.00%
Silver	HDE	N/A	SUSF3126																
			Single	N/A	$ 379.76	$ -	0.00%	N/A	$ 384.69	$ -	0.00%	N/A	$ 389.87	$ -	0.00%	N/A	$ 395.32	$ -	0.00%
			Double	N/A	$ 759.51	$ -	0.00%	N/A	$ 769.37	$ -	0.00%	N/A	$ 779.74	$ -	0.00%	N/A	$ 790.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.59	$ -	0.00%	N/A	$ 653.97	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 672.04	$ -	0.00%
			Family	N/A	$ 1,082.31	$ -	0.00%	N/A	$ 1,096.36	$ -	0.00%	N/A	$ 1,111.13	$ -	0.00%	N/A	$ 1,126.65	$ -	0.00%
Silver	HDE	N/A	SUSF3127																
			Single	N/A	$ 386.14	$ -	0.00%	N/A	$ 391.15	$ -	0.00%	N/A	$ 396.42	$ -	0.00%	N/A	$ 401.96	$ -	0.00%
			Double	N/A	$ 772.27	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.84	$ -	0.00%	N/A	$ 803.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.43	$ -	0.00%	N/A	$ 664.95	$ -	0.00%	N/A	$ 673.92	$ -	0.00%	N/A	$ 683.33	$ -	0.00%
			Family	N/A	$ 1,100.49	$ -	0.00%	N/A	$ 1,114.78	$ -	0.00%	N/A	$ 1,129.80	$ -	0.00%	N/A	$ 1,145.58	$ -	0.00%
Silver	EPO	N/A	SUSF3128																
			Single	N/A	$ 387.70	$ -	0.00%	N/A	$ 392.74	$ -	0.00%	N/A	$ 398.03	$ -	0.00%	N/A	$ 403.59	$ -	0.00%
			Double	N/A	$ 775.40	$ -	0.00%	N/A	$ 785.47	$ -	0.00%	N/A	$ 796.06	$ -	0.00%	N/A	$ 807.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.09	$ -	0.00%	N/A	$ 667.65	$ -	0.00%	N/A	$ 676.65	$ -	0.00%	N/A	$ 686.10	$ -	0.00%
			Family	N/A	$ 1,104.95	$ -	0.00%	N/A	$ 1,119.30	$ -	0.00%	N/A	$ 1,134.38	$ -	0.00%	N/A	$ 1,150.23	$ -	0.00%
Silver	EPO	N/A	SUSF3129																
			Single	N/A	$ 379.52	$ -	0.00%	N/A	$ 384.44	$ -	0.00%	N/A	$ 389.62	$ -	0.00%	N/A	$ 395.07	$ -	0.00%
			Double	N/A	$ 759.03	$ -	0.00%	N/A	$ 768.89	$ -	0.00%	N/A	$ 779.25	$ -	0.00%	N/A	$ 790.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.18	$ -	0.00%	N/A	$ 653.55	$ -	0.00%	N/A	$ 662.36	$ -	0.00%	N/A	$ 671.61	$ -	0.00%
			Family	N/A	$ 1,081.62	$ -	0.00%	N/A	$ 1,095.66	$ -	0.00%	N/A	$ 1,110.43	$ -	0.00%	N/A	$ 1,125.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4128																
			Single	N/A	$ 330.93	$ -	0.00%	N/A	$ 335.22	$ -	0.00%	N/A	$ 339.74	$ -	0.00%	N/A	$ 344.49	$ -	0.00%
			Double	N/A	$ 661.86	$ -	0.00%	N/A	$ 670.45	$ -	0.00%	N/A	$ 679.48	$ -	0.00%	N/A	$ 688.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 562.58	$ -	0.00%	N/A	$ 569.88	$ -	0.00%	N/A	$ 577.56	$ -	0.00%	N/A	$ 585.63	$ -	0.00%
			Family	N/A	$ 943.14	$ -	0.00%	N/A	$ 955.39	$ -	0.00%	N/A	$ 968.26	$ -	0.00%	N/A	$ 981.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4130																
			Single	N/A	$ 325.14	$ -	0.00%	N/A	$ 329.36	$ -	0.00%	N/A	$ 333.80	$ -	0.00%	N/A	$ 338.46	$ -	0.00%
			Double	N/A	$ 650.28	$ -	0.00%	N/A	$ 658.72	$ -	0.00%	N/A	$ 667.59	$ -	0.00%	N/A	$ 676.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 552.73	$ -	0.00%	N/A	$ 559.91	$ -	0.00%	N/A	$ 567.46	$ -	0.00%	N/A	$ 575.38	$ -	0.00%
			Family	N/A	$ 926.64	$ -	0.00%	N/A	$ 938.67	$ -	0.00%	N/A	$ 951.32	$ -	0.00%	N/A	$ 964.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4131																
			Single	N/A	$ 326.39	$ -	0.00%	N/A	$ 330.63	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.77	$ -	0.00%
			Double	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.17	$ -	0.00%	N/A	$ 679.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.87	$ -	0.00%	N/A	$ 562.07	$ -	0.00%	N/A	$ 569.65	$ -	0.00%	N/A	$ 577.60	$ -	0.00%
			Family	N/A	$ 930.22	$ -	0.00%	N/A	$ 942.30	$ -	0.00%	N/A	$ 954.99	$ -	0.00%	N/A	$ 968.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4132																
			Single	N/A	$ 326.14	$ -	0.00%	N/A	$ 330.38	$ -	0.00%	N/A	$ 334.83	$ -	0.00%	N/A	$ 339.50	$ -	0.00%
			Double	N/A	$ 652.28	$ -	0.00%	N/A	$ 660.75	$ -	0.00%	N/A	$ 669.65	$ -	0.00%	N/A	$ 679.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 554.44	$ -	0.00%	N/A	$ 561.64	$ -	0.00%	N/A	$ 569.21	$ -	0.00%	N/A	$ 577.16	$ -	0.00%
			Family	N/A	$ 929.50	$ -	0.00%	N/A	$ 941.57	$ -	0.00%	N/A	$ 954.26	$ -	0.00%	N/A	$ 967.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4133																
			Single	N/A	$ 327.89	$ -	0.00%	N/A	$ 332.14	$ -	0.00%	N/A	$ 336.62	$ -	0.00%	N/A	$ 341.32	$ -	0.00%
			Double	N/A	$ 655.77	$ -	0.00%	N/A	$ 664.28	$ -	0.00%	N/A	$ 673.23	$ -	0.00%	N/A	$ 682.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 557.40	$ -	0.00%	N/A	$ 564.64	$ -	0.00%	N/A	$ 572.25	$ -	0.00%	N/A	$ 580.24	$ -	0.00%
			Family	N/A	$ 934.47	$ -	0.00%	N/A	$ 946.60	$ -	0.00%	N/A	$ 959.36	$ -	0.00%	N/A	$ 972.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4134																
			Single	N/A	$ 332.38	$ -	0.00%	N/A	$ 336.69	$ -	0.00%	N/A	$ 341.23	$ -	0.00%	N/A	$ 346.00	$ -	0.00%
			Double	N/A	$ 664.76	$ -	0.00%	N/A	$ 673.39	$ -	0.00%	N/A	$ 682.46	$ -	0.00%	N/A	$ 692.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 565.05	$ -	0.00%	N/A	$ 572.38	$ -	0.00%	N/A	$ 580.09	$ -	0.00%	N/A	$ 588.20	$ -	0.00%
			Family	N/A	$ 947.28	$ -	0.00%	N/A	$ 959.58	$ -	0.00%	N/A	$ 972.51	$ -	0.00%	N/A	$ 986.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4135																
			Single	N/A	$ 327.24	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 335.96	$ -	0.00%	N/A	$ 340.65	$ -	0.00%
			Double	N/A	$ 654.48	$ -	0.00%	N/A	$ 662.98	$ -	0.00%	N/A	$ 671.91	$ -	0.00%	N/A	$ 681.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.31	$ -	0.00%	N/A	$ 563.53	$ -	0.00%	N/A	$ 571.13	$ -	0.00%	N/A	$ 579.10	$ -	0.00%
			Family	N/A	$ 932.64	$ -	0.00%	N/A	$ 944.75	$ -	0.00%	N/A	$ 957.48	$ -	0.00%	N/A	$ 970.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4136																
			Single	N/A	$ 322.68	$ -	0.00%	N/A	$ 326.87	$ -	0.00%	N/A	$ 331.28	$ -	0.00%	N/A	$ 335.90	$ -	0.00%
			Double	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.74	$ -	0.00%	N/A	$ 662.55	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 548.56	$ -	0.00%	N/A	$ 555.68	$ -	0.00%	N/A	$ 563.17	$ -	0.00%	N/A	$ 571.04	$ -	0.00%
			Family	N/A	$ 919.65	$ -	0.00%	N/A	$ 931.59	$ -	0.00%	N/A	$ 944.14	$ -	0.00%	N/A	$ 957.33	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4138																
			Single	N/A	$ 324.40	$ -	0.00%	N/A	$ 328.61	$ -	0.00%	N/A	$ 333.04	$ -	0.00%	N/A	$ 337.69	$ -	0.00%
			Double	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.22	$ -	0.00%	N/A	$ 666.08	$ -	0.00%	N/A	$ 675.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 551.48	$ -	0.00%	N/A	$ 558.64	$ -	0.00%	N/A	$ 566.17	$ -	0.00%	N/A	$ 574.08	$ -	0.00%
			Family	N/A	$ 924.54	$ -	0.00%	N/A	$ 936.54	$ -	0.00%	N/A	$ 949.16	$ -	0.00%	N/A	$ 962.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4139																
			Single	N/A	$ 327.31	$ -	0.00%	N/A	$ 331.56	$ -	0.00%	N/A	$ 336.02	$ -	0.00%	N/A	$ 340.72	$ -	0.00%
			Double	N/A	$ 654.61	$ -	0.00%	N/A	$ 663.11	$ -	0.00%	N/A	$ 672.05	$ -	0.00%	N/A	$ 681.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 556.42	$ -	0.00%	N/A	$ 563.64	$ -	0.00%	N/A	$ 571.24	$ -	0.00%	N/A	$ 579.22	$ -	0.00%
			Family	N/A	$ 932.82	$ -	0.00%	N/A	$ 944.93	$ -	0.00%	N/A	$ 957.67	$ -	0.00%	N/A	$ 971.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4141																
			Single	N/A	$ 313.13	$ -	0.00%	N/A	$ 317.19	$ -	0.00%	N/A	$ 321.47	$ -	0.00%	N/A	$ 325.96	$ -	0.00%
			Double	N/A	$ 626.26	$ -	0.00%	N/A	$ 634.39	$ -	0.00%	N/A	$ 642.94	$ -	0.00%	N/A	$ 651.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 532.32	$ -	0.00%	N/A	$ 539.23	$ -	0.00%	N/A	$ 546.50	$ -	0.00%	N/A	$ 554.13	$ -	0.00%
			Family	N/A	$ 892.42	$ -	0.00%	N/A	$ 904.00	$ -	0.00%	N/A	$ 916.19	$ -	0.00%	N/A	$ 928.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4142																
			Single	N/A	$ 316.35	$ -	0.00%	N/A	$ 320.45	$ -	0.00%	N/A	$ 324.77	$ -	0.00%	N/A	$ 329.31	$ -	0.00%
			Double	N/A	$ 632.69	$ -	0.00%	N/A	$ 640.91	$ -	0.00%	N/A	$ 649.54	$ -	0.00%	N/A	$ 658.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 537.79	$ -	0.00%	N/A	$ 544.77	$ -	0.00%	N/A	$ 552.11	$ -	0.00%	N/A	$ 559.83	$ -	0.00%
			Family	N/A	$ 901.59	$ -	0.00%	N/A	$ 913.29	$ -	0.00%	N/A	$ 925.60	$ -	0.00%	N/A	$ 938.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4143																
			Single	N/A	$ 321.19	$ -	0.00%	N/A	$ 325.36	$ -	0.00%	N/A	$ 329.74	$ -	0.00%	N/A	$ 334.35	$ -	0.00%
			Double	N/A	$ 642.37	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 546.02	$ -	0.00%	N/A	$ 553.11	$ -	0.00%	N/A	$ 560.56	$ -	0.00%	N/A	$ 568.39	$ -	0.00%
			Family	N/A	$ 915.38	$ -	0.00%	N/A	$ 927.27	$ -	0.00%	N/A	$ 939.76	$ -	0.00%	N/A	$ 952.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4144																
			Single	N/A	$ 325.58	$ -	0.00%	N/A	$ 329.81	$ -	0.00%	N/A	$ 334.25	$ -	0.00%	N/A	$ 338.92	$ -	0.00%
			Double	N/A	$ 651.16	$ -	0.00%	N/A	$ 659.61	$ -	0.00%	N/A	$ 668.50	$ -	0.00%	N/A	$ 677.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 553.49	$ -	0.00%	N/A	$ 560.67	$ -	0.00%	N/A	$ 568.23	$ -	0.00%	N/A	$ 576.16	$ -	0.00%
			Family	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.95	$ -	0.00%	N/A	$ 952.62	$ -	0.00%	N/A	$ 965.92	$ -	0.00%
Platinum	EPO	N/A	SUPF1114																
			Single	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.18	$ -	0.00%	N/A	$ 536.32	$ -	0.00%	N/A	$ 543.81	$ -	0.00%
			Double	N/A	$ 1,044.81	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%	N/A	$ 1,072.63	$ -	0.00%	N/A	$ 1,087.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.54	$ -	0.00%	N/A	$ 927.06	$ -	0.00%	N/A	$ 939.19	$ -	0.00%	N/A	$ 951.92	$ -	0.00%
			Family	N/A	$ 1,516.30	$ -	0.00%	N/A	$ 1,535.63	$ -	0.00%	N/A	$ 1,555.95	$ -	0.00%	N/A	$ 1,577.30	$ -	0.00%
Platinum	EPO	N/A	SUPF1115																
			Single	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.17	$ -	0.00%	N/A	$ 560.62	$ -	0.00%	N/A	$ 568.45	$ -	0.00%
			Double	N/A	$ 1,092.15	$ -	0.00%	N/A	$ 1,106.33	$ -	0.00%	N/A	$ 1,121.24	$ -	0.00%	N/A	$ 1,136.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 959.07	$ -	0.00%	N/A	$ 971.12	$ -	0.00%	N/A	$ 983.79	$ -	0.00%	N/A	$ 997.11	$ -	0.00%
			Family	N/A	$ 1,587.06	$ -	0.00%	N/A	$ 1,607.26	$ -	0.00%	N/A	$ 1,628.51	$ -	0.00%	N/A	$ 1,650.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1116																
			Single	N/A	$ 526.54	$ -	0.00%	N/A	$ 533.37	$ -	0.00%	N/A	$ 540.56	$ -	0.00%	N/A	$ 548.11	$ -	0.00%
			Double	N/A	$ 1,053.07	$ -	0.00%	N/A	$ 1,066.74	$ -	0.00%	N/A	$ 1,081.12	$ -	0.00%	N/A	$ 1,096.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.47	$ -	0.00%	N/A	$ 949.69	$ -	0.00%	N/A	$ 962.53	$ -	0.00%
			Family	N/A	$ 1,531.37	$ -	0.00%	N/A	$ 1,550.85	$ -	0.00%	N/A	$ 1,571.33	$ -	0.00%	N/A	$ 1,592.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1118																
			Single	N/A	$ 531.10	$ -	0.00%	N/A	$ 537.99	$ -	0.00%	N/A	$ 545.24	$ -	0.00%	N/A	$ 552.86	$ -	0.00%
			Double	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,075.98	$ -	0.00%	N/A	$ 1,090.48	$ -	0.00%	N/A	$ 1,105.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.60	$ -	0.00%	N/A	$ 945.32	$ -	0.00%	N/A	$ 957.65	$ -	0.00%	N/A	$ 970.60	$ -	0.00%
			Family	N/A	$ 1,544.36	$ -	0.00%	N/A	$ 1,564.01	$ -	0.00%	N/A	$ 1,584.67	$ -	0.00%	N/A	$ 1,606.38	$ -	0.00%
Platinum	EPO	N/A	SUPF1119																
			Single	N/A	$ 544.01	$ -	0.00%	N/A	$ 551.08	$ -	0.00%	N/A	$ 558.50	$ -	0.00%	N/A	$ 566.30	$ -	0.00%
			Double	N/A	$ 1,088.03	$ -	0.00%	N/A	$ 1,102.15	$ -	0.00%	N/A	$ 1,117.01	$ -	0.00%	N/A	$ 1,132.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.56	$ -	0.00%	N/A	$ 967.57	$ -	0.00%	N/A	$ 980.19	$ -	0.00%	N/A	$ 993.46	$ -	0.00%
			Family	N/A	$ 1,581.18	$ -	0.00%	N/A	$ 1,601.31	$ -	0.00%	N/A	$ 1,622.47	$ -	0.00%	N/A	$ 1,644.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1120																
			Single	N/A	$ 545.12	$ -	0.00%	N/A	$ 552.20	$ -	0.00%	N/A	$ 559.64	$ -	0.00%	N/A	$ 567.45	$ -	0.00%
			Double	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,104.39	$ -	0.00%	N/A	$ 1,119.27	$ -	0.00%	N/A	$ 1,134.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 957.44	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 982.12	$ -	0.00%	N/A	$ 995.41	$ -	0.00%
			Family	N/A	$ 1,584.33	$ -	0.00%	N/A	$ 1,604.50	$ -	0.00%	N/A	$ 1,625.71	$ -	0.00%	N/A	$ 1,647.99	$ -	0.00%
Gold	EPO	N/A	SUGF2106																
			Single	N/A	$ 458.51	$ -	0.00%	N/A	$ 464.46	$ -	0.00%	N/A	$ 470.72	$ -	0.00%	N/A	$ 477.29	$ -	0.00%
			Double	N/A	$ 917.01	$ -	0.00%	N/A	$ 928.91	$ -	0.00%	N/A	$ 941.43	$ -	0.00%	N/A	$ 954.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.08	$ -	0.00%	N/A	$ 812.20	$ -	0.00%	N/A	$ 822.84	$ -	0.00%	N/A	$ 834.02	$ -	0.00%
			Family	N/A	$ 1,329.36	$ -	0.00%	N/A	$ 1,346.32	$ -	0.00%	N/A	$ 1,364.16	$ -	0.00%	N/A	$ 1,382.90	$ -	0.00%
Gold	EPO	N/A	SUGF2107																
			Single	N/A	$ 456.18	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.33	$ -	0.00%	N/A	$ 474.87	$ -	0.00%
			Double	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 806.24	$ -	0.00%	N/A	$ 816.31	$ -	0.00%	N/A	$ 826.89	$ -	0.00%	N/A	$ 838.02	$ -	0.00%
			Family	N/A	$ 1,330.84	$ -	0.00%	N/A	$ 1,347.72	$ -	0.00%	N/A	$ 1,365.47	$ -	0.00%	N/A	$ 1,384.11	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2108																
			Single	N/A	$ 462.92	$ -	0.00%	N/A	$ 468.93	$ -	0.00%	N/A	$ 475.25	$ -	0.00%	N/A	$ 481.89	$ -	0.00%
			Double	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.87	$ -	0.00%	N/A	$ 950.51	$ -	0.00%	N/A	$ 963.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.71	$ -	0.00%	N/A	$ 827.93	$ -	0.00%	N/A	$ 838.67	$ -	0.00%	N/A	$ 849.96	$ -	0.00%
			Family	N/A	$ 1,350.07	$ -	0.00%	N/A	$ 1,367.20	$ -	0.00%	N/A	$ 1,385.21	$ -	0.00%	N/A	$ 1,404.13	$ -	0.00%
Gold	EPO	N/A	SUGF2109																
			Single	N/A	$ 466.16	$ -	0.00%	N/A	$ 472.21	$ -	0.00%	N/A	$ 478.58	$ -	0.00%	N/A	$ 485.26	$ -	0.00%
			Double	N/A	$ 932.32	$ -	0.00%	N/A	$ 944.43	$ -	0.00%	N/A	$ 957.15	$ -	0.00%	N/A	$ 970.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 823.21	$ -	0.00%	N/A	$ 833.50	$ -	0.00%	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.68	$ -	0.00%
			Family	N/A	$ 1,359.30	$ -	0.00%	N/A	$ 1,376.55	$ -	0.00%	N/A	$ 1,394.68	$ -	0.00%	N/A	$ 1,413.74	$ -	0.00%
Gold	EPO	N/A	SUGF2121																
			Single	N/A	$ 476.30	$ -	0.00%	N/A	$ 482.48	$ -	0.00%	N/A	$ 488.98	$ -	0.00%	N/A	$ 495.81	$ -	0.00%
			Double	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.96	$ -	0.00%	N/A	$ 977.97	$ -	0.00%	N/A	$ 991.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 840.45	$ -	0.00%	N/A	$ 850.96	$ -	0.00%	N/A	$ 862.01	$ -	0.00%	N/A	$ 873.63	$ -	0.00%
			Family	N/A	$ 1,388.19	$ -	0.00%	N/A	$ 1,405.81	$ -	0.00%	N/A	$ 1,424.34	$ -	0.00%	N/A	$ 1,443.81	$ -	0.00%
Gold	EPO	N/A	SUGF2122																
			Single	N/A	$ 472.18	$ -	0.00%	N/A	$ 478.31	$ -	0.00%	N/A	$ 484.76	$ -	0.00%	N/A	$ 491.53	$ -	0.00%
			Double	N/A	$ 944.37	$ -	0.00%	N/A	$ 956.63	$ -	0.00%	N/A	$ 969.52	$ -	0.00%	N/A	$ 983.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.45	$ -	0.00%	N/A	$ 843.87	$ -	0.00%	N/A	$ 854.83	$ -	0.00%	N/A	$ 866.34	$ -	0.00%
			Family	N/A	$ 1,376.46	$ -	0.00%	N/A	$ 1,393.93	$ -	0.00%	N/A	$ 1,412.30	$ -	0.00%	N/A	$ 1,431.60	$ -	0.00%
Gold	EPO	N/A	SUGF2123																
			Single	N/A	$ 472.16	$ -	0.00%	N/A	$ 478.29	$ -	0.00%	N/A	$ 484.73	$ -	0.00%	N/A	$ 491.51	$ -	0.00%
			Double	N/A	$ 944.32	$ -	0.00%	N/A	$ 956.58	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 983.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.41	$ -	0.00%	N/A	$ 843.83	$ -	0.00%	N/A	$ 854.79	$ -	0.00%	N/A	$ 866.30	$ -	0.00%
			Family	N/A	$ 1,376.39	$ -	0.00%	N/A	$ 1,393.86	$ -	0.00%	N/A	$ 1,412.23	$ -	0.00%	N/A	$ 1,431.53	$ -	0.00%
Gold	HDE	N/A	SUGF2125																
			Single	N/A	$ 463.60	$ -	0.00%	N/A	$ 469.62	$ -	0.00%	N/A	$ 475.94	$ -	0.00%	N/A	$ 482.59	$ -	0.00%
			Double	N/A	$ 927.19	$ -	0.00%	N/A	$ 939.23	$ -	0.00%	N/A	$ 951.89	$ -	0.00%	N/A	$ 965.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 818.86	$ -	0.00%	N/A	$ 829.09	$ -	0.00%	N/A	$ 839.85	$ -	0.00%	N/A	$ 851.15	$ -	0.00%
			Family	N/A	$ 1,351.99	$ -	0.00%	N/A	$ 1,369.15	$ -	0.00%	N/A	$ 1,387.18	$ -	0.00%	N/A	$ 1,406.13	$ -	0.00%
Gold	EPO	N/A	SUGF2127																
			Single	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.73	$ -	0.00%	N/A	$ 466.94	$ -	0.00%	N/A	$ 473.46	$ -	0.00%
			Double	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.45	$ -	0.00%	N/A	$ 933.87	$ -	0.00%	N/A	$ 946.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 803.94	$ -	0.00%	N/A	$ 813.98	$ -	0.00%	N/A	$ 824.53	$ -	0.00%	N/A	$ 835.62	$ -	0.00%
			Family	N/A	$ 1,326.99	$ -	0.00%	N/A	$ 1,343.81	$ -	0.00%	N/A	$ 1,361.51	$ -	0.00%	N/A	$ 1,380.10	$ -	0.00%
Silver	EPO	N/A	SUSF3133																
			Single	N/A	$ 390.12	$ -	0.00%	N/A	$ 395.18	$ -	0.00%	N/A	$ 400.51	$ -	0.00%	N/A	$ 406.10	$ -	0.00%
			Double	N/A	$ 780.24	$ -	0.00%	N/A	$ 790.37	$ -	0.00%	N/A	$ 801.02	$ -	0.00%	N/A	$ 812.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.02	$ -	0.00%	N/A	$ 689.63	$ -	0.00%	N/A	$ 698.69	$ -	0.00%	N/A	$ 708.20	$ -	0.00%
			Family	N/A	$ 1,129.66	$ -	0.00%	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,159.27	$ -	0.00%	N/A	$ 1,175.22	$ -	0.00%
Silver	EPO	N/A	SUSF3134																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.92	$ -	0.00%	N/A	$ 714.68	$ -	0.00%	N/A	$ 723.90	$ -	0.00%	N/A	$ 733.58	$ -	0.00%
			Family	N/A	$ 1,162.66	$ -	0.00%	N/A	$ 1,177.35	$ -	0.00%	N/A	$ 1,192.80	$ -	0.00%	N/A	$ 1,209.04	$ -	0.00%
Silver	EPO	N/A	SUSF3135																
			Single	N/A	$ 394.69	$ -	0.00%	N/A	$ 399.82	$ -	0.00%	N/A	$ 405.20	$ -	0.00%	N/A	$ 410.86	$ -	0.00%
			Double	N/A	$ 789.38	$ -	0.00%	N/A	$ 799.63	$ -	0.00%	N/A	$ 810.41	$ -	0.00%	N/A	$ 821.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.72	$ -	0.00%	N/A	$ 710.43	$ -	0.00%	N/A	$ 719.59	$ -	0.00%	N/A	$ 729.21	$ -	0.00%
			Family	N/A	$ 1,155.61	$ -	0.00%	N/A	$ 1,170.22	$ -	0.00%	N/A	$ 1,185.57	$ -	0.00%	N/A	$ 1,201.70	$ -	0.00%
Silver	HDE	N/A	SUSF3136																
			Single	N/A	$ 393.41	$ -	0.00%	N/A	$ 398.52	$ -	0.00%	N/A	$ 403.89	$ -	0.00%	N/A	$ 409.53	$ -	0.00%
			Double	N/A	$ 786.82	$ -	0.00%	N/A	$ 797.03	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 819.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 699.53	$ -	0.00%	N/A	$ 708.22	$ -	0.00%	N/A	$ 717.35	$ -	0.00%	N/A	$ 726.94	$ -	0.00%
			Family	N/A	$ 1,151.95	$ -	0.00%	N/A	$ 1,166.51	$ -	0.00%	N/A	$ 1,181.81	$ -	0.00%	N/A	$ 1,197.89	$ -	0.00%
Silver	HDE	N/A	SUSF3137																
			Single	N/A	$ 394.76	$ -	0.00%	N/A	$ 399.89	$ -	0.00%	N/A	$ 405.28	$ -	0.00%	N/A	$ 410.94	$ -	0.00%
			Double	N/A	$ 789.53	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.56	$ -	0.00%	N/A	$ 821.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.84	$ -	0.00%	N/A	$ 710.55	$ -	0.00%	N/A	$ 719.71	$ -	0.00%	N/A	$ 729.34	$ -	0.00%
			Family	N/A	$ 1,155.82	$ -	0.00%	N/A	$ 1,170.43	$ -	0.00%	N/A	$ 1,185.78	$ -	0.00%	N/A	$ 1,201.92	$ -	0.00%
Silver	HDE	N/A	SUSF3138																
			Single	N/A	$ 398.45	$ -	0.00%	N/A	$ 403.62	$ -	0.00%	N/A	$ 409.06	$ -	0.00%	N/A	$ 414.77	$ -	0.00%
			Double	N/A	$ 796.89	$ -	0.00%	N/A	$ 807.24	$ -	0.00%	N/A	$ 818.11	$ -	0.00%	N/A	$ 829.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 708.10	$ -	0.00%	N/A	$ 716.89	$ -	0.00%	N/A	$ 726.14	$ -	0.00%	N/A	$ 735.85	$ -	0.00%
			Family	N/A	$ 1,166.31	$ -	0.00%	N/A	$ 1,181.05	$ -	0.00%	N/A	$ 1,196.55	$ -	0.00%	N/A	$ 1,212.84	$ -	0.00%
Silver	HDE	N/A	SUSF3139																
			Single	N/A	$ 378.64	$ -	0.00%	N/A	$ 383.56	$ -	0.00%	N/A	$ 388.72	$ -	0.00%	N/A	$ 394.15	$ -	0.00%
			Double	N/A	$ 757.28	$ -	0.00%	N/A	$ 767.11	$ -	0.00%	N/A	$ 777.45	$ -	0.00%	N/A	$ 788.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.43	$ -	0.00%	N/A	$ 682.78	$ -	0.00%	N/A	$ 691.57	$ -	0.00%	N/A	$ 700.80	$ -	0.00%
			Family	N/A	$ 1,109.86	$ -	0.00%	N/A	$ 1,123.87	$ -	0.00%	N/A	$ 1,138.60	$ -	0.00%	N/A	$ 1,154.08	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3141																
			Single	N/A	$ 378.10	$ -	0.00%	N/A	$ 383.01	$ -	0.00%	N/A	$ 388.17	$ -	0.00%	N/A	$ 393.60	$ -	0.00%
			Double	N/A	$ 756.21	$ -	0.00%	N/A	$ 766.02	$ -	0.00%	N/A	$ 776.35	$ -	0.00%	N/A	$ 787.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.52	$ -	0.00%	N/A	$ 681.86	$ -	0.00%	N/A	$ 690.63	$ -	0.00%	N/A	$ 699.85	$ -	0.00%
			Family	N/A	$ 1,108.33	$ -	0.00%	N/A	$ 1,122.32	$ -	0.00%	N/A	$ 1,137.03	$ -	0.00%	N/A	$ 1,152.49	$ -	0.00%
Silver	HDE	N/A	SUSF3142																
			Single	N/A	$ 382.42	$ -	0.00%	N/A	$ 387.39	$ -	0.00%	N/A	$ 392.61	$ -	0.00%	N/A	$ 398.09	$ -	0.00%
			Double	N/A	$ 764.84	$ -	0.00%	N/A	$ 774.77	$ -	0.00%	N/A	$ 785.21	$ -	0.00%	N/A	$ 796.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.86	$ -	0.00%	N/A	$ 689.30	$ -	0.00%	N/A	$ 698.17	$ -	0.00%	N/A	$ 707.50	$ -	0.00%
			Family	N/A	$ 1,120.64	$ -	0.00%	N/A	$ 1,134.79	$ -	0.00%	N/A	$ 1,149.67	$ -	0.00%	N/A	$ 1,165.30	$ -	0.00%
Silver	HDE	N/A	SUSF3143																
			Single	N/A	$ 388.85	$ -	0.00%	N/A	$ 393.90	$ -	0.00%	N/A	$ 399.20	$ -	0.00%	N/A	$ 404.78	$ -	0.00%
			Double	N/A	$ 777.69	$ -	0.00%	N/A	$ 787.79	$ -	0.00%	N/A	$ 798.41	$ -	0.00%	N/A	$ 809.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.78	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.39	$ -	0.00%	N/A	$ 718.87	$ -	0.00%
			Family	N/A	$ 1,138.96	$ -	0.00%	N/A	$ 1,153.34	$ -	0.00%	N/A	$ 1,168.47	$ -	0.00%	N/A	$ 1,184.36	$ -	0.00%
Silver	EPO	N/A	SUSF3144																
			Single	N/A	$ 390.42	$ -	0.00%	N/A	$ 395.49	$ -	0.00%	N/A	$ 400.82	$ -	0.00%	N/A	$ 406.42	$ -	0.00%
			Double	N/A	$ 780.85	$ -	0.00%	N/A	$ 790.98	$ -	0.00%	N/A	$ 801.64	$ -	0.00%	N/A	$ 812.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.46	$ -	0.00%	N/A	$ 703.08	$ -	0.00%	N/A	$ 712.14	$ -	0.00%	N/A	$ 721.66	$ -	0.00%
			Family	N/A	$ 1,143.45	$ -	0.00%	N/A	$ 1,157.89	$ -	0.00%	N/A	$ 1,173.08	$ -	0.00%	N/A	$ 1,189.04	$ -	0.00%
Silver	EPO	N/A	SUSF3145																
			Single	N/A	$ 382.18	$ -	0.00%	N/A	$ 387.14	$ -	0.00%	N/A	$ 392.36	$ -	0.00%	N/A	$ 397.84	$ -	0.00%
			Double	N/A	$ 764.36	$ -	0.00%	N/A	$ 774.28	$ -	0.00%	N/A	$ 784.72	$ -	0.00%	N/A	$ 795.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.45	$ -	0.00%	N/A	$ 688.88	$ -	0.00%	N/A	$ 697.75	$ -	0.00%	N/A	$ 707.07	$ -	0.00%
			Family	N/A	$ 1,119.95	$ -	0.00%	N/A	$ 1,134.09	$ -	0.00%	N/A	$ 1,148.96	$ -	0.00%	N/A	$ 1,164.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4146																
			Single	N/A	$ 333.25	$ -	0.00%	N/A	$ 337.58	$ -	0.00%	N/A	$ 342.13	$ -	0.00%	N/A	$ 346.90	$ -	0.00%
			Double	N/A	$ 666.50	$ -	0.00%	N/A	$ 675.15	$ -	0.00%	N/A	$ 684.25	$ -	0.00%	N/A	$ 693.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.81	$ -	0.00%	N/A	$ 583.16	$ -	0.00%	N/A	$ 590.89	$ -	0.00%	N/A	$ 599.02	$ -	0.00%
			Family	N/A	$ 959.04	$ -	0.00%	N/A	$ 971.37	$ -	0.00%	N/A	$ 984.34	$ -	0.00%	N/A	$ 997.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4148																
			Single	N/A	$ 327.42	$ -	0.00%	N/A	$ 331.67	$ -	0.00%	N/A	$ 336.14	$ -	0.00%	N/A	$ 340.84	$ -	0.00%
			Double	N/A	$ 654.84	$ -	0.00%	N/A	$ 663.34	$ -	0.00%	N/A	$ 672.28	$ -	0.00%	N/A	$ 681.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.35	$ -	0.00%	N/A	$ 594.58	$ -	0.00%	N/A	$ 602.18	$ -	0.00%	N/A	$ 610.16	$ -	0.00%
			Family	N/A	$ 963.89	$ -	0.00%	N/A	$ 976.00	$ -	0.00%	N/A	$ 988.74	$ -	0.00%	N/A	$ 1,002.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4149																
			Single	N/A	$ 328.68	$ -	0.00%	N/A	$ 332.95	$ -	0.00%	N/A	$ 337.44	$ -	0.00%	N/A	$ 342.15	$ -	0.00%
			Double	N/A	$ 657.37	$ -	0.00%	N/A	$ 665.90	$ -	0.00%	N/A	$ 674.88	$ -	0.00%	N/A	$ 684.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.50	$ -	0.00%	N/A	$ 596.76	$ -	0.00%	N/A	$ 604.38	$ -	0.00%	N/A	$ 612.40	$ -	0.00%
			Family	N/A	$ 967.49	$ -	0.00%	N/A	$ 979.65	$ -	0.00%	N/A	$ 992.44	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%
Bronze	HDE	N/A	SUBF4150																
			Single	N/A	$ 328.43	$ -	0.00%	N/A	$ 332.69	$ -	0.00%	N/A	$ 337.18	$ -	0.00%	N/A	$ 341.89	$ -	0.00%
			Double	N/A	$ 656.86	$ -	0.00%	N/A	$ 665.39	$ -	0.00%	N/A	$ 674.35	$ -	0.00%	N/A	$ 683.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.07	$ -	0.00%	N/A	$ 596.32	$ -	0.00%	N/A	$ 603.94	$ -	0.00%	N/A	$ 611.95	$ -	0.00%
			Family	N/A	$ 966.77	$ -	0.00%	N/A	$ 978.92	$ -	0.00%	N/A	$ 991.70	$ -	0.00%	N/A	$ 1,005.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4151																
			Single	N/A	$ 330.19	$ -	0.00%	N/A	$ 334.47	$ -	0.00%	N/A	$ 338.98	$ -	0.00%	N/A	$ 343.72	$ -	0.00%
			Double	N/A	$ 660.37	$ -	0.00%	N/A	$ 668.95	$ -	0.00%	N/A	$ 677.96	$ -	0.00%	N/A	$ 687.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.06	$ -	0.00%	N/A	$ 599.34	$ -	0.00%	N/A	$ 607.01	$ -	0.00%	N/A	$ 615.06	$ -	0.00%
			Family	N/A	$ 971.77	$ -	0.00%	N/A	$ 983.99	$ -	0.00%	N/A	$ 996.83	$ -	0.00%	N/A	$ 1,010.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4152																
			Single	N/A	$ 334.71	$ -	0.00%	N/A	$ 339.06	$ -	0.00%	N/A	$ 343.63	$ -	0.00%	N/A	$ 348.43	$ -	0.00%
			Double	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.12	$ -	0.00%	N/A	$ 687.25	$ -	0.00%	N/A	$ 696.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.75	$ -	0.00%	N/A	$ 607.14	$ -	0.00%	N/A	$ 614.91	$ -	0.00%	N/A	$ 623.07	$ -	0.00%
			Family	N/A	$ 984.67	$ -	0.00%	N/A	$ 997.06	$ -	0.00%	N/A	$ 1,010.08	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4153																
			Single	N/A	$ 329.54	$ -	0.00%	N/A	$ 333.82	$ -	0.00%	N/A	$ 338.31	$ -	0.00%	N/A	$ 343.04	$ -	0.00%
			Double	N/A	$ 659.08	$ -	0.00%	N/A	$ 667.63	$ -	0.00%	N/A	$ 676.63	$ -	0.00%	N/A	$ 686.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 590.96	$ -	0.00%	N/A	$ 598.23	$ -	0.00%	N/A	$ 605.88	$ -	0.00%	N/A	$ 613.91	$ -	0.00%
			Family	N/A	$ 969.92	$ -	0.00%	N/A	$ 982.12	$ -	0.00%	N/A	$ 994.94	$ -	0.00%	N/A	$ 1,008.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4154																
			Single	N/A	$ 324.95	$ -	0.00%	N/A	$ 329.17	$ -	0.00%	N/A	$ 333.60	$ -	0.00%	N/A	$ 338.26	$ -	0.00%
			Double	N/A	$ 649.90	$ -	0.00%	N/A	$ 658.33	$ -	0.00%	N/A	$ 667.20	$ -	0.00%	N/A	$ 676.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.15	$ -	0.00%	N/A	$ 590.32	$ -	0.00%	N/A	$ 597.86	$ -	0.00%	N/A	$ 605.79	$ -	0.00%
			Family	N/A	$ 956.84	$ -	0.00%	N/A	$ 968.87	$ -	0.00%	N/A	$ 981.51	$ -	0.00%	N/A	$ 994.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4156																
			Single	N/A	$ 326.68	$ -	0.00%	N/A	$ 330.92	$ -	0.00%	N/A	$ 335.38	$ -	0.00%	N/A	$ 340.06	$ -	0.00%
			Double	N/A	$ 653.35	$ -	0.00%	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.75	$ -	0.00%	N/A	$ 680.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 586.09	$ -	0.00%	N/A	$ 593.30	$ -	0.00%	N/A	$ 600.88	$ -	0.00%	N/A	$ 608.85	$ -	0.00%
			Family	N/A	$ 961.77	$ -	0.00%	N/A	$ 973.86	$ -	0.00%	N/A	$ 986.57	$ -	0.00%	N/A	$ 999.92	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4157																
			Single	N/A	$ 329.60	$ -	0.00%	N/A	$ 333.88	$ -	0.00%	N/A	$ 338.38	$ -	0.00%	N/A	$ 343.11	$ -	0.00%
			Double	N/A	$ 659.21	$ -	0.00%	N/A	$ 667.77	$ -	0.00%	N/A	$ 676.76	$ -	0.00%	N/A	$ 686.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 591.07	$ -	0.00%	N/A	$ 598.34	$ -	0.00%	N/A	$ 605.99	$ -	0.00%	N/A	$ 614.03	$ -	0.00%
			Family	N/A	$ 970.11	$ -	0.00%	N/A	$ 982.31	$ -	0.00%	N/A	$ 995.13	$ -	0.00%	N/A	$ 1,008.60	$ -	0.00%
Bronze	HDE	N/A	SUBF4159																
			Single	N/A	$ 315.33	$ -	0.00%	N/A	$ 319.42	$ -	0.00%	N/A	$ 323.73	$ -	0.00%	N/A	$ 328.25	$ -	0.00%
			Double	N/A	$ 630.66	$ -	0.00%	N/A	$ 638.84	$ -	0.00%	N/A	$ 647.45	$ -	0.00%	N/A	$ 656.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.80	$ -	0.00%	N/A	$ 573.76	$ -	0.00%	N/A	$ 581.07	$ -	0.00%	N/A	$ 588.76	$ -	0.00%
			Family	N/A	$ 929.42	$ -	0.00%	N/A	$ 941.09	$ -	0.00%	N/A	$ 953.36	$ -	0.00%	N/A	$ 966.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4160																
			Single	N/A	$ 318.57	$ -	0.00%	N/A	$ 322.70	$ -	0.00%	N/A	$ 327.05	$ -	0.00%	N/A	$ 331.62	$ -	0.00%
			Double	N/A	$ 637.14	$ -	0.00%	N/A	$ 645.41	$ -	0.00%	N/A	$ 654.10	$ -	0.00%	N/A	$ 663.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 572.30	$ -	0.00%	N/A	$ 579.34	$ -	0.00%	N/A	$ 586.73	$ -	0.00%	N/A	$ 594.49	$ -	0.00%
			Family	N/A	$ 938.66	$ -	0.00%	N/A	$ 950.44	$ -	0.00%	N/A	$ 962.84	$ -	0.00%	N/A	$ 975.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4161																
			Single	N/A	$ 323.44	$ -	0.00%	N/A	$ 327.64	$ -	0.00%	N/A	$ 332.06	$ -	0.00%	N/A	$ 336.69	$ -	0.00%
			Double	N/A	$ 646.88	$ -	0.00%	N/A	$ 655.28	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 580.59	$ -	0.00%	N/A	$ 587.73	$ -	0.00%	N/A	$ 595.23	$ -	0.00%	N/A	$ 603.12	$ -	0.00%
			Family	N/A	$ 952.55	$ -	0.00%	N/A	$ 964.51	$ -	0.00%	N/A	$ 977.10	$ -	0.00%	N/A	$ 990.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4162																
			Single	N/A	$ 327.87	$ -	0.00%	N/A	$ 332.12	$ -	0.00%	N/A	$ 336.60	$ -	0.00%	N/A	$ 341.30	$ -	0.00%
			Double	N/A	$ 655.73	$ -	0.00%	N/A	$ 664.24	$ -	0.00%	N/A	$ 673.19	$ -	0.00%	N/A	$ 682.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.11	$ -	0.00%	N/A	$ 595.35	$ -	0.00%	N/A	$ 602.96	$ -	0.00%	N/A	$ 610.95	$ -	0.00%
			Family	N/A	$ 965.16	$ -	0.00%	N/A	$ 977.29	$ -	0.00%	N/A	$ 990.04	$ -	0.00%	N/A	$ 1,003.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1128																
			Single	N/A	$ 534.94	$ -	0.00%	N/A	$ 541.89	$ -	0.00%	N/A	$ 549.19	$ -	0.00%	N/A	$ 556.86	$ -	0.00%
			Double	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,083.77	$ -	0.00%	N/A	$ 1,098.38	$ -	0.00%	N/A	$ 1,113.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 936.85	$ -	0.00%	N/A	$ 948.66	$ -	0.00%	N/A	$ 961.07	$ -	0.00%	N/A	$ 974.11	$ -	0.00%
			Family	N/A	$ 1,552.03	$ -	0.00%	N/A	$ 1,571.82	$ -	0.00%	N/A	$ 1,592.63	$ -	0.00%	N/A	$ 1,614.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1129																
			Single	N/A	$ 559.18	$ -	0.00%	N/A	$ 566.44	$ -	0.00%	N/A	$ 574.07	$ -	0.00%	N/A	$ 582.09	$ -	0.00%
			Double	N/A	$ 1,118.36	$ -	0.00%	N/A	$ 1,132.88	$ -	0.00%	N/A	$ 1,148.15	$ -	0.00%	N/A	$ 1,164.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 981.35	$ -	0.00%	N/A	$ 993.69	$ -	0.00%	N/A	$ 1,006.67	$ -	0.00%	N/A	$ 1,020.30	$ -	0.00%
			Family	N/A	$ 1,624.41	$ -	0.00%	N/A	$ 1,645.10	$ -	0.00%	N/A	$ 1,666.85	$ -	0.00%	N/A	$ 1,689.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1130																
			Single	N/A	$ 539.17	$ -	0.00%	N/A	$ 546.17	$ -	0.00%	N/A	$ 553.53	$ -	0.00%	N/A	$ 561.27	$ -	0.00%
			Double	N/A	$ 1,078.35	$ -	0.00%	N/A	$ 1,092.34	$ -	0.00%	N/A	$ 1,107.06	$ -	0.00%	N/A	$ 1,122.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 947.33	$ -	0.00%	N/A	$ 959.23	$ -	0.00%	N/A	$ 971.75	$ -	0.00%	N/A	$ 984.89	$ -	0.00%
			Family	N/A	$ 1,567.38	$ -	0.00%	N/A	$ 1,587.33	$ -	0.00%	N/A	$ 1,608.31	$ -	0.00%	N/A	$ 1,630.35	$ -	0.00%
Platinum	EPO	N/A	SUPF1132																
			Single	N/A	$ 543.84	$ -	0.00%	N/A	$ 550.90	$ -	0.00%	N/A	$ 558.33	$ -	0.00%	N/A	$ 566.12	$ -	0.00%
			Double	N/A	$ 1,087.68	$ -	0.00%	N/A	$ 1,101.80	$ -	0.00%	N/A	$ 1,116.65	$ -	0.00%	N/A	$ 1,132.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.27	$ -	0.00%	N/A	$ 967.27	$ -	0.00%	N/A	$ 979.89	$ -	0.00%	N/A	$ 993.15	$ -	0.00%
			Family	N/A	$ 1,580.69	$ -	0.00%	N/A	$ 1,600.81	$ -	0.00%	N/A	$ 1,621.97	$ -	0.00%	N/A	$ 1,644.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1133																
			Single	N/A	$ 557.07	$ -	0.00%	N/A	$ 564.30	$ -	0.00%	N/A	$ 571.91	$ -	0.00%	N/A	$ 579.90	$ -	0.00%
			Double	N/A	$ 1,114.14	$ -	0.00%	N/A	$ 1,128.60	$ -	0.00%	N/A	$ 1,143.81	$ -	0.00%	N/A	$ 1,159.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 977.76	$ -	0.00%	N/A	$ 990.05	$ -	0.00%	N/A	$ 1,002.98	$ -	0.00%	N/A	$ 1,016.56	$ -	0.00%
			Family	N/A	$ 1,618.39	$ -	0.00%	N/A	$ 1,639.00	$ -	0.00%	N/A	$ 1,660.67	$ -	0.00%	N/A	$ 1,683.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1134																
			Single	N/A	$ 558.20	$ -	0.00%	N/A	$ 565.45	$ -	0.00%	N/A	$ 573.07	$ -	0.00%	N/A	$ 581.07	$ -	0.00%
			Double	N/A	$ 1,116.40	$ -	0.00%	N/A	$ 1,130.90	$ -	0.00%	N/A	$ 1,146.14	$ -	0.00%	N/A	$ 1,162.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 979.68	$ -	0.00%	N/A	$ 992.00	$ -	0.00%	N/A	$ 1,004.96	$ -	0.00%	N/A	$ 1,018.57	$ -	0.00%
			Family	N/A	$ 1,621.62	$ -	0.00%	N/A	$ 1,642.27	$ -	0.00%	N/A	$ 1,663.98	$ -	0.00%	N/A	$ 1,686.80	$ -	0.00%
Gold	EPO	N/A	SUGF2129																
			Single	N/A	$ 469.51	$ -	0.00%	N/A	$ 475.60	$ -	0.00%	N/A	$ 482.01	$ -	0.00%	N/A	$ 488.75	$ -	0.00%
			Double	N/A	$ 939.02	$ -	0.00%	N/A	$ 951.21	$ -	0.00%	N/A	$ 964.03	$ -	0.00%	N/A	$ 977.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 820.79	$ -	0.00%	N/A	$ 831.15	$ -	0.00%	N/A	$ 842.04	$ -	0.00%	N/A	$ 853.49	$ -	0.00%
			Family	N/A	$ 1,360.72	$ -	0.00%	N/A	$ 1,378.09	$ -	0.00%	N/A	$ 1,396.36	$ -	0.00%	N/A	$ 1,415.55	$ -	0.00%
Gold	EPO	N/A	SUGF2130																
			Single	N/A	$ 467.12	$ -	0.00%	N/A	$ 473.19	$ -	0.00%	N/A	$ 479.57	$ -	0.00%	N/A	$ 486.26	$ -	0.00%
			Double	N/A	$ 934.25	$ -	0.00%	N/A	$ 946.38	$ -	0.00%	N/A	$ 959.13	$ -	0.00%	N/A	$ 972.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 824.85	$ -	0.00%	N/A	$ 835.16	$ -	0.00%	N/A	$ 846.00	$ -	0.00%	N/A	$ 857.39	$ -	0.00%
			Family	N/A	$ 1,362.05	$ -	0.00%	N/A	$ 1,379.33	$ -	0.00%	N/A	$ 1,397.50	$ -	0.00%	N/A	$ 1,416.59	$ -	0.00%
Gold	EPO	N/A	SUGF2131																
			Single	N/A	$ 474.03	$ -	0.00%	N/A	$ 480.19	$ -	0.00%	N/A	$ 486.66	$ -	0.00%	N/A	$ 493.46	$ -	0.00%
			Double	N/A	$ 948.07	$ -	0.00%	N/A	$ 960.38	$ -	0.00%	N/A	$ 973.32	$ -	0.00%	N/A	$ 986.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 836.60	$ -	0.00%	N/A	$ 847.06	$ -	0.00%	N/A	$ 858.06	$ -	0.00%	N/A	$ 869.62	$ -	0.00%
			Family	N/A	$ 1,381.74	$ -	0.00%	N/A	$ 1,399.28	$ -	0.00%	N/A	$ 1,417.72	$ -	0.00%	N/A	$ 1,437.09	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2132																
			Single	N/A	$ 477.35	$ -	0.00%	N/A	$ 483.55	$ -	0.00%	N/A	$ 490.06	$ -	0.00%	N/A	$ 496.91	$ -	0.00%
			Double	N/A	$ 954.70	$ -	0.00%	N/A	$ 967.09	$ -	0.00%	N/A	$ 980.12	$ -	0.00%	N/A	$ 993.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 842.23	$ -	0.00%	N/A	$ 852.77	$ -	0.00%	N/A	$ 863.85	$ -	0.00%	N/A	$ 875.48	$ -	0.00%
			Family	N/A	$ 1,391.18	$ -	0.00%	N/A	$ 1,408.85	$ -	0.00%	N/A	$ 1,427.42	$ -	0.00%	N/A	$ 1,446.93	$ -	0.00%
Gold	EPO	N/A	SUGF2134																
			Single	N/A	$ 487.73	$ -	0.00%	N/A	$ 494.06	$ -	0.00%	N/A	$ 500.72	$ -	0.00%	N/A	$ 507.71	$ -	0.00%
			Double	N/A	$ 975.46	$ -	0.00%	N/A	$ 988.12	$ -	0.00%	N/A	$ 1,001.44	$ -	0.00%	N/A	$ 1,015.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 859.88	$ -	0.00%	N/A	$ 870.64	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.85	$ -	0.00%
			Family	N/A	$ 1,420.77	$ -	0.00%	N/A	$ 1,438.82	$ -	0.00%	N/A	$ 1,457.79	$ -	0.00%	N/A	$ 1,477.73	$ -	0.00%
Gold	EPO	N/A	SUGF2135																
			Single	N/A	$ 483.52	$ -	0.00%	N/A	$ 489.79	$ -	0.00%	N/A	$ 496.39	$ -	0.00%	N/A	$ 503.33	$ -	0.00%
			Double	N/A	$ 967.03	$ -	0.00%	N/A	$ 979.59	$ -	0.00%	N/A	$ 992.79	$ -	0.00%	N/A	$ 1,006.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.72	$ -	0.00%	N/A	$ 863.39	$ -	0.00%	N/A	$ 874.61	$ -	0.00%	N/A	$ 886.40	$ -	0.00%
			Family	N/A	$ 1,408.76	$ -	0.00%	N/A	$ 1,426.65	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%	N/A	$ 1,465.22	$ -	0.00%
Gold	EPO	N/A	SUGF2136																
			Single	N/A	$ 483.49	$ -	0.00%	N/A	$ 489.77	$ -	0.00%	N/A	$ 496.37	$ -	0.00%	N/A	$ 503.30	$ -	0.00%
			Double	N/A	$ 966.98	$ -	0.00%	N/A	$ 979.53	$ -	0.00%	N/A	$ 992.73	$ -	0.00%	N/A	$ 1,006.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.67	$ -	0.00%	N/A	$ 863.34	$ -	0.00%	N/A	$ 874.56	$ -	0.00%	N/A	$ 886.35	$ -	0.00%
			Family	N/A	$ 1,408.69	$ -	0.00%	N/A	$ 1,426.58	$ -	0.00%	N/A	$ 1,445.39	$ -	0.00%	N/A	$ 1,465.15	$ -	0.00%
Gold	HDE	N/A	SUGF2138																
			Single	N/A	$ 474.72	$ -	0.00%	N/A	$ 480.89	$ -	0.00%	N/A	$ 487.37	$ -	0.00%	N/A	$ 494.18	$ -	0.00%
			Double	N/A	$ 949.45	$ -	0.00%	N/A	$ 961.77	$ -	0.00%	N/A	$ 974.73	$ -	0.00%	N/A	$ 988.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 837.77	$ -	0.00%	N/A	$ 848.25	$ -	0.00%	N/A	$ 859.26	$ -	0.00%	N/A	$ 870.84	$ -	0.00%
			Family	N/A	$ 1,383.70	$ -	0.00%	N/A	$ 1,401.27	$ -	0.00%	N/A	$ 1,419.74	$ -	0.00%	N/A	$ 1,439.14	$ -	0.00%
Gold	EPO	N/A	SUGF2140																
			Single	N/A	$ 465.74	$ -	0.00%	N/A	$ 471.78	$ -	0.00%	N/A	$ 478.14	$ -	0.00%	N/A	$ 484.82	$ -	0.00%
			Double	N/A	$ 931.48	$ -	0.00%	N/A	$ 943.57	$ -	0.00%	N/A	$ 956.28	$ -	0.00%	N/A	$ 969.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.50	$ -	0.00%	N/A	$ 832.77	$ -	0.00%	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.94	$ -	0.00%
			Family	N/A	$ 1,358.10	$ -	0.00%	N/A	$ 1,375.33	$ -	0.00%	N/A	$ 1,393.45	$ -	0.00%	N/A	$ 1,412.48	$ -	0.00%
Silver	EPO	N/A	SUSF3149																
			Single	N/A	$ 399.48	$ -	0.00%	N/A	$ 404.67	$ -	0.00%	N/A	$ 410.12	$ -	0.00%	N/A	$ 415.85	$ -	0.00%
			Double	N/A	$ 798.97	$ -	0.00%	N/A	$ 809.34	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.94	$ -	0.00%	N/A	$ 705.76	$ -	0.00%	N/A	$ 715.03	$ -	0.00%	N/A	$ 724.77	$ -	0.00%
			Family	N/A	$ 1,156.35	$ -	0.00%	N/A	$ 1,171.13	$ -	0.00%	N/A	$ 1,186.67	$ -	0.00%	N/A	$ 1,203.00	$ -	0.00%
Silver	EPO	N/A	SUSF3150																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.98	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.12	$ -	0.00%	N/A	$ 731.10	$ -	0.00%	N/A	$ 740.54	$ -	0.00%	N/A	$ 750.45	$ -	0.00%
			Family	N/A	$ 1,189.82	$ -	0.00%	N/A	$ 1,204.87	$ -	0.00%	N/A	$ 1,220.69	$ -	0.00%	N/A	$ 1,237.32	$ -	0.00%
Silver	EPO	N/A	SUSF3151																
			Single	N/A	$ 404.17	$ -	0.00%	N/A	$ 409.41	$ -	0.00%	N/A	$ 414.93	$ -	0.00%	N/A	$ 420.73	$ -	0.00%
			Double	N/A	$ 808.33	$ -	0.00%	N/A	$ 818.82	$ -	0.00%	N/A	$ 829.86	$ -	0.00%	N/A	$ 841.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.82	$ -	0.00%	N/A	$ 726.74	$ -	0.00%	N/A	$ 736.12	$ -	0.00%	N/A	$ 745.97	$ -	0.00%
			Family	N/A	$ 1,182.61	$ -	0.00%	N/A	$ 1,197.56	$ -	0.00%	N/A	$ 1,213.29	$ -	0.00%	N/A	$ 1,229.81	$ -	0.00%
Silver	HDE	N/A	SUSF3152																
			Single	N/A	$ 402.85	$ -	0.00%	N/A	$ 408.08	$ -	0.00%	N/A	$ 413.58	$ -	0.00%	N/A	$ 419.36	$ -	0.00%
			Double	N/A	$ 805.70	$ -	0.00%	N/A	$ 816.16	$ -	0.00%	N/A	$ 827.16	$ -	0.00%	N/A	$ 838.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.58	$ -	0.00%	N/A	$ 724.48	$ -	0.00%	N/A	$ 733.82	$ -	0.00%	N/A	$ 743.65	$ -	0.00%
			Family	N/A	$ 1,178.86	$ -	0.00%	N/A	$ 1,193.77	$ -	0.00%	N/A	$ 1,209.44	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%
Silver	HDE	N/A	SUSF3153																
			Single	N/A	$ 404.24	$ -	0.00%	N/A	$ 409.49	$ -	0.00%	N/A	$ 415.01	$ -	0.00%	N/A	$ 420.80	$ -	0.00%
			Double	N/A	$ 808.48	$ -	0.00%	N/A	$ 818.97	$ -	0.00%	N/A	$ 830.01	$ -	0.00%	N/A	$ 841.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.95	$ -	0.00%	N/A	$ 726.87	$ -	0.00%	N/A	$ 736.25	$ -	0.00%	N/A	$ 746.10	$ -	0.00%
			Family	N/A	$ 1,182.82	$ -	0.00%	N/A	$ 1,197.78	$ -	0.00%	N/A	$ 1,213.50	$ -	0.00%	N/A	$ 1,230.03	$ -	0.00%
Silver	HDE	N/A	SUSF3154																
			Single	N/A	$ 408.01	$ -	0.00%	N/A	$ 413.30	$ -	0.00%	N/A	$ 418.87	$ -	0.00%	N/A	$ 424.73	$ -	0.00%
			Double	N/A	$ 816.02	$ -	0.00%	N/A	$ 826.61	$ -	0.00%	N/A	$ 837.75	$ -	0.00%	N/A	$ 849.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.35	$ -	0.00%	N/A	$ 733.36	$ -	0.00%	N/A	$ 742.83	$ -	0.00%	N/A	$ 752.77	$ -	0.00%
			Family	N/A	$ 1,193.56	$ -	0.00%	N/A	$ 1,208.66	$ -	0.00%	N/A	$ 1,224.53	$ -	0.00%	N/A	$ 1,241.21	$ -	0.00%
Silver	HDE	N/A	SUSF3155																
			Single	N/A	$ 387.73	$ -	0.00%	N/A	$ 392.76	$ -	0.00%	N/A	$ 398.05	$ -	0.00%	N/A	$ 403.61	$ -	0.00%
			Double	N/A	$ 775.45	$ -	0.00%	N/A	$ 785.52	$ -	0.00%	N/A	$ 796.11	$ -	0.00%	N/A	$ 807.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 689.88	$ -	0.00%	N/A	$ 698.43	$ -	0.00%	N/A	$ 707.43	$ -	0.00%	N/A	$ 716.88	$ -	0.00%
			Family	N/A	$ 1,135.76	$ -	0.00%	N/A	$ 1,150.11	$ -	0.00%	N/A	$ 1,165.19	$ -	0.00%	N/A	$ 1,181.04	$ -	0.00%
Silver	HDE	N/A	SUSF3157																
			Single	N/A	$ 387.18	$ -	0.00%	N/A	$ 392.20	$ -	0.00%	N/A	$ 397.49	$ -	0.00%	N/A	$ 403.04	$ -	0.00%
			Double	N/A	$ 774.36	$ -	0.00%	N/A	$ 784.41	$ -	0.00%	N/A	$ 794.98	$ -	0.00%	N/A	$ 806.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.94	$ -	0.00%	N/A	$ 697.49	$ -	0.00%	N/A	$ 706.47	$ -	0.00%	N/A	$ 715.91	$ -	0.00%
			Family	N/A	$ 1,134.20	$ -	0.00%	N/A	$ 1,148.52	$ -	0.00%	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,179.41	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3158																
			Single	N/A	$ 391.60	$ -	0.00%	N/A	$ 396.68	$ -	0.00%	N/A	$ 402.03	$ -	0.00%	N/A	$ 407.65	$ -	0.00%
			Double	N/A	$ 783.20	$ -	0.00%	N/A	$ 793.37	$ -	0.00%	N/A	$ 804.06	$ -	0.00%	N/A	$ 815.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.46	$ -	0.00%	N/A	$ 705.10	$ -	0.00%	N/A	$ 714.19	$ -	0.00%	N/A	$ 723.74	$ -	0.00%
			Family	N/A	$ 1,146.80	$ -	0.00%	N/A	$ 1,161.29	$ -	0.00%	N/A	$ 1,176.52	$ -	0.00%	N/A	$ 1,192.53	$ -	0.00%
Silver	HDE	N/A	SUSF3159																
			Single	N/A	$ 398.18	$ -	0.00%	N/A	$ 403.35	$ -	0.00%	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.49	$ -	0.00%
			Double	N/A	$ 796.36	$ -	0.00%	N/A	$ 806.70	$ -	0.00%	N/A	$ 817.57	$ -	0.00%	N/A	$ 828.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 707.65	$ -	0.00%	N/A	$ 716.43	$ -	0.00%	N/A	$ 725.67	$ -	0.00%	N/A	$ 735.38	$ -	0.00%
			Family	N/A	$ 1,165.55	$ -	0.00%	N/A	$ 1,180.28	$ -	0.00%	N/A	$ 1,195.77	$ -	0.00%	N/A	$ 1,212.05	$ -	0.00%
Silver	EPO	N/A	SUSF3160																
			Single	N/A	$ 399.79	$ -	0.00%	N/A	$ 404.98	$ -	0.00%	N/A	$ 410.44	$ -	0.00%	N/A	$ 416.18	$ -	0.00%
			Double	N/A	$ 799.59	$ -	0.00%	N/A	$ 809.97	$ -	0.00%	N/A	$ 820.88	$ -	0.00%	N/A	$ 832.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 710.39	$ -	0.00%	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.49	$ -	0.00%	N/A	$ 738.24	$ -	0.00%
			Family	N/A	$ 1,170.15	$ -	0.00%	N/A	$ 1,184.94	$ -	0.00%	N/A	$ 1,200.50	$ -	0.00%	N/A	$ 1,216.84	$ -	0.00%
Silver	EPO	N/A	SUSF3161																
			Single	N/A	$ 391.35	$ -	0.00%	N/A	$ 396.43	$ -	0.00%	N/A	$ 401.78	$ -	0.00%	N/A	$ 407.39	$ -	0.00%
			Double	N/A	$ 782.71	$ -	0.00%	N/A	$ 792.87	$ -	0.00%	N/A	$ 803.55	$ -	0.00%	N/A	$ 814.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.04	$ -	0.00%	N/A	$ 704.68	$ -	0.00%	N/A	$ 713.76	$ -	0.00%	N/A	$ 723.30	$ -	0.00%
			Family	N/A	$ 1,146.10	$ -	0.00%	N/A	$ 1,160.57	$ -	0.00%	N/A	$ 1,175.80	$ -	0.00%	N/A	$ 1,191.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4164																
			Single	N/A	$ 341.25	$ -	0.00%	N/A	$ 345.68	$ -	0.00%	N/A	$ 350.34	$ -	0.00%	N/A	$ 355.23	$ -	0.00%
			Double	N/A	$ 682.50	$ -	0.00%	N/A	$ 691.36	$ -	0.00%	N/A	$ 700.67	$ -	0.00%	N/A	$ 710.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.40	$ -	0.00%	N/A	$ 596.93	$ -	0.00%	N/A	$ 604.85	$ -	0.00%	N/A	$ 613.17	$ -	0.00%
			Family	N/A	$ 981.84	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,007.74	$ -	0.00%	N/A	$ 1,021.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4166																
			Single	N/A	$ 335.28	$ -	0.00%	N/A	$ 339.63	$ -	0.00%	N/A	$ 344.21	$ -	0.00%	N/A	$ 349.02	$ -	0.00%
			Double	N/A	$ 670.56	$ -	0.00%	N/A	$ 679.26	$ -	0.00%	N/A	$ 688.42	$ -	0.00%	N/A	$ 698.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.71	$ -	0.00%	N/A	$ 608.11	$ -	0.00%	N/A	$ 615.89	$ -	0.00%	N/A	$ 624.07	$ -	0.00%
			Family	N/A	$ 986.28	$ -	0.00%	N/A	$ 998.69	$ -	0.00%	N/A	$ 1,011.73	$ -	0.00%	N/A	$ 1,025.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4167																
			Single	N/A	$ 336.57	$ -	0.00%	N/A	$ 340.94	$ -	0.00%	N/A	$ 345.54	$ -	0.00%	N/A	$ 350.36	$ -	0.00%
			Double	N/A	$ 673.14	$ -	0.00%	N/A	$ 681.88	$ -	0.00%	N/A	$ 691.07	$ -	0.00%	N/A	$ 700.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.91	$ -	0.00%	N/A	$ 610.34	$ -	0.00%	N/A	$ 618.15	$ -	0.00%	N/A	$ 626.36	$ -	0.00%
			Family	N/A	$ 989.97	$ -	0.00%	N/A	$ 1,002.42	$ -	0.00%	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,029.27	$ -	0.00%
Bronze	HDE	N/A	SUBF4168																
			Single	N/A	$ 336.31	$ -	0.00%	N/A	$ 340.68	$ -	0.00%	N/A	$ 345.27	$ -	0.00%	N/A	$ 350.09	$ -	0.00%
			Double	N/A	$ 672.63	$ -	0.00%	N/A	$ 681.36	$ -	0.00%	N/A	$ 690.54	$ -	0.00%	N/A	$ 700.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.47	$ -	0.00%	N/A	$ 609.89	$ -	0.00%	N/A	$ 617.70	$ -	0.00%	N/A	$ 625.90	$ -	0.00%
			Family	N/A	$ 989.23	$ -	0.00%	N/A	$ 1,001.67	$ -	0.00%	N/A	$ 1,014.76	$ -	0.00%	N/A	$ 1,028.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4169																
			Single	N/A	$ 338.11	$ -	0.00%	N/A	$ 342.50	$ -	0.00%	N/A	$ 347.12	$ -	0.00%	N/A	$ 351.96	$ -	0.00%
			Double	N/A	$ 676.22	$ -	0.00%	N/A	$ 685.00	$ -	0.00%	N/A	$ 694.23	$ -	0.00%	N/A	$ 703.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.53	$ -	0.00%	N/A	$ 612.99	$ -	0.00%	N/A	$ 620.84	$ -	0.00%	N/A	$ 629.08	$ -	0.00%
			Family	N/A	$ 994.36	$ -	0.00%	N/A	$ 1,006.87	$ -	0.00%	N/A	$ 1,020.02	$ -	0.00%	N/A	$ 1,033.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4170																
			Single	N/A	$ 342.75	$ -	0.00%	N/A	$ 347.20	$ -	0.00%	N/A	$ 351.87	$ -	0.00%	N/A	$ 356.79	$ -	0.00%
			Double	N/A	$ 685.49	$ -	0.00%	N/A	$ 694.39	$ -	0.00%	N/A	$ 703.75	$ -	0.00%	N/A	$ 713.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.41	$ -	0.00%	N/A	$ 620.97	$ -	0.00%	N/A	$ 628.93	$ -	0.00%	N/A	$ 637.28	$ -	0.00%
			Family	N/A	$ 1,007.57	$ -	0.00%	N/A	$ 1,020.25	$ -	0.00%	N/A	$ 1,033.58	$ -	0.00%	N/A	$ 1,047.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4171																
			Single	N/A	$ 337.45	$ -	0.00%	N/A	$ 341.83	$ -	0.00%	N/A	$ 346.43	$ -	0.00%	N/A	$ 351.27	$ -	0.00%
			Double	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.66	$ -	0.00%	N/A	$ 692.87	$ -	0.00%	N/A	$ 702.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.40	$ -	0.00%	N/A	$ 611.85	$ -	0.00%	N/A	$ 619.68	$ -	0.00%	N/A	$ 627.91	$ -	0.00%
			Family	N/A	$ 992.47	$ -	0.00%	N/A	$ 1,004.95	$ -	0.00%	N/A	$ 1,018.08	$ -	0.00%	N/A	$ 1,031.87	$ -	0.00%
Bronze	HDE	N/A	SUBF4172																
			Single	N/A	$ 332.75	$ -	0.00%	N/A	$ 337.07	$ -	0.00%	N/A	$ 341.61	$ -	0.00%	N/A	$ 346.38	$ -	0.00%
			Double	N/A	$ 665.49	$ -	0.00%	N/A	$ 674.13	$ -	0.00%	N/A	$ 683.22	$ -	0.00%	N/A	$ 692.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.41	$ -	0.00%	N/A	$ 603.75	$ -	0.00%	N/A	$ 611.48	$ -	0.00%	N/A	$ 619.59	$ -	0.00%
			Family	N/A	$ 979.07	$ -	0.00%	N/A	$ 991.38	$ -	0.00%	N/A	$ 1,004.33	$ -	0.00%	N/A	$ 1,017.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4174																
			Single	N/A	$ 334.52	$ -	0.00%	N/A	$ 338.86	$ -	0.00%	N/A	$ 343.43	$ -	0.00%	N/A	$ 348.22	$ -	0.00%
			Double	N/A	$ 669.03	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.85	$ -	0.00%	N/A	$ 696.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.42	$ -	0.00%	N/A	$ 606.80	$ -	0.00%	N/A	$ 614.56	$ -	0.00%	N/A	$ 622.72	$ -	0.00%
			Family	N/A	$ 984.11	$ -	0.00%	N/A	$ 996.49	$ -	0.00%	N/A	$ 1,009.51	$ -	0.00%	N/A	$ 1,023.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4175																
			Single	N/A	$ 337.51	$ -	0.00%	N/A	$ 341.90	$ -	0.00%	N/A	$ 346.50	$ -	0.00%	N/A	$ 351.34	$ -	0.00%
			Double	N/A	$ 675.03	$ -	0.00%	N/A	$ 683.79	$ -	0.00%	N/A	$ 693.01	$ -	0.00%	N/A	$ 702.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.52	$ -	0.00%	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.80	$ -	0.00%	N/A	$ 628.02	$ -	0.00%
			Family	N/A	$ 992.66	$ -	0.00%	N/A	$ 1,005.14	$ -	0.00%	N/A	$ 1,018.27	$ -	0.00%	N/A	$ 1,032.07	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4177																
			Single	N/A	$ 322.90	$ -	0.00%	N/A	$ 327.09	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 336.13	$ -	0.00%
			Double	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.17	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 672.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.66	$ -	0.00%	N/A	$ 586.79	$ -	0.00%	N/A	$ 594.28	$ -	0.00%	N/A	$ 602.15	$ -	0.00%
			Family	N/A	$ 950.99	$ -	0.00%	N/A	$ 962.94	$ -	0.00%	N/A	$ 975.50	$ -	0.00%	N/A	$ 988.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4178																
			Single	N/A	$ 326.21	$ -	0.00%	N/A	$ 330.45	$ -	0.00%	N/A	$ 334.90	$ -	0.00%	N/A	$ 339.58	$ -	0.00%
			Double	N/A	$ 652.43	$ -	0.00%	N/A	$ 660.90	$ -	0.00%	N/A	$ 669.80	$ -	0.00%	N/A	$ 679.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.30	$ -	0.00%	N/A	$ 592.50	$ -	0.00%	N/A	$ 600.07	$ -	0.00%	N/A	$ 608.03	$ -	0.00%
			Family	N/A	$ 960.45	$ -	0.00%	N/A	$ 972.52	$ -	0.00%	N/A	$ 985.21	$ -	0.00%	N/A	$ 998.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4179																
			Single	N/A	$ 331.20	$ -	0.00%	N/A	$ 335.50	$ -	0.00%	N/A	$ 340.02	$ -	0.00%	N/A	$ 344.77	$ -	0.00%
			Double	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.01	$ -	0.00%	N/A	$ 680.05	$ -	0.00%	N/A	$ 689.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.79	$ -	0.00%	N/A	$ 601.10	$ -	0.00%	N/A	$ 608.78	$ -	0.00%	N/A	$ 616.86	$ -	0.00%
			Family	N/A	$ 974.67	$ -	0.00%	N/A	$ 986.92	$ -	0.00%	N/A	$ 999.81	$ -	0.00%	N/A	$ 1,013.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4180																
			Single	N/A	$ 335.73	$ -	0.00%	N/A	$ 340.09	$ -	0.00%	N/A	$ 344.68	$ -	0.00%	N/A	$ 349.49	$ -	0.00%
			Double	N/A	$ 671.47	$ -	0.00%	N/A	$ 680.19	$ -	0.00%	N/A	$ 689.35	$ -	0.00%	N/A	$ 698.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.49	$ -	0.00%	N/A	$ 608.90	$ -	0.00%	N/A	$ 616.69	$ -	0.00%	N/A	$ 624.87	$ -	0.00%
			Family	N/A	$ 987.58	$ -	0.00%	N/A	$ 1,000.00	$ -	0.00%	N/A	$ 1,013.07	$ -	0.00%	N/A	$ 1,026.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1142																
			Single	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.50	$ -	0.00%	N/A	$ 532.58	$ -	0.00%	N/A	$ 540.02	$ -	0.00%
			Double	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%	N/A	$ 1,065.16	$ -	0.00%	N/A	$ 1,080.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.35	$ -	0.00%	N/A	$ 920.79	$ -	0.00%	N/A	$ 932.83	$ -	0.00%	N/A	$ 945.48	$ -	0.00%
			Family	N/A	$ 1,505.92	$ -	0.00%	N/A	$ 1,525.11	$ -	0.00%	N/A	$ 1,545.30	$ -	0.00%	N/A	$ 1,566.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1143																
			Single	N/A	$ 542.27	$ -	0.00%	N/A	$ 549.31	$ -	0.00%	N/A	$ 556.71	$ -	0.00%	N/A	$ 564.49	$ -	0.00%
			Double	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.62	$ -	0.00%	N/A	$ 1,113.42	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.57	$ -	0.00%	N/A	$ 977.15	$ -	0.00%	N/A	$ 990.37	$ -	0.00%
			Family	N/A	$ 1,576.21	$ -	0.00%	N/A	$ 1,596.27	$ -	0.00%	N/A	$ 1,617.37	$ -	0.00%	N/A	$ 1,639.53	$ -	0.00%
Platinum	EPO	N/A	SUPF1144																
			Single	N/A	$ 522.87	$ -	0.00%	N/A	$ 529.65	$ -	0.00%	N/A	$ 536.79	$ -	0.00%	N/A	$ 544.29	$ -	0.00%
			Double	N/A	$ 1,045.73	$ -	0.00%	N/A	$ 1,059.31	$ -	0.00%	N/A	$ 1,073.58	$ -	0.00%	N/A	$ 1,088.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 919.61	$ -	0.00%	N/A	$ 931.15	$ -	0.00%	N/A	$ 943.28	$ -	0.00%	N/A	$ 956.03	$ -	0.00%
			Family	N/A	$ 1,520.91	$ -	0.00%	N/A	$ 1,540.25	$ -	0.00%	N/A	$ 1,560.59	$ -	0.00%	N/A	$ 1,581.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1146																
			Single	N/A	$ 527.39	$ -	0.00%	N/A	$ 534.24	$ -	0.00%	N/A	$ 541.44	$ -	0.00%	N/A	$ 549.00	$ -	0.00%
			Double	N/A	$ 1,054.79	$ -	0.00%	N/A	$ 1,068.48	$ -	0.00%	N/A	$ 1,082.88	$ -	0.00%	N/A	$ 1,098.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.31	$ -	0.00%	N/A	$ 938.95	$ -	0.00%	N/A	$ 951.19	$ -	0.00%	N/A	$ 964.04	$ -	0.00%
			Family	N/A	$ 1,533.81	$ -	0.00%	N/A	$ 1,553.32	$ -	0.00%	N/A	$ 1,573.84	$ -	0.00%	N/A	$ 1,595.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1147																
			Single	N/A	$ 540.22	$ -	0.00%	N/A	$ 547.24	$ -	0.00%	N/A	$ 554.61	$ -	0.00%	N/A	$ 562.36	$ -	0.00%
			Double	N/A	$ 1,080.44	$ -	0.00%	N/A	$ 1,094.47	$ -	0.00%	N/A	$ 1,109.22	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.12	$ -	0.00%	N/A	$ 961.04	$ -	0.00%	N/A	$ 973.58	$ -	0.00%	N/A	$ 986.75	$ -	0.00%
			Family	N/A	$ 1,570.37	$ -	0.00%	N/A	$ 1,590.36	$ -	0.00%	N/A	$ 1,611.38	$ -	0.00%	N/A	$ 1,633.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1148																
			Single	N/A	$ 541.32	$ -	0.00%	N/A	$ 548.35	$ -	0.00%	N/A	$ 555.74	$ -	0.00%	N/A	$ 563.50	$ -	0.00%
			Double	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,096.69	$ -	0.00%	N/A	$ 1,111.47	$ -	0.00%	N/A	$ 1,127.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.98	$ -	0.00%	N/A	$ 962.93	$ -	0.00%	N/A	$ 975.49	$ -	0.00%	N/A	$ 988.69	$ -	0.00%
			Family	N/A	$ 1,573.50	$ -	0.00%	N/A	$ 1,593.53	$ -	0.00%	N/A	$ 1,614.59	$ -	0.00%	N/A	$ 1,636.71	$ -	0.00%
Gold	EPO	N/A	SUGF2142																
			Single	N/A	$ 455.31	$ -	0.00%	N/A	$ 461.22	$ -	0.00%	N/A	$ 467.44	$ -	0.00%	N/A	$ 473.97	$ -	0.00%
			Double	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.44	$ -	0.00%	N/A	$ 934.87	$ -	0.00%	N/A	$ 947.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.65	$ -	0.00%	N/A	$ 806.69	$ -	0.00%	N/A	$ 817.26	$ -	0.00%	N/A	$ 828.36	$ -	0.00%
			Family	N/A	$ 1,320.25	$ -	0.00%	N/A	$ 1,337.10	$ -	0.00%	N/A	$ 1,354.81	$ -	0.00%	N/A	$ 1,373.42	$ -	0.00%
Gold	EPO	N/A	SUGF2143																
			Single	N/A	$ 453.00	$ -	0.00%	N/A	$ 458.88	$ -	0.00%	N/A	$ 465.06	$ -	0.00%	N/A	$ 471.56	$ -	0.00%
			Double	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.83	$ -	0.00%	N/A	$ 810.83	$ -	0.00%	N/A	$ 821.34	$ -	0.00%	N/A	$ 832.39	$ -	0.00%
			Family	N/A	$ 1,321.78	$ -	0.00%	N/A	$ 1,338.54	$ -	0.00%	N/A	$ 1,356.16	$ -	0.00%	N/A	$ 1,374.68	$ -	0.00%
Gold	EPO	N/A	SUGF2144																
			Single	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.67	$ -	0.00%	N/A	$ 471.94	$ -	0.00%	N/A	$ 478.53	$ -	0.00%
			Double	N/A	$ 919.39	$ -	0.00%	N/A	$ 931.33	$ -	0.00%	N/A	$ 943.88	$ -	0.00%	N/A	$ 957.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 812.23	$ -	0.00%	N/A	$ 822.37	$ -	0.00%	N/A	$ 833.04	$ -	0.00%	N/A	$ 844.25	$ -	0.00%
			Family	N/A	$ 1,340.88	$ -	0.00%	N/A	$ 1,357.89	$ -	0.00%	N/A	$ 1,375.77	$ -	0.00%	N/A	$ 1,394.56	$ -	0.00%
Gold	EPO	N/A	SUGF2145																
			Single	N/A	$ 462.91	$ -	0.00%	N/A	$ 468.92	$ -	0.00%	N/A	$ 475.24	$ -	0.00%	N/A	$ 481.88	$ -	0.00%
			Double	N/A	$ 925.82	$ -	0.00%	N/A	$ 937.84	$ -	0.00%	N/A	$ 950.48	$ -	0.00%	N/A	$ 963.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.69	$ -	0.00%	N/A	$ 827.91	$ -	0.00%	N/A	$ 838.65	$ -	0.00%	N/A	$ 849.93	$ -	0.00%
			Family	N/A	$ 1,350.04	$ -	0.00%	N/A	$ 1,367.17	$ -	0.00%	N/A	$ 1,385.17	$ -	0.00%	N/A	$ 1,404.10	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2147																
			Single	N/A	$ 472.98	$ -	0.00%	N/A	$ 479.12	$ -	0.00%	N/A	$ 485.58	$ -	0.00%	N/A	$ 492.36	$ -	0.00%
			Double	N/A	$ 945.96	$ -	0.00%	N/A	$ 958.24	$ -	0.00%	N/A	$ 971.15	$ -	0.00%	N/A	$ 984.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 834.80	$ -	0.00%	N/A	$ 845.24	$ -	0.00%	N/A	$ 856.22	$ -	0.00%	N/A	$ 867.75	$ -	0.00%
			Family	N/A	$ 1,378.73	$ -	0.00%	N/A	$ 1,396.23	$ -	0.00%	N/A	$ 1,414.63	$ -	0.00%	N/A	$ 1,433.96	$ -	0.00%
Gold	EPO	N/A	SUGF2148																
			Single	N/A	$ 468.89	$ -	0.00%	N/A	$ 474.98	$ -	0.00%	N/A	$ 481.38	$ -	0.00%	N/A	$ 488.10	$ -	0.00%
			Double	N/A	$ 937.78	$ -	0.00%	N/A	$ 949.96	$ -	0.00%	N/A	$ 962.76	$ -	0.00%	N/A	$ 976.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.86	$ -	0.00%	N/A	$ 838.20	$ -	0.00%	N/A	$ 849.09	$ -	0.00%	N/A	$ 860.52	$ -	0.00%
			Family	N/A	$ 1,367.08	$ -	0.00%	N/A	$ 1,384.43	$ -	0.00%	N/A	$ 1,402.67	$ -	0.00%	N/A	$ 1,421.84	$ -	0.00%
Gold	EPO	N/A	SUGF2149																
			Single	N/A	$ 468.87	$ -	0.00%	N/A	$ 474.95	$ -	0.00%	N/A	$ 481.35	$ -	0.00%	N/A	$ 488.08	$ -	0.00%
			Double	N/A	$ 937.74	$ -	0.00%	N/A	$ 949.91	$ -	0.00%	N/A	$ 962.71	$ -	0.00%	N/A	$ 976.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.82	$ -	0.00%	N/A	$ 838.16	$ -	0.00%	N/A	$ 849.04	$ -	0.00%	N/A	$ 860.47	$ -	0.00%
			Family	N/A	$ 1,367.01	$ -	0.00%	N/A	$ 1,384.36	$ -	0.00%	N/A	$ 1,402.60	$ -	0.00%	N/A	$ 1,421.77	$ -	0.00%
Gold	HDE	N/A	SUGF2151																
			Single	N/A	$ 460.37	$ -	0.00%	N/A	$ 466.34	$ -	0.00%	N/A	$ 472.63	$ -	0.00%	N/A	$ 479.23	$ -	0.00%
			Double	N/A	$ 920.73	$ -	0.00%	N/A	$ 932.68	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 958.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 813.36	$ -	0.00%	N/A	$ 823.52	$ -	0.00%	N/A	$ 834.21	$ -	0.00%	N/A	$ 845.43	$ -	0.00%
			Family	N/A	$ 1,342.78	$ -	0.00%	N/A	$ 1,359.82	$ -	0.00%	N/A	$ 1,377.73	$ -	0.00%	N/A	$ 1,396.54	$ -	0.00%
Gold	EPO	N/A	SUGF2153																
			Single	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.52	$ -	0.00%	N/A	$ 463.68	$ -	0.00%	N/A	$ 470.16	$ -	0.00%
			Double	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.03	$ -	0.00%	N/A	$ 927.36	$ -	0.00%	N/A	$ 940.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.55	$ -	0.00%	N/A	$ 808.52	$ -	0.00%	N/A	$ 819.00	$ -	0.00%	N/A	$ 830.01	$ -	0.00%
			Family	N/A	$ 1,317.95	$ -	0.00%	N/A	$ 1,334.66	$ -	0.00%	N/A	$ 1,352.23	$ -	0.00%	N/A	$ 1,370.69	$ -	0.00%
Silver	EPO	N/A	SUSF3165																
			Single	N/A	$ 387.40	$ -	0.00%	N/A	$ 392.43	$ -	0.00%	N/A	$ 397.72	$ -	0.00%	N/A	$ 403.27	$ -	0.00%
			Double	N/A	$ 774.80	$ -	0.00%	N/A	$ 784.86	$ -	0.00%	N/A	$ 795.44	$ -	0.00%	N/A	$ 806.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.40	$ -	0.00%	N/A	$ 684.95	$ -	0.00%	N/A	$ 693.94	$ -	0.00%	N/A	$ 703.39	$ -	0.00%
			Family	N/A	$ 1,121.91	$ -	0.00%	N/A	$ 1,136.24	$ -	0.00%	N/A	$ 1,151.32	$ -	0.00%	N/A	$ 1,167.15	$ -	0.00%
Silver	EPO	N/A	SUSF3166																
			Single	N/A	$ 394.40	$ -	0.00%	N/A	$ 399.52	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.56	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.21	$ -	0.00%	N/A	$ 709.92	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 728.68	$ -	0.00%
			Family	N/A	$ 1,154.77	$ -	0.00%	N/A	$ 1,169.36	$ -	0.00%	N/A	$ 1,184.70	$ -	0.00%	N/A	$ 1,200.82	$ -	0.00%
Silver	EPO	N/A	SUSF3167																
			Single	N/A	$ 391.94	$ -	0.00%	N/A	$ 397.03	$ -	0.00%	N/A	$ 402.38	$ -	0.00%	N/A	$ 408.00	$ -	0.00%
			Double	N/A	$ 783.88	$ -	0.00%	N/A	$ 794.06	$ -	0.00%	N/A	$ 804.76	$ -	0.00%	N/A	$ 816.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 697.04	$ -	0.00%	N/A	$ 705.69	$ -	0.00%	N/A	$ 714.79	$ -	0.00%	N/A	$ 724.34	$ -	0.00%
			Family	N/A	$ 1,147.77	$ -	0.00%	N/A	$ 1,162.27	$ -	0.00%	N/A	$ 1,177.52	$ -	0.00%	N/A	$ 1,193.54	$ -	0.00%
Silver	HDE	N/A	SUSF3168																
			Single	N/A	$ 390.67	$ -	0.00%	N/A	$ 395.74	$ -	0.00%	N/A	$ 401.07	$ -	0.00%	N/A	$ 406.67	$ -	0.00%
			Double	N/A	$ 781.33	$ -	0.00%	N/A	$ 791.47	$ -	0.00%	N/A	$ 802.14	$ -	0.00%	N/A	$ 813.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.87	$ -	0.00%	N/A	$ 703.49	$ -	0.00%	N/A	$ 712.56	$ -	0.00%	N/A	$ 722.08	$ -	0.00%
			Family	N/A	$ 1,144.14	$ -	0.00%	N/A	$ 1,158.59	$ -	0.00%	N/A	$ 1,173.79	$ -	0.00%	N/A	$ 1,189.76	$ -	0.00%
Silver	HDE	N/A	SUSF3169																
			Single	N/A	$ 392.01	$ -	0.00%	N/A	$ 397.10	$ -	0.00%	N/A	$ 402.45	$ -	0.00%	N/A	$ 408.08	$ -	0.00%
			Double	N/A	$ 784.03	$ -	0.00%	N/A	$ 794.20	$ -	0.00%	N/A	$ 804.91	$ -	0.00%	N/A	$ 816.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 697.16	$ -	0.00%	N/A	$ 705.81	$ -	0.00%	N/A	$ 714.91	$ -	0.00%	N/A	$ 724.47	$ -	0.00%
			Family	N/A	$ 1,147.98	$ -	0.00%	N/A	$ 1,162.48	$ -	0.00%	N/A	$ 1,177.73	$ -	0.00%	N/A	$ 1,193.76	$ -	0.00%
Silver	HDE	N/A	SUSF3170																
			Single	N/A	$ 395.67	$ -	0.00%	N/A	$ 400.80	$ -	0.00%	N/A	$ 406.21	$ -	0.00%	N/A	$ 411.88	$ -	0.00%
			Double	N/A	$ 791.34	$ -	0.00%	N/A	$ 801.61	$ -	0.00%	N/A	$ 812.41	$ -	0.00%	N/A	$ 823.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 703.38	$ -	0.00%	N/A	$ 712.11	$ -	0.00%	N/A	$ 721.29	$ -	0.00%	N/A	$ 730.94	$ -	0.00%
			Family	N/A	$ 1,158.39	$ -	0.00%	N/A	$ 1,173.03	$ -	0.00%	N/A	$ 1,188.43	$ -	0.00%	N/A	$ 1,204.60	$ -	0.00%
Silver	HDE	N/A	SUSF3171																
			Single	N/A	$ 376.00	$ -	0.00%	N/A	$ 380.88	$ -	0.00%	N/A	$ 386.01	$ -	0.00%	N/A	$ 391.41	$ -	0.00%
			Double	N/A	$ 752.00	$ -	0.00%	N/A	$ 761.76	$ -	0.00%	N/A	$ 772.03	$ -	0.00%	N/A	$ 782.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.94	$ -	0.00%	N/A	$ 678.24	$ -	0.00%	N/A	$ 686.96	$ -	0.00%	N/A	$ 696.13	$ -	0.00%
			Family	N/A	$ 1,102.34	$ -	0.00%	N/A	$ 1,116.25	$ -	0.00%	N/A	$ 1,130.88	$ -	0.00%	N/A	$ 1,146.25	$ -	0.00%
Silver	HDE	N/A	SUSF3173																
			Single	N/A	$ 375.47	$ -	0.00%	N/A	$ 380.34	$ -	0.00%	N/A	$ 385.47	$ -	0.00%	N/A	$ 390.85	$ -	0.00%
			Double	N/A	$ 750.94	$ -	0.00%	N/A	$ 760.68	$ -	0.00%	N/A	$ 770.93	$ -	0.00%	N/A	$ 781.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.04	$ -	0.00%	N/A	$ 677.32	$ -	0.00%	N/A	$ 686.03	$ -	0.00%	N/A	$ 695.19	$ -	0.00%
			Family	N/A	$ 1,100.82	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,129.32	$ -	0.00%	N/A	$ 1,144.67	$ -	0.00%
Silver	HDE	N/A	SUSF3174																
			Single	N/A	$ 379.76	$ -	0.00%	N/A	$ 384.69	$ -	0.00%	N/A	$ 389.87	$ -	0.00%	N/A	$ 395.32	$ -	0.00%
			Double	N/A	$ 759.51	$ -	0.00%	N/A	$ 769.37	$ -	0.00%	N/A	$ 779.74	$ -	0.00%	N/A	$ 790.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.33	$ -	0.00%	N/A	$ 684.71	$ -	0.00%	N/A	$ 693.52	$ -	0.00%	N/A	$ 702.78	$ -	0.00%
			Family	N/A	$ 1,113.05	$ -	0.00%	N/A	$ 1,127.10	$ -	0.00%	N/A	$ 1,141.87	$ -	0.00%	N/A	$ 1,157.39	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3175																
			Single	N/A	$ 386.14	$ -	0.00%	N/A	$ 391.15	$ -	0.00%	N/A	$ 396.42	$ -	0.00%	N/A	$ 401.96	$ -	0.00%
			Double	N/A	$ 772.27	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.84	$ -	0.00%	N/A	$ 803.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.17	$ -	0.00%	N/A	$ 695.69	$ -	0.00%	N/A	$ 704.66	$ -	0.00%	N/A	$ 714.07	$ -	0.00%
			Family	N/A	$ 1,131.23	$ -	0.00%	N/A	$ 1,145.52	$ -	0.00%	N/A	$ 1,160.54	$ -	0.00%	N/A	$ 1,176.32	$ -	0.00%
Silver	EPO	N/A	SUSF3176																
			Single	N/A	$ 387.70	$ -	0.00%	N/A	$ 392.74	$ -	0.00%	N/A	$ 398.03	$ -	0.00%	N/A	$ 403.59	$ -	0.00%
			Double	N/A	$ 775.40	$ -	0.00%	N/A	$ 785.47	$ -	0.00%	N/A	$ 796.06	$ -	0.00%	N/A	$ 807.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 689.83	$ -	0.00%	N/A	$ 698.39	$ -	0.00%	N/A	$ 707.39	$ -	0.00%	N/A	$ 716.84	$ -	0.00%
			Family	N/A	$ 1,135.69	$ -	0.00%	N/A	$ 1,150.04	$ -	0.00%	N/A	$ 1,165.12	$ -	0.00%	N/A	$ 1,180.97	$ -	0.00%
Silver	EPO	N/A	SUSF3177																
			Single	N/A	$ 379.52	$ -	0.00%	N/A	$ 384.44	$ -	0.00%	N/A	$ 389.62	$ -	0.00%	N/A	$ 395.07	$ -	0.00%
			Double	N/A	$ 759.03	$ -	0.00%	N/A	$ 768.89	$ -	0.00%	N/A	$ 779.25	$ -	0.00%	N/A	$ 790.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.92	$ -	0.00%	N/A	$ 684.29	$ -	0.00%	N/A	$ 693.10	$ -	0.00%	N/A	$ 702.35	$ -	0.00%
			Family	N/A	$ 1,112.36	$ -	0.00%	N/A	$ 1,126.40	$ -	0.00%	N/A	$ 1,141.17	$ -	0.00%	N/A	$ 1,156.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4182																
			Single	N/A	$ 330.93	$ -	0.00%	N/A	$ 335.22	$ -	0.00%	N/A	$ 339.74	$ -	0.00%	N/A	$ 344.49	$ -	0.00%
			Double	N/A	$ 661.86	$ -	0.00%	N/A	$ 670.45	$ -	0.00%	N/A	$ 679.48	$ -	0.00%	N/A	$ 688.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.86	$ -	0.00%	N/A	$ 579.16	$ -	0.00%	N/A	$ 586.84	$ -	0.00%	N/A	$ 594.91	$ -	0.00%
			Family	N/A	$ 952.42	$ -	0.00%	N/A	$ 964.67	$ -	0.00%	N/A	$ 977.54	$ -	0.00%	N/A	$ 991.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4184																
			Single	N/A	$ 325.14	$ -	0.00%	N/A	$ 329.36	$ -	0.00%	N/A	$ 333.80	$ -	0.00%	N/A	$ 338.46	$ -	0.00%
			Double	N/A	$ 650.28	$ -	0.00%	N/A	$ 658.72	$ -	0.00%	N/A	$ 667.59	$ -	0.00%	N/A	$ 676.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.47	$ -	0.00%	N/A	$ 590.65	$ -	0.00%	N/A	$ 598.20	$ -	0.00%	N/A	$ 606.12	$ -	0.00%
			Family	N/A	$ 957.38	$ -	0.00%	N/A	$ 969.41	$ -	0.00%	N/A	$ 982.06	$ -	0.00%	N/A	$ 995.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4185																
			Single	N/A	$ 326.39	$ -	0.00%	N/A	$ 330.63	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.77	$ -	0.00%
			Double	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.17	$ -	0.00%	N/A	$ 679.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.61	$ -	0.00%	N/A	$ 592.81	$ -	0.00%	N/A	$ 600.39	$ -	0.00%	N/A	$ 608.34	$ -	0.00%
			Family	N/A	$ 960.96	$ -	0.00%	N/A	$ 973.04	$ -	0.00%	N/A	$ 985.73	$ -	0.00%	N/A	$ 999.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4186																
			Single	N/A	$ 326.14	$ -	0.00%	N/A	$ 330.38	$ -	0.00%	N/A	$ 334.83	$ -	0.00%	N/A	$ 339.50	$ -	0.00%
			Double	N/A	$ 652.28	$ -	0.00%	N/A	$ 660.75	$ -	0.00%	N/A	$ 669.65	$ -	0.00%	N/A	$ 679.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.18	$ -	0.00%	N/A	$ 592.38	$ -	0.00%	N/A	$ 599.95	$ -	0.00%	N/A	$ 607.90	$ -	0.00%
			Family	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.31	$ -	0.00%	N/A	$ 985.00	$ -	0.00%	N/A	$ 998.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4187																
			Single	N/A	$ 327.89	$ -	0.00%	N/A	$ 332.14	$ -	0.00%	N/A	$ 336.62	$ -	0.00%	N/A	$ 341.32	$ -	0.00%
			Double	N/A	$ 655.77	$ -	0.00%	N/A	$ 664.28	$ -	0.00%	N/A	$ 673.23	$ -	0.00%	N/A	$ 682.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.14	$ -	0.00%	N/A	$ 595.38	$ -	0.00%	N/A	$ 602.99	$ -	0.00%	N/A	$ 610.98	$ -	0.00%
			Family	N/A	$ 965.21	$ -	0.00%	N/A	$ 977.34	$ -	0.00%	N/A	$ 990.10	$ -	0.00%	N/A	$ 1,003.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4188																
			Single	N/A	$ 332.38	$ -	0.00%	N/A	$ 336.69	$ -	0.00%	N/A	$ 341.23	$ -	0.00%	N/A	$ 346.00	$ -	0.00%
			Double	N/A	$ 664.76	$ -	0.00%	N/A	$ 673.39	$ -	0.00%	N/A	$ 682.46	$ -	0.00%	N/A	$ 692.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.79	$ -	0.00%	N/A	$ 603.12	$ -	0.00%	N/A	$ 610.83	$ -	0.00%	N/A	$ 618.94	$ -	0.00%
			Family	N/A	$ 978.02	$ -	0.00%	N/A	$ 990.32	$ -	0.00%	N/A	$ 1,003.25	$ -	0.00%	N/A	$ 1,016.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4189																
			Single	N/A	$ 327.24	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 335.96	$ -	0.00%	N/A	$ 340.65	$ -	0.00%
			Double	N/A	$ 654.48	$ -	0.00%	N/A	$ 662.98	$ -	0.00%	N/A	$ 671.91	$ -	0.00%	N/A	$ 681.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.05	$ -	0.00%	N/A	$ 594.27	$ -	0.00%	N/A	$ 601.87	$ -	0.00%	N/A	$ 609.84	$ -	0.00%
			Family	N/A	$ 963.38	$ -	0.00%	N/A	$ 975.49	$ -	0.00%	N/A	$ 988.22	$ -	0.00%	N/A	$ 1,001.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4190																
			Single	N/A	$ 322.68	$ -	0.00%	N/A	$ 326.87	$ -	0.00%	N/A	$ 331.28	$ -	0.00%	N/A	$ 335.90	$ -	0.00%
			Double	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.74	$ -	0.00%	N/A	$ 662.55	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.30	$ -	0.00%	N/A	$ 586.42	$ -	0.00%	N/A	$ 593.91	$ -	0.00%	N/A	$ 601.78	$ -	0.00%
			Family	N/A	$ 950.39	$ -	0.00%	N/A	$ 962.33	$ -	0.00%	N/A	$ 974.88	$ -	0.00%	N/A	$ 988.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4192																
			Single	N/A	$ 324.40	$ -	0.00%	N/A	$ 328.61	$ -	0.00%	N/A	$ 333.04	$ -	0.00%	N/A	$ 337.69	$ -	0.00%
			Double	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.22	$ -	0.00%	N/A	$ 666.08	$ -	0.00%	N/A	$ 675.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 582.22	$ -	0.00%	N/A	$ 589.38	$ -	0.00%	N/A	$ 596.91	$ -	0.00%	N/A	$ 604.82	$ -	0.00%
			Family	N/A	$ 955.28	$ -	0.00%	N/A	$ 967.28	$ -	0.00%	N/A	$ 979.90	$ -	0.00%	N/A	$ 993.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4193																
			Single	N/A	$ 327.31	$ -	0.00%	N/A	$ 331.56	$ -	0.00%	N/A	$ 336.02	$ -	0.00%	N/A	$ 340.72	$ -	0.00%
			Double	N/A	$ 654.61	$ -	0.00%	N/A	$ 663.11	$ -	0.00%	N/A	$ 672.05	$ -	0.00%	N/A	$ 681.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.16	$ -	0.00%	N/A	$ 594.38	$ -	0.00%	N/A	$ 601.98	$ -	0.00%	N/A	$ 609.96	$ -	0.00%
			Family	N/A	$ 963.56	$ -	0.00%	N/A	$ 975.67	$ -	0.00%	N/A	$ 988.41	$ -	0.00%	N/A	$ 1,001.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4195																
			Single	N/A	$ 313.13	$ -	0.00%	N/A	$ 317.19	$ -	0.00%	N/A	$ 321.47	$ -	0.00%	N/A	$ 325.96	$ -	0.00%
			Double	N/A	$ 626.26	$ -	0.00%	N/A	$ 634.39	$ -	0.00%	N/A	$ 642.94	$ -	0.00%	N/A	$ 651.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 563.06	$ -	0.00%	N/A	$ 569.97	$ -	0.00%	N/A	$ 577.24	$ -	0.00%	N/A	$ 584.87	$ -	0.00%
			Family	N/A	$ 923.16	$ -	0.00%	N/A	$ 934.74	$ -	0.00%	N/A	$ 946.93	$ -	0.00%	N/A	$ 959.73	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4196																
			Single	N/A	$ 316.35	$ -	0.00%	N/A	$ 320.45	$ -	0.00%	N/A	$ 324.77	$ -	0.00%	N/A	$ 329.31	$ -	0.00%
			Double	N/A	$ 632.69	$ -	0.00%	N/A	$ 640.91	$ -	0.00%	N/A	$ 649.54	$ -	0.00%	N/A	$ 658.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.53	$ -	0.00%	N/A	$ 575.51	$ -	0.00%	N/A	$ 582.85	$ -	0.00%	N/A	$ 590.57	$ -	0.00%
			Family	N/A	$ 932.33	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 956.34	$ -	0.00%	N/A	$ 969.27	$ -	0.00%
Bronze	HDE	N/A	SUBF4197																
			Single	N/A	$ 321.19	$ -	0.00%	N/A	$ 325.36	$ -	0.00%	N/A	$ 329.74	$ -	0.00%	N/A	$ 334.35	$ -	0.00%
			Double	N/A	$ 642.37	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 576.76	$ -	0.00%	N/A	$ 583.85	$ -	0.00%	N/A	$ 591.30	$ -	0.00%	N/A	$ 599.13	$ -	0.00%
			Family	N/A	$ 946.12	$ -	0.00%	N/A	$ 958.01	$ -	0.00%	N/A	$ 970.50	$ -	0.00%	N/A	$ 983.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4198																
			Single	N/A	$ 325.58	$ -	0.00%	N/A	$ 329.81	$ -	0.00%	N/A	$ 334.25	$ -	0.00%	N/A	$ 338.92	$ -	0.00%
			Double	N/A	$ 651.16	$ -	0.00%	N/A	$ 659.61	$ -	0.00%	N/A	$ 668.50	$ -	0.00%	N/A	$ 677.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 584.23	$ -	0.00%	N/A	$ 591.41	$ -	0.00%	N/A	$ 598.97	$ -	0.00%	N/A	$ 606.90	$ -	0.00%
			Family	N/A	$ 958.64	$ -	0.00%	N/A	$ 970.69	$ -	0.00%	N/A	$ 983.36	$ -	0.00%	N/A	$ 996.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1156																
			Single	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.18	$ -	0.00%	N/A	$ 536.32	$ -	0.00%	N/A	$ 543.81	$ -	0.00%
			Double	N/A	$ 1,044.81	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%	N/A	$ 1,072.63	$ -	0.00%	N/A	$ 1,087.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.54	$ -	0.00%	N/A	$ 927.06	$ -	0.00%	N/A	$ 939.19	$ -	0.00%	N/A	$ 951.92	$ -	0.00%
			Family	N/A	$ 1,516.30	$ -	0.00%	N/A	$ 1,535.63	$ -	0.00%	N/A	$ 1,555.95	$ -	0.00%	N/A	$ 1,577.30	$ -	0.00%
Platinum	EPO	N/A	SUPF1157																
			Single	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.17	$ -	0.00%	N/A	$ 560.62	$ -	0.00%	N/A	$ 568.45	$ -	0.00%
			Double	N/A	$ 1,092.15	$ -	0.00%	N/A	$ 1,106.33	$ -	0.00%	N/A	$ 1,121.24	$ -	0.00%	N/A	$ 1,136.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 959.07	$ -	0.00%	N/A	$ 971.12	$ -	0.00%	N/A	$ 983.79	$ -	0.00%	N/A	$ 997.11	$ -	0.00%
			Family	N/A	$ 1,587.06	$ -	0.00%	N/A	$ 1,607.26	$ -	0.00%	N/A	$ 1,628.51	$ -	0.00%	N/A	$ 1,650.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1158																
			Single	N/A	$ 526.54	$ -	0.00%	N/A	$ 533.37	$ -	0.00%	N/A	$ 540.56	$ -	0.00%	N/A	$ 548.11	$ -	0.00%
			Double	N/A	$ 1,053.07	$ -	0.00%	N/A	$ 1,066.74	$ -	0.00%	N/A	$ 1,081.12	$ -	0.00%	N/A	$ 1,096.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.47	$ -	0.00%	N/A	$ 949.69	$ -	0.00%	N/A	$ 962.53	$ -	0.00%
			Family	N/A	$ 1,531.37	$ -	0.00%	N/A	$ 1,550.85	$ -	0.00%	N/A	$ 1,571.33	$ -	0.00%	N/A	$ 1,592.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1160																
			Single	N/A	$ 531.10	$ -	0.00%	N/A	$ 537.99	$ -	0.00%	N/A	$ 545.24	$ -	0.00%	N/A	$ 552.86	$ -	0.00%
			Double	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,075.98	$ -	0.00%	N/A	$ 1,090.48	$ -	0.00%	N/A	$ 1,105.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.60	$ -	0.00%	N/A	$ 945.32	$ -	0.00%	N/A	$ 957.65	$ -	0.00%	N/A	$ 970.60	$ -	0.00%
			Family	N/A	$ 1,544.36	$ -	0.00%	N/A	$ 1,564.01	$ -	0.00%	N/A	$ 1,584.67	$ -	0.00%	N/A	$ 1,606.38	$ -	0.00%
Platinum	EPO	N/A	SUPF1161																
			Single	N/A	$ 544.01	$ -	0.00%	N/A	$ 551.08	$ -	0.00%	N/A	$ 558.50	$ -	0.00%	N/A	$ 566.30	$ -	0.00%
			Double	N/A	$ 1,088.03	$ -	0.00%	N/A	$ 1,102.15	$ -	0.00%	N/A	$ 1,117.01	$ -	0.00%	N/A	$ 1,132.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.56	$ -	0.00%	N/A	$ 967.57	$ -	0.00%	N/A	$ 980.19	$ -	0.00%	N/A	$ 993.46	$ -	0.00%
			Family	N/A	$ 1,581.18	$ -	0.00%	N/A	$ 1,601.31	$ -	0.00%	N/A	$ 1,622.47	$ -	0.00%	N/A	$ 1,644.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1162																
			Single	N/A	$ 545.12	$ -	0.00%	N/A	$ 552.20	$ -	0.00%	N/A	$ 559.64	$ -	0.00%	N/A	$ 567.45	$ -	0.00%
			Double	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,104.39	$ -	0.00%	N/A	$ 1,119.27	$ -	0.00%	N/A	$ 1,134.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 957.44	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 982.12	$ -	0.00%	N/A	$ 995.41	$ -	0.00%
			Family	N/A	$ 1,584.33	$ -	0.00%	N/A	$ 1,604.50	$ -	0.00%	N/A	$ 1,625.71	$ -	0.00%	N/A	$ 1,647.99	$ -	0.00%
Gold	EPO	N/A	SUGF2155																
			Single	N/A	$ 458.51	$ -	0.00%	N/A	$ 464.46	$ -	0.00%	N/A	$ 470.72	$ -	0.00%	N/A	$ 477.29	$ -	0.00%
			Double	N/A	$ 917.01	$ -	0.00%	N/A	$ 928.91	$ -	0.00%	N/A	$ 941.43	$ -	0.00%	N/A	$ 954.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.08	$ -	0.00%	N/A	$ 812.20	$ -	0.00%	N/A	$ 822.84	$ -	0.00%	N/A	$ 834.02	$ -	0.00%
			Family	N/A	$ 1,329.36	$ -	0.00%	N/A	$ 1,346.32	$ -	0.00%	N/A	$ 1,364.16	$ -	0.00%	N/A	$ 1,382.90	$ -	0.00%
Gold	EPO	N/A	SUGF2156																
			Single	N/A	$ 456.18	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.33	$ -	0.00%	N/A	$ 474.87	$ -	0.00%
			Double	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 806.24	$ -	0.00%	N/A	$ 816.31	$ -	0.00%	N/A	$ 826.89	$ -	0.00%	N/A	$ 838.02	$ -	0.00%
			Family	N/A	$ 1,330.84	$ -	0.00%	N/A	$ 1,347.72	$ -	0.00%	N/A	$ 1,365.47	$ -	0.00%	N/A	$ 1,384.11	$ -	0.00%
Gold	EPO	N/A	SUGF2157																
			Single	N/A	$ 462.92	$ -	0.00%	N/A	$ 468.93	$ -	0.00%	N/A	$ 475.25	$ -	0.00%	N/A	$ 481.89	$ -	0.00%
			Double	N/A	$ 925.85	$ -	0.00%	N/A	$ 937.87	$ -	0.00%	N/A	$ 950.51	$ -	0.00%	N/A	$ 963.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.71	$ -	0.00%	N/A	$ 827.93	$ -	0.00%	N/A	$ 838.67	$ -	0.00%	N/A	$ 849.96	$ -	0.00%
			Family	N/A	$ 1,350.07	$ -	0.00%	N/A	$ 1,367.20	$ -	0.00%	N/A	$ 1,385.21	$ -	0.00%	N/A	$ 1,404.13	$ -	0.00%
Gold	EPO	N/A	SUGF2158																
			Single	N/A	$ 466.16	$ -	0.00%	N/A	$ 472.21	$ -	0.00%	N/A	$ 478.58	$ -	0.00%	N/A	$ 485.26	$ -	0.00%
			Double	N/A	$ 932.32	$ -	0.00%	N/A	$ 944.43	$ -	0.00%	N/A	$ 957.15	$ -	0.00%	N/A	$ 970.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 823.21	$ -	0.00%	N/A	$ 833.50	$ -	0.00%	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.68	$ -	0.00%
			Family	N/A	$ 1,359.30	$ -	0.00%	N/A	$ 1,376.55	$ -	0.00%	N/A	$ 1,394.68	$ -	0.00%	N/A	$ 1,413.74	$ -	0.00%
Gold	EPO	N/A	SUGF2160																
			Single	N/A	$ 476.30	$ -	0.00%	N/A	$ 482.48	$ -	0.00%	N/A	$ 488.98	$ -	0.00%	N/A	$ 495.81	$ -	0.00%
			Double	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.96	$ -	0.00%	N/A	$ 977.97	$ -	0.00%	N/A	$ 991.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 840.45	$ -	0.00%	N/A	$ 850.96	$ -	0.00%	N/A	$ 862.01	$ -	0.00%	N/A	$ 873.63	$ -	0.00%
			Family	N/A	$ 1,388.19	$ -	0.00%	N/A	$ 1,405.81	$ -	0.00%	N/A	$ 1,424.34	$ -	0.00%	N/A	$ 1,443.81	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2161																
			Single	N/A	$ 472.18	$ -	0.00%	N/A	$ 478.31	$ -	0.00%	N/A	$ 484.76	$ -	0.00%	N/A	$ 491.53	$ -	0.00%
			Double	N/A	$ 944.37	$ -	0.00%	N/A	$ 956.63	$ -	0.00%	N/A	$ 969.52	$ -	0.00%	N/A	$ 983.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.45	$ -	0.00%	N/A	$ 843.87	$ -	0.00%	N/A	$ 854.83	$ -	0.00%	N/A	$ 866.34	$ -	0.00%
			Family	N/A	$ 1,376.46	$ -	0.00%	N/A	$ 1,393.93	$ -	0.00%	N/A	$ 1,412.30	$ -	0.00%	N/A	$ 1,431.60	$ -	0.00%
Gold	EPO	N/A	SUGF2162																
			Single	N/A	$ 472.16	$ -	0.00%	N/A	$ 478.29	$ -	0.00%	N/A	$ 484.73	$ -	0.00%	N/A	$ 491.51	$ -	0.00%
			Double	N/A	$ 944.32	$ -	0.00%	N/A	$ 956.58	$ -	0.00%	N/A	$ 969.47	$ -	0.00%	N/A	$ 983.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.41	$ -	0.00%	N/A	$ 843.83	$ -	0.00%	N/A	$ 854.79	$ -	0.00%	N/A	$ 866.30	$ -	0.00%
			Family	N/A	$ 1,376.39	$ -	0.00%	N/A	$ 1,393.86	$ -	0.00%	N/A	$ 1,412.23	$ -	0.00%	N/A	$ 1,431.53	$ -	0.00%
Gold	HDE	N/A	SUGF2164																
			Single	N/A	$ 463.60	$ -	0.00%	N/A	$ 469.62	$ -	0.00%	N/A	$ 475.94	$ -	0.00%	N/A	$ 482.59	$ -	0.00%
			Double	N/A	$ 927.19	$ -	0.00%	N/A	$ 939.23	$ -	0.00%	N/A	$ 951.89	$ -	0.00%	N/A	$ 965.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 818.86	$ -	0.00%	N/A	$ 829.09	$ -	0.00%	N/A	$ 839.85	$ -	0.00%	N/A	$ 851.15	$ -	0.00%
			Family	N/A	$ 1,351.99	$ -	0.00%	N/A	$ 1,369.15	$ -	0.00%	N/A	$ 1,387.18	$ -	0.00%	N/A	$ 1,406.13	$ -	0.00%
Gold	EPO	N/A	SUGF2166																
			Single	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.73	$ -	0.00%	N/A	$ 466.94	$ -	0.00%	N/A	$ 473.46	$ -	0.00%
			Double	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.45	$ -	0.00%	N/A	$ 933.87	$ -	0.00%	N/A	$ 946.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 803.94	$ -	0.00%	N/A	$ 813.98	$ -	0.00%	N/A	$ 824.53	$ -	0.00%	N/A	$ 835.62	$ -	0.00%
			Family	N/A	$ 1,326.99	$ -	0.00%	N/A	$ 1,343.81	$ -	0.00%	N/A	$ 1,361.51	$ -	0.00%	N/A	$ 1,380.10	$ -	0.00%
Silver	EPO	N/A	SUSF3181																
			Single	N/A	$ 390.12	$ -	0.00%	N/A	$ 395.18	$ -	0.00%	N/A	$ 400.51	$ -	0.00%	N/A	$ 406.10	$ -	0.00%
			Double	N/A	$ 780.24	$ -	0.00%	N/A	$ 790.37	$ -	0.00%	N/A	$ 801.02	$ -	0.00%	N/A	$ 812.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.02	$ -	0.00%	N/A	$ 689.63	$ -	0.00%	N/A	$ 698.69	$ -	0.00%	N/A	$ 708.20	$ -	0.00%
			Family	N/A	$ 1,129.66	$ -	0.00%	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,159.27	$ -	0.00%	N/A	$ 1,175.22	$ -	0.00%
Silver	EPO	N/A	SUSF3182																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.92	$ -	0.00%	N/A	$ 714.68	$ -	0.00%	N/A	$ 723.90	$ -	0.00%	N/A	$ 733.58	$ -	0.00%
			Family	N/A	$ 1,162.66	$ -	0.00%	N/A	$ 1,177.35	$ -	0.00%	N/A	$ 1,192.80	$ -	0.00%	N/A	$ 1,209.04	$ -	0.00%
Silver	EPO	N/A	SUSF3183																
			Single	N/A	$ 394.69	$ -	0.00%	N/A	$ 399.82	$ -	0.00%	N/A	$ 405.20	$ -	0.00%	N/A	$ 410.86	$ -	0.00%
			Double	N/A	$ 789.38	$ -	0.00%	N/A	$ 799.63	$ -	0.00%	N/A	$ 810.41	$ -	0.00%	N/A	$ 821.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.72	$ -	0.00%	N/A	$ 710.43	$ -	0.00%	N/A	$ 719.59	$ -	0.00%	N/A	$ 729.21	$ -	0.00%
			Family	N/A	$ 1,155.61	$ -	0.00%	N/A	$ 1,170.22	$ -	0.00%	N/A	$ 1,185.57	$ -	0.00%	N/A	$ 1,201.70	$ -	0.00%
Silver	HDE	N/A	SUSF3184																
			Single	N/A	$ 393.41	$ -	0.00%	N/A	$ 398.52	$ -	0.00%	N/A	$ 403.89	$ -	0.00%	N/A	$ 409.53	$ -	0.00%
			Double	N/A	$ 786.82	$ -	0.00%	N/A	$ 797.03	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 819.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 699.53	$ -	0.00%	N/A	$ 708.22	$ -	0.00%	N/A	$ 717.35	$ -	0.00%	N/A	$ 726.94	$ -	0.00%
			Family	N/A	$ 1,151.95	$ -	0.00%	N/A	$ 1,166.51	$ -	0.00%	N/A	$ 1,181.81	$ -	0.00%	N/A	$ 1,197.89	$ -	0.00%
Silver	HDE	N/A	SUSF3185																
			Single	N/A	$ 394.76	$ -	0.00%	N/A	$ 399.89	$ -	0.00%	N/A	$ 405.28	$ -	0.00%	N/A	$ 410.94	$ -	0.00%
			Double	N/A	$ 789.53	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.56	$ -	0.00%	N/A	$ 821.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.84	$ -	0.00%	N/A	$ 710.55	$ -	0.00%	N/A	$ 719.71	$ -	0.00%	N/A	$ 729.34	$ -	0.00%
			Family	N/A	$ 1,155.82	$ -	0.00%	N/A	$ 1,170.43	$ -	0.00%	N/A	$ 1,185.78	$ -	0.00%	N/A	$ 1,201.92	$ -	0.00%
Silver	HDE	N/A	SUSF3186																
			Single	N/A	$ 398.45	$ -	0.00%	N/A	$ 403.62	$ -	0.00%	N/A	$ 409.06	$ -	0.00%	N/A	$ 414.77	$ -	0.00%
			Double	N/A	$ 796.89	$ -	0.00%	N/A	$ 807.24	$ -	0.00%	N/A	$ 818.11	$ -	0.00%	N/A	$ 829.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 708.10	$ -	0.00%	N/A	$ 716.89	$ -	0.00%	N/A	$ 726.14	$ -	0.00%	N/A	$ 735.85	$ -	0.00%
			Family	N/A	$ 1,166.31	$ -	0.00%	N/A	$ 1,181.05	$ -	0.00%	N/A	$ 1,196.55	$ -	0.00%	N/A	$ 1,212.84	$ -	0.00%
Silver	HDE	N/A	SUSF3187																
			Single	N/A	$ 378.64	$ -	0.00%	N/A	$ 383.56	$ -	0.00%	N/A	$ 388.72	$ -	0.00%	N/A	$ 394.15	$ -	0.00%
			Double	N/A	$ 757.28	$ -	0.00%	N/A	$ 767.11	$ -	0.00%	N/A	$ 777.45	$ -	0.00%	N/A	$ 788.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.43	$ -	0.00%	N/A	$ 682.78	$ -	0.00%	N/A	$ 691.57	$ -	0.00%	N/A	$ 700.80	$ -	0.00%
			Family	N/A	$ 1,109.86	$ -	0.00%	N/A	$ 1,123.87	$ -	0.00%	N/A	$ 1,138.60	$ -	0.00%	N/A	$ 1,154.08	$ -	0.00%
Silver	HDE	N/A	SUSF3189																
			Single	N/A	$ 378.10	$ -	0.00%	N/A	$ 383.01	$ -	0.00%	N/A	$ 388.17	$ -	0.00%	N/A	$ 393.60	$ -	0.00%
			Double	N/A	$ 756.21	$ -	0.00%	N/A	$ 766.02	$ -	0.00%	N/A	$ 776.35	$ -	0.00%	N/A	$ 787.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.52	$ -	0.00%	N/A	$ 681.86	$ -	0.00%	N/A	$ 690.63	$ -	0.00%	N/A	$ 699.85	$ -	0.00%
			Family	N/A	$ 1,108.33	$ -	0.00%	N/A	$ 1,122.32	$ -	0.00%	N/A	$ 1,137.03	$ -	0.00%	N/A	$ 1,152.49	$ -	0.00%
Silver	HDE	N/A	SUSF3190																
			Single	N/A	$ 382.42	$ -	0.00%	N/A	$ 387.39	$ -	0.00%	N/A	$ 392.61	$ -	0.00%	N/A	$ 398.09	$ -	0.00%
			Double	N/A	$ 764.84	$ -	0.00%	N/A	$ 774.77	$ -	0.00%	N/A	$ 785.21	$ -	0.00%	N/A	$ 796.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.86	$ -	0.00%	N/A	$ 689.30	$ -	0.00%	N/A	$ 698.17	$ -	0.00%	N/A	$ 707.50	$ -	0.00%
			Family	N/A	$ 1,120.64	$ -	0.00%	N/A	$ 1,134.79	$ -	0.00%	N/A	$ 1,149.67	$ -	0.00%	N/A	$ 1,165.30	$ -	0.00%
Silver	HDE	N/A	SUSF3191																
			Single	N/A	$ 388.85	$ -	0.00%	N/A	$ 393.90	$ -	0.00%	N/A	$ 399.20	$ -	0.00%	N/A	$ 404.78	$ -	0.00%
			Double	N/A	$ 777.69	$ -	0.00%	N/A	$ 787.79	$ -	0.00%	N/A	$ 798.41	$ -	0.00%	N/A	$ 809.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.78	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.39	$ -	0.00%	N/A	$ 718.87	$ -	0.00%
			Family	N/A	$ 1,138.96	$ -	0.00%	N/A	$ 1,153.34	$ -	0.00%	N/A	$ 1,168.47	$ -	0.00%	N/A	$ 1,184.36	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3192																
			Single	N/A	$ 390.42	$ -	0.00%	N/A	$ 395.49	$ -	0.00%	N/A	$ 400.82	$ -	0.00%	N/A	$ 406.42	$ -	0.00%
			Double	N/A	$ 780.85	$ -	0.00%	N/A	$ 790.98	$ -	0.00%	N/A	$ 801.64	$ -	0.00%	N/A	$ 812.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.46	$ -	0.00%	N/A	$ 703.08	$ -	0.00%	N/A	$ 712.14	$ -	0.00%	N/A	$ 721.66	$ -	0.00%
			Family	N/A	$ 1,143.45	$ -	0.00%	N/A	$ 1,157.89	$ -	0.00%	N/A	$ 1,173.08	$ -	0.00%	N/A	$ 1,189.04	$ -	0.00%
Silver	EPO	N/A	SUSF3193																
			Single	N/A	$ 382.18	$ -	0.00%	N/A	$ 387.14	$ -	0.00%	N/A	$ 392.36	$ -	0.00%	N/A	$ 397.84	$ -	0.00%
			Double	N/A	$ 764.36	$ -	0.00%	N/A	$ 774.28	$ -	0.00%	N/A	$ 784.72	$ -	0.00%	N/A	$ 795.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 680.45	$ -	0.00%	N/A	$ 688.88	$ -	0.00%	N/A	$ 697.75	$ -	0.00%	N/A	$ 707.07	$ -	0.00%
			Family	N/A	$ 1,119.95	$ -	0.00%	N/A	$ 1,134.09	$ -	0.00%	N/A	$ 1,148.96	$ -	0.00%	N/A	$ 1,164.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4200																
			Single	N/A	$ 333.25	$ -	0.00%	N/A	$ 337.58	$ -	0.00%	N/A	$ 342.13	$ -	0.00%	N/A	$ 346.90	$ -	0.00%
			Double	N/A	$ 666.50	$ -	0.00%	N/A	$ 675.15	$ -	0.00%	N/A	$ 684.25	$ -	0.00%	N/A	$ 693.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.81	$ -	0.00%	N/A	$ 583.16	$ -	0.00%	N/A	$ 590.89	$ -	0.00%	N/A	$ 599.02	$ -	0.00%
			Family	N/A	$ 959.04	$ -	0.00%	N/A	$ 971.37	$ -	0.00%	N/A	$ 984.34	$ -	0.00%	N/A	$ 997.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4202																
			Single	N/A	$ 327.42	$ -	0.00%	N/A	$ 331.67	$ -	0.00%	N/A	$ 336.14	$ -	0.00%	N/A	$ 340.84	$ -	0.00%
			Double	N/A	$ 654.84	$ -	0.00%	N/A	$ 663.34	$ -	0.00%	N/A	$ 672.28	$ -	0.00%	N/A	$ 681.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.35	$ -	0.00%	N/A	$ 594.58	$ -	0.00%	N/A	$ 602.18	$ -	0.00%	N/A	$ 610.16	$ -	0.00%
			Family	N/A	$ 963.89	$ -	0.00%	N/A	$ 976.00	$ -	0.00%	N/A	$ 988.74	$ -	0.00%	N/A	$ 1,002.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4203																
			Single	N/A	$ 328.68	$ -	0.00%	N/A	$ 332.95	$ -	0.00%	N/A	$ 337.44	$ -	0.00%	N/A	$ 342.15	$ -	0.00%
			Double	N/A	$ 657.37	$ -	0.00%	N/A	$ 665.90	$ -	0.00%	N/A	$ 674.88	$ -	0.00%	N/A	$ 684.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.50	$ -	0.00%	N/A	$ 596.76	$ -	0.00%	N/A	$ 604.38	$ -	0.00%	N/A	$ 612.40	$ -	0.00%
			Family	N/A	$ 967.49	$ -	0.00%	N/A	$ 979.65	$ -	0.00%	N/A	$ 992.44	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%
Bronze	HDE	N/A	SUBF4204																
			Single	N/A	$ 328.43	$ -	0.00%	N/A	$ 332.69	$ -	0.00%	N/A	$ 337.18	$ -	0.00%	N/A	$ 341.89	$ -	0.00%
			Double	N/A	$ 656.86	$ -	0.00%	N/A	$ 665.39	$ -	0.00%	N/A	$ 674.35	$ -	0.00%	N/A	$ 683.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.07	$ -	0.00%	N/A	$ 596.32	$ -	0.00%	N/A	$ 603.94	$ -	0.00%	N/A	$ 611.95	$ -	0.00%
			Family	N/A	$ 966.77	$ -	0.00%	N/A	$ 978.92	$ -	0.00%	N/A	$ 991.70	$ -	0.00%	N/A	$ 1,005.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4205																
			Single	N/A	$ 330.19	$ -	0.00%	N/A	$ 334.47	$ -	0.00%	N/A	$ 338.98	$ -	0.00%	N/A	$ 343.72	$ -	0.00%
			Double	N/A	$ 660.37	$ -	0.00%	N/A	$ 668.95	$ -	0.00%	N/A	$ 677.96	$ -	0.00%	N/A	$ 687.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.06	$ -	0.00%	N/A	$ 599.34	$ -	0.00%	N/A	$ 607.01	$ -	0.00%	N/A	$ 615.06	$ -	0.00%
			Family	N/A	$ 971.77	$ -	0.00%	N/A	$ 983.99	$ -	0.00%	N/A	$ 996.83	$ -	0.00%	N/A	$ 1,010.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4206																
			Single	N/A	$ 334.71	$ -	0.00%	N/A	$ 339.06	$ -	0.00%	N/A	$ 343.63	$ -	0.00%	N/A	$ 348.43	$ -	0.00%
			Double	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.12	$ -	0.00%	N/A	$ 687.25	$ -	0.00%	N/A	$ 696.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.75	$ -	0.00%	N/A	$ 607.14	$ -	0.00%	N/A	$ 614.91	$ -	0.00%	N/A	$ 623.07	$ -	0.00%
			Family	N/A	$ 984.67	$ -	0.00%	N/A	$ 997.06	$ -	0.00%	N/A	$ 1,010.08	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4207																
			Single	N/A	$ 329.54	$ -	0.00%	N/A	$ 333.82	$ -	0.00%	N/A	$ 338.31	$ -	0.00%	N/A	$ 343.04	$ -	0.00%
			Double	N/A	$ 659.08	$ -	0.00%	N/A	$ 667.63	$ -	0.00%	N/A	$ 676.63	$ -	0.00%	N/A	$ 686.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 590.96	$ -	0.00%	N/A	$ 598.23	$ -	0.00%	N/A	$ 605.88	$ -	0.00%	N/A	$ 613.91	$ -	0.00%
			Family	N/A	$ 969.92	$ -	0.00%	N/A	$ 982.12	$ -	0.00%	N/A	$ 994.94	$ -	0.00%	N/A	$ 1,008.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4208																
			Single	N/A	$ 324.95	$ -	0.00%	N/A	$ 329.17	$ -	0.00%	N/A	$ 333.60	$ -	0.00%	N/A	$ 338.26	$ -	0.00%
			Double	N/A	$ 649.90	$ -	0.00%	N/A	$ 658.33	$ -	0.00%	N/A	$ 667.20	$ -	0.00%	N/A	$ 676.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.15	$ -	0.00%	N/A	$ 590.32	$ -	0.00%	N/A	$ 597.86	$ -	0.00%	N/A	$ 605.79	$ -	0.00%
			Family	N/A	$ 956.84	$ -	0.00%	N/A	$ 968.87	$ -	0.00%	N/A	$ 981.51	$ -	0.00%	N/A	$ 994.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4210																
			Single	N/A	$ 326.68	$ -	0.00%	N/A	$ 330.92	$ -	0.00%	N/A	$ 335.38	$ -	0.00%	N/A	$ 340.06	$ -	0.00%
			Double	N/A	$ 653.35	$ -	0.00%	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.75	$ -	0.00%	N/A	$ 680.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 586.09	$ -	0.00%	N/A	$ 593.30	$ -	0.00%	N/A	$ 600.88	$ -	0.00%	N/A	$ 608.85	$ -	0.00%
			Family	N/A	$ 961.77	$ -	0.00%	N/A	$ 973.86	$ -	0.00%	N/A	$ 986.57	$ -	0.00%	N/A	$ 999.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4211																
			Single	N/A	$ 329.60	$ -	0.00%	N/A	$ 333.88	$ -	0.00%	N/A	$ 338.38	$ -	0.00%	N/A	$ 343.11	$ -	0.00%
			Double	N/A	$ 659.21	$ -	0.00%	N/A	$ 667.77	$ -	0.00%	N/A	$ 676.76	$ -	0.00%	N/A	$ 686.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 591.07	$ -	0.00%	N/A	$ 598.34	$ -	0.00%	N/A	$ 605.99	$ -	0.00%	N/A	$ 614.03	$ -	0.00%
			Family	N/A	$ 970.11	$ -	0.00%	N/A	$ 982.31	$ -	0.00%	N/A	$ 995.13	$ -	0.00%	N/A	$ 1,008.60	$ -	0.00%
Bronze	HDE	N/A	SUBF4213																
			Single	N/A	$ 315.33	$ -	0.00%	N/A	$ 319.42	$ -	0.00%	N/A	$ 323.73	$ -	0.00%	N/A	$ 328.25	$ -	0.00%
			Double	N/A	$ 630.66	$ -	0.00%	N/A	$ 638.84	$ -	0.00%	N/A	$ 647.45	$ -	0.00%	N/A	$ 656.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 566.80	$ -	0.00%	N/A	$ 573.76	$ -	0.00%	N/A	$ 581.07	$ -	0.00%	N/A	$ 588.76	$ -	0.00%
			Family	N/A	$ 929.42	$ -	0.00%	N/A	$ 941.09	$ -	0.00%	N/A	$ 953.36	$ -	0.00%	N/A	$ 966.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4214																
			Single	N/A	$ 318.57	$ -	0.00%	N/A	$ 322.70	$ -	0.00%	N/A	$ 327.05	$ -	0.00%	N/A	$ 331.62	$ -	0.00%
			Double	N/A	$ 637.14	$ -	0.00%	N/A	$ 645.41	$ -	0.00%	N/A	$ 654.10	$ -	0.00%	N/A	$ 663.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 572.30	$ -	0.00%	N/A	$ 579.34	$ -	0.00%	N/A	$ 586.73	$ -	0.00%	N/A	$ 594.49	$ -	0.00%
			Family	N/A	$ 938.66	$ -	0.00%	N/A	$ 950.44	$ -	0.00%	N/A	$ 962.84	$ -	0.00%	N/A	$ 975.86	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4215																
			Single	N/A	$ 323.44	$ -	0.00%	N/A	$ 327.64	$ -	0.00%	N/A	$ 332.06	$ -	0.00%	N/A	$ 336.69	$ -	0.00%
			Double	N/A	$ 646.88	$ -	0.00%	N/A	$ 655.28	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 580.59	$ -	0.00%	N/A	$ 587.73	$ -	0.00%	N/A	$ 595.23	$ -	0.00%	N/A	$ 603.12	$ -	0.00%
			Family	N/A	$ 952.55	$ -	0.00%	N/A	$ 964.51	$ -	0.00%	N/A	$ 977.10	$ -	0.00%	N/A	$ 990.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4216																
			Single	N/A	$ 327.87	$ -	0.00%	N/A	$ 332.12	$ -	0.00%	N/A	$ 336.60	$ -	0.00%	N/A	$ 341.30	$ -	0.00%
			Double	N/A	$ 655.73	$ -	0.00%	N/A	$ 664.24	$ -	0.00%	N/A	$ 673.19	$ -	0.00%	N/A	$ 682.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.11	$ -	0.00%	N/A	$ 595.35	$ -	0.00%	N/A	$ 602.96	$ -	0.00%	N/A	$ 610.95	$ -	0.00%
			Family	N/A	$ 965.16	$ -	0.00%	N/A	$ 977.29	$ -	0.00%	N/A	$ 990.04	$ -	0.00%	N/A	$ 1,003.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1170																
			Single	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.11	$ -	0.00%	N/A	$ 545.36	$ -	0.00%	N/A	$ 552.98	$ -	0.00%
			Double	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.22	$ -	0.00%	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.51	$ -	0.00%	N/A	$ 942.23	$ -	0.00%	N/A	$ 954.56	$ -	0.00%	N/A	$ 967.51	$ -	0.00%
			Family	N/A	$ 1,541.40	$ -	0.00%	N/A	$ 1,561.06	$ -	0.00%	N/A	$ 1,581.72	$ -	0.00%	N/A	$ 1,603.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1171																
			Single	N/A	$ 555.28	$ -	0.00%	N/A	$ 562.49	$ -	0.00%	N/A	$ 570.07	$ -	0.00%	N/A	$ 578.04	$ -	0.00%
			Double	N/A	$ 1,110.57	$ -	0.00%	N/A	$ 1,124.99	$ -	0.00%	N/A	$ 1,140.15	$ -	0.00%	N/A	$ 1,156.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 974.72	$ -	0.00%	N/A	$ 986.98	$ -	0.00%	N/A	$ 999.86	$ -	0.00%	N/A	$ 1,013.40	$ -	0.00%
			Family	N/A	$ 1,613.30	$ -	0.00%	N/A	$ 1,633.85	$ -	0.00%	N/A	$ 1,655.45	$ -	0.00%	N/A	$ 1,678.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1172																
			Single	N/A	$ 535.41	$ -	0.00%	N/A	$ 542.37	$ -	0.00%	N/A	$ 549.67	$ -	0.00%	N/A	$ 557.35	$ -	0.00%
			Double	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.73	$ -	0.00%	N/A	$ 1,099.35	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.95	$ -	0.00%	N/A	$ 952.76	$ -	0.00%	N/A	$ 965.19	$ -	0.00%	N/A	$ 978.24	$ -	0.00%
			Family	N/A	$ 1,556.67	$ -	0.00%	N/A	$ 1,576.48	$ -	0.00%	N/A	$ 1,597.31	$ -	0.00%	N/A	$ 1,619.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1174																
			Single	N/A	$ 540.05	$ -	0.00%	N/A	$ 547.06	$ -	0.00%	N/A	$ 554.43	$ -	0.00%	N/A	$ 562.18	$ -	0.00%
			Double	N/A	$ 1,080.10	$ -	0.00%	N/A	$ 1,094.12	$ -	0.00%	N/A	$ 1,108.87	$ -	0.00%	N/A	$ 1,124.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.83	$ -	0.00%	N/A	$ 960.74	$ -	0.00%	N/A	$ 973.28	$ -	0.00%	N/A	$ 986.44	$ -	0.00%
			Family	N/A	$ 1,569.88	$ -	0.00%	N/A	$ 1,589.87	$ -	0.00%	N/A	$ 1,610.88	$ -	0.00%	N/A	$ 1,632.95	$ -	0.00%
Platinum	EPO	N/A	SUPF1175																
			Single	N/A	$ 553.19	$ -	0.00%	N/A	$ 560.37	$ -	0.00%	N/A	$ 567.92	$ -	0.00%	N/A	$ 575.85	$ -	0.00%
			Double	N/A	$ 1,106.38	$ -	0.00%	N/A	$ 1,120.74	$ -	0.00%	N/A	$ 1,135.84	$ -	0.00%	N/A	$ 1,151.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 971.16	$ -	0.00%	N/A	$ 983.37	$ -	0.00%	N/A	$ 996.20	$ -	0.00%	N/A	$ 1,009.69	$ -	0.00%
			Family	N/A	$ 1,607.32	$ -	0.00%	N/A	$ 1,627.79	$ -	0.00%	N/A	$ 1,649.31	$ -	0.00%	N/A	$ 1,671.92	$ -	0.00%
Platinum	EPO	N/A	SUPF1176																
			Single	N/A	$ 554.31	$ -	0.00%	N/A	$ 561.51	$ -	0.00%	N/A	$ 569.07	$ -	0.00%	N/A	$ 577.02	$ -	0.00%
			Double	N/A	$ 1,108.62	$ -	0.00%	N/A	$ 1,123.01	$ -	0.00%	N/A	$ 1,138.15	$ -	0.00%	N/A	$ 1,154.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 973.07	$ -	0.00%	N/A	$ 985.30	$ -	0.00%	N/A	$ 998.17	$ -	0.00%	N/A	$ 1,011.68	$ -	0.00%
			Family	N/A	$ 1,610.53	$ -	0.00%	N/A	$ 1,631.04	$ -	0.00%	N/A	$ 1,652.60	$ -	0.00%	N/A	$ 1,675.26	$ -	0.00%
Gold	EPO	N/A	SUGF2168																
			Single	N/A	$ 466.24	$ -	0.00%	N/A	$ 472.29	$ -	0.00%	N/A	$ 478.65	$ -	0.00%	N/A	$ 485.34	$ -	0.00%
			Double	N/A	$ 932.47	$ -	0.00%	N/A	$ 944.58	$ -	0.00%	N/A	$ 957.31	$ -	0.00%	N/A	$ 970.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 815.22	$ -	0.00%	N/A	$ 825.51	$ -	0.00%	N/A	$ 836.33	$ -	0.00%	N/A	$ 847.70	$ -	0.00%
			Family	N/A	$ 1,351.39	$ -	0.00%	N/A	$ 1,368.64	$ -	0.00%	N/A	$ 1,386.78	$ -	0.00%	N/A	$ 1,405.84	$ -	0.00%
Gold	EPO	N/A	SUGF2169																
			Single	N/A	$ 463.87	$ -	0.00%	N/A	$ 469.89	$ -	0.00%	N/A	$ 476.22	$ -	0.00%	N/A	$ 482.88	$ -	0.00%
			Double	N/A	$ 927.74	$ -	0.00%	N/A	$ 939.78	$ -	0.00%	N/A	$ 952.44	$ -	0.00%	N/A	$ 965.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 819.32	$ -	0.00%	N/A	$ 829.55	$ -	0.00%	N/A	$ 840.32	$ -	0.00%	N/A	$ 851.63	$ -	0.00%
			Family	N/A	$ 1,352.77	$ -	0.00%	N/A	$ 1,369.93	$ -	0.00%	N/A	$ 1,387.97	$ -	0.00%	N/A	$ 1,406.93	$ -	0.00%
Gold	EPO	N/A	SUGF2170																
			Single	N/A	$ 470.73	$ -	0.00%	N/A	$ 476.84	$ -	0.00%	N/A	$ 483.27	$ -	0.00%	N/A	$ 490.02	$ -	0.00%
			Double	N/A	$ 941.46	$ -	0.00%	N/A	$ 953.68	$ -	0.00%	N/A	$ 966.53	$ -	0.00%	N/A	$ 980.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 830.98	$ -	0.00%	N/A	$ 841.37	$ -	0.00%	N/A	$ 852.29	$ -	0.00%	N/A	$ 863.77	$ -	0.00%
			Family	N/A	$ 1,372.32	$ -	0.00%	N/A	$ 1,389.74	$ -	0.00%	N/A	$ 1,408.05	$ -	0.00%	N/A	$ 1,427.29	$ -	0.00%
Gold	EPO	N/A	SUGF2171																
			Single	N/A	$ 474.02	$ -	0.00%	N/A	$ 480.18	$ -	0.00%	N/A	$ 486.65	$ -	0.00%	N/A	$ 493.44	$ -	0.00%
			Double	N/A	$ 948.04	$ -	0.00%	N/A	$ 960.35	$ -	0.00%	N/A	$ 973.29	$ -	0.00%	N/A	$ 986.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 836.58	$ -	0.00%	N/A	$ 847.04	$ -	0.00%	N/A	$ 858.04	$ -	0.00%	N/A	$ 869.60	$ -	0.00%
			Family	N/A	$ 1,381.70	$ -	0.00%	N/A	$ 1,399.24	$ -	0.00%	N/A	$ 1,417.68	$ -	0.00%	N/A	$ 1,437.06	$ -	0.00%
Gold	EPO	N/A	SUGF2173																
			Single	N/A	$ 484.33	$ -	0.00%	N/A	$ 490.62	$ -	0.00%	N/A	$ 497.23	$ -	0.00%	N/A	$ 504.18	$ -	0.00%
			Double	N/A	$ 968.66	$ -	0.00%	N/A	$ 981.24	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,008.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 854.10	$ -	0.00%	N/A	$ 864.79	$ -	0.00%	N/A	$ 876.03	$ -	0.00%	N/A	$ 887.84	$ -	0.00%
			Family	N/A	$ 1,411.08	$ -	0.00%	N/A	$ 1,429.00	$ -	0.00%	N/A	$ 1,447.84	$ -	0.00%	N/A	$ 1,467.64	$ -	0.00%
Gold	EPO	N/A	SUGF2174																
			Single	N/A	$ 480.15	$ -	0.00%	N/A	$ 486.38	$ -	0.00%	N/A	$ 492.93	$ -	0.00%	N/A	$ 499.82	$ -	0.00%
			Double	N/A	$ 960.29	$ -	0.00%	N/A	$ 972.76	$ -	0.00%	N/A	$ 985.87	$ -	0.00%	N/A	$ 999.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.99	$ -	0.00%	N/A	$ 857.58	$ -	0.00%	N/A	$ 868.73	$ -	0.00%	N/A	$ 880.43	$ -	0.00%
			Family	N/A	$ 1,399.16	$ -	0.00%	N/A	$ 1,416.92	$ -	0.00%	N/A	$ 1,435.60	$ -	0.00%	N/A	$ 1,455.22	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2175																
			Single	N/A	$ 480.12	$ -	0.00%	N/A	$ 486.35	$ -	0.00%	N/A	$ 492.91	$ -	0.00%	N/A	$ 499.79	$ -	0.00%
			Double	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.71	$ -	0.00%	N/A	$ 985.81	$ -	0.00%	N/A	$ 999.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.95	$ -	0.00%	N/A	$ 857.54	$ -	0.00%	N/A	$ 868.68	$ -	0.00%	N/A	$ 880.39	$ -	0.00%
			Family	N/A	$ 1,399.08	$ -	0.00%	N/A	$ 1,416.85	$ -	0.00%	N/A	$ 1,435.53	$ -	0.00%	N/A	$ 1,455.15	$ -	0.00%
Gold	HDE	N/A	SUGF2177																
			Single	N/A	$ 471.41	$ -	0.00%	N/A	$ 477.53	$ -	0.00%	N/A	$ 483.97	$ -	0.00%	N/A	$ 490.73	$ -	0.00%
			Double	N/A	$ 942.83	$ -	0.00%	N/A	$ 955.07	$ -	0.00%	N/A	$ 967.94	$ -	0.00%	N/A	$ 981.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 832.15	$ -	0.00%	N/A	$ 842.55	$ -	0.00%	N/A	$ 853.49	$ -	0.00%	N/A	$ 864.98	$ -	0.00%
			Family	N/A	$ 1,374.27	$ -	0.00%	N/A	$ 1,391.71	$ -	0.00%	N/A	$ 1,410.05	$ -	0.00%	N/A	$ 1,429.32	$ -	0.00%
Gold	EPO	N/A	SUGF2179																
			Single	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.50	$ -	0.00%	N/A	$ 474.81	$ -	0.00%	N/A	$ 481.44	$ -	0.00%
			Double	N/A	$ 924.98	$ -	0.00%	N/A	$ 936.99	$ -	0.00%	N/A	$ 949.62	$ -	0.00%	N/A	$ 962.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.98	$ -	0.00%	N/A	$ 827.18	$ -	0.00%	N/A	$ 837.92	$ -	0.00%	N/A	$ 849.19	$ -	0.00%
			Family	N/A	$ 1,348.84	$ -	0.00%	N/A	$ 1,365.95	$ -	0.00%	N/A	$ 1,383.95	$ -	0.00%	N/A	$ 1,402.85	$ -	0.00%
Silver	EPO	N/A	SUSF3197																
			Single	N/A	$ 396.70	$ -	0.00%	N/A	$ 401.85	$ -	0.00%	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.95	$ -	0.00%
			Double	N/A	$ 793.40	$ -	0.00%	N/A	$ 803.70	$ -	0.00%	N/A	$ 814.53	$ -	0.00%	N/A	$ 825.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 692.21	$ -	0.00%	N/A	$ 700.96	$ -	0.00%	N/A	$ 710.17	$ -	0.00%	N/A	$ 719.84	$ -	0.00%
			Family	N/A	$ 1,148.41	$ -	0.00%	N/A	$ 1,163.09	$ -	0.00%	N/A	$ 1,178.52	$ -	0.00%	N/A	$ 1,194.73	$ -	0.00%
Silver	EPO	N/A	SUSF3198																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.30	$ -	0.00%	N/A	$ 726.22	$ -	0.00%	N/A	$ 735.59	$ -	0.00%	N/A	$ 745.44	$ -	0.00%
			Family	N/A	$ 1,181.74	$ -	0.00%	N/A	$ 1,196.69	$ -	0.00%	N/A	$ 1,212.40	$ -	0.00%	N/A	$ 1,228.91	$ -	0.00%
Silver	EPO	N/A	SUSF3199																
			Single	N/A	$ 401.35	$ -	0.00%	N/A	$ 406.56	$ -	0.00%	N/A	$ 412.04	$ -	0.00%	N/A	$ 417.79	$ -	0.00%
			Double	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.12	$ -	0.00%	N/A	$ 824.07	$ -	0.00%	N/A	$ 835.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 713.03	$ -	0.00%	N/A	$ 721.89	$ -	0.00%	N/A	$ 731.20	$ -	0.00%	N/A	$ 740.99	$ -	0.00%
			Family	N/A	$ 1,174.58	$ -	0.00%	N/A	$ 1,189.43	$ -	0.00%	N/A	$ 1,205.04	$ -	0.00%	N/A	$ 1,221.45	$ -	0.00%
Silver	HDE	N/A	SUSF3200																
			Single	N/A	$ 400.04	$ -	0.00%	N/A	$ 405.24	$ -	0.00%	N/A	$ 410.70	$ -	0.00%	N/A	$ 416.43	$ -	0.00%
			Double	N/A	$ 800.08	$ -	0.00%	N/A	$ 810.47	$ -	0.00%	N/A	$ 821.39	$ -	0.00%	N/A	$ 832.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 710.81	$ -	0.00%	N/A	$ 719.64	$ -	0.00%	N/A	$ 728.92	$ -	0.00%	N/A	$ 738.68	$ -	0.00%
			Family	N/A	$ 1,170.86	$ -	0.00%	N/A	$ 1,185.66	$ -	0.00%	N/A	$ 1,201.22	$ -	0.00%	N/A	$ 1,217.57	$ -	0.00%
Silver	HDE	N/A	SUSF3201																
			Single	N/A	$ 401.42	$ -	0.00%	N/A	$ 406.63	$ -	0.00%	N/A	$ 412.11	$ -	0.00%	N/A	$ 417.87	$ -	0.00%
			Double	N/A	$ 802.84	$ -	0.00%	N/A	$ 813.27	$ -	0.00%	N/A	$ 824.22	$ -	0.00%	N/A	$ 835.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 713.16	$ -	0.00%	N/A	$ 722.02	$ -	0.00%	N/A	$ 731.33	$ -	0.00%	N/A	$ 741.12	$ -	0.00%
			Family	N/A	$ 1,174.79	$ -	0.00%	N/A	$ 1,189.64	$ -	0.00%	N/A	$ 1,205.26	$ -	0.00%	N/A	$ 1,221.67	$ -	0.00%
Silver	HDE	N/A	SUSF3202																
			Single	N/A	$ 405.16	$ -	0.00%	N/A	$ 410.42	$ -	0.00%	N/A	$ 415.95	$ -	0.00%	N/A	$ 421.76	$ -	0.00%
			Double	N/A	$ 810.33	$ -	0.00%	N/A	$ 820.85	$ -	0.00%	N/A	$ 831.91	$ -	0.00%	N/A	$ 843.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 719.52	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 737.86	$ -	0.00%	N/A	$ 747.74	$ -	0.00%
			Family	N/A	$ 1,185.46	$ -	0.00%	N/A	$ 1,200.45	$ -	0.00%	N/A	$ 1,216.21	$ -	0.00%	N/A	$ 1,232.77	$ -	0.00%
Silver	HDE	N/A	SUSF3203																
			Single	N/A	$ 385.02	$ -	0.00%	N/A	$ 390.02	$ -	0.00%	N/A	$ 395.28	$ -	0.00%	N/A	$ 400.80	$ -	0.00%
			Double	N/A	$ 770.05	$ -	0.00%	N/A	$ 780.05	$ -	0.00%	N/A	$ 790.56	$ -	0.00%	N/A	$ 801.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 685.28	$ -	0.00%	N/A	$ 693.78	$ -	0.00%	N/A	$ 702.71	$ -	0.00%	N/A	$ 712.10	$ -	0.00%
			Family	N/A	$ 1,128.06	$ -	0.00%	N/A	$ 1,142.30	$ -	0.00%	N/A	$ 1,157.28	$ -	0.00%	N/A	$ 1,173.02	$ -	0.00%
Silver	HDE	N/A	SUSF3205																
			Single	N/A	$ 384.48	$ -	0.00%	N/A	$ 389.47	$ -	0.00%	N/A	$ 394.72	$ -	0.00%	N/A	$ 400.23	$ -	0.00%
			Double	N/A	$ 768.96	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.44	$ -	0.00%	N/A	$ 800.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 684.35	$ -	0.00%	N/A	$ 692.84	$ -	0.00%	N/A	$ 701.76	$ -	0.00%	N/A	$ 711.14	$ -	0.00%
			Family	N/A	$ 1,126.51	$ -	0.00%	N/A	$ 1,140.73	$ -	0.00%	N/A	$ 1,155.69	$ -	0.00%	N/A	$ 1,171.40	$ -	0.00%
Silver	HDE	N/A	SUSF3206																
			Single	N/A	$ 388.87	$ -	0.00%	N/A	$ 393.92	$ -	0.00%	N/A	$ 399.23	$ -	0.00%	N/A	$ 404.80	$ -	0.00%
			Double	N/A	$ 777.74	$ -	0.00%	N/A	$ 787.84	$ -	0.00%	N/A	$ 798.45	$ -	0.00%	N/A	$ 809.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.82	$ -	0.00%	N/A	$ 700.40	$ -	0.00%	N/A	$ 709.43	$ -	0.00%	N/A	$ 718.91	$ -	0.00%
			Family	N/A	$ 1,139.02	$ -	0.00%	N/A	$ 1,153.41	$ -	0.00%	N/A	$ 1,168.54	$ -	0.00%	N/A	$ 1,184.43	$ -	0.00%
Silver	HDE	N/A	SUSF3207																
			Single	N/A	$ 395.40	$ -	0.00%	N/A	$ 400.54	$ -	0.00%	N/A	$ 405.93	$ -	0.00%	N/A	$ 411.61	$ -	0.00%
			Double	N/A	$ 790.81	$ -	0.00%	N/A	$ 801.07	$ -	0.00%	N/A	$ 811.87	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 702.93	$ -	0.00%	N/A	$ 711.65	$ -	0.00%	N/A	$ 720.83	$ -	0.00%	N/A	$ 730.47	$ -	0.00%
			Family	N/A	$ 1,157.64	$ -	0.00%	N/A	$ 1,172.27	$ -	0.00%	N/A	$ 1,187.65	$ -	0.00%	N/A	$ 1,203.82	$ -	0.00%
Silver	EPO	N/A	SUSF3208																
			Single	N/A	$ 397.01	$ -	0.00%	N/A	$ 402.16	$ -	0.00%	N/A	$ 407.58	$ -	0.00%	N/A	$ 413.27	$ -	0.00%
			Double	N/A	$ 794.01	$ -	0.00%	N/A	$ 804.32	$ -	0.00%	N/A	$ 815.16	$ -	0.00%	N/A	$ 826.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.65	$ -	0.00%	N/A	$ 714.41	$ -	0.00%	N/A	$ 723.63	$ -	0.00%	N/A	$ 733.31	$ -	0.00%
			Family	N/A	$ 1,162.21	$ -	0.00%	N/A	$ 1,176.90	$ -	0.00%	N/A	$ 1,192.34	$ -	0.00%	N/A	$ 1,208.57	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3209																
			Single	N/A	$ 388.62	$ -	0.00%	N/A	$ 393.67	$ -	0.00%	N/A	$ 398.97	$ -	0.00%	N/A	$ 404.55	$ -	0.00%
			Double	N/A	$ 777.25	$ -	0.00%	N/A	$ 787.34	$ -	0.00%	N/A	$ 797.95	$ -	0.00%	N/A	$ 809.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.40	$ -	0.00%	N/A	$ 699.98	$ -	0.00%	N/A	$ 709.00	$ -	0.00%	N/A	$ 718.47	$ -	0.00%
			Family	N/A	$ 1,138.32	$ -	0.00%	N/A	$ 1,152.70	$ -	0.00%	N/A	$ 1,167.82	$ -	0.00%	N/A	$ 1,183.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4218																
			Single	N/A	$ 340.39	$ -	0.00%	N/A	$ 344.81	$ -	0.00%	N/A	$ 349.46	$ -	0.00%	N/A	$ 354.34	$ -	0.00%
			Double	N/A	$ 680.78	$ -	0.00%	N/A	$ 689.62	$ -	0.00%	N/A	$ 698.91	$ -	0.00%	N/A	$ 708.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.95	$ -	0.00%	N/A	$ 595.46	$ -	0.00%	N/A	$ 603.36	$ -	0.00%	N/A	$ 611.66	$ -	0.00%
			Family	N/A	$ 979.40	$ -	0.00%	N/A	$ 991.99	$ -	0.00%	N/A	$ 1,005.23	$ -	0.00%	N/A	$ 1,019.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4220																
			Single	N/A	$ 332.94	$ -	0.00%	N/A	$ 337.26	$ -	0.00%	N/A	$ 341.81	$ -	0.00%	N/A	$ 346.58	$ -	0.00%
			Double	N/A	$ 665.88	$ -	0.00%	N/A	$ 674.53	$ -	0.00%	N/A	$ 683.62	$ -	0.00%	N/A	$ 693.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.74	$ -	0.00%	N/A	$ 604.09	$ -	0.00%	N/A	$ 611.81	$ -	0.00%	N/A	$ 619.93	$ -	0.00%
			Family	N/A	$ 979.62	$ -	0.00%	N/A	$ 991.94	$ -	0.00%	N/A	$ 1,004.89	$ -	0.00%	N/A	$ 1,018.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4221																
			Single	N/A	$ 334.23	$ -	0.00%	N/A	$ 338.57	$ -	0.00%	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.92	$ -	0.00%
			Double	N/A	$ 668.45	$ -	0.00%	N/A	$ 677.13	$ -	0.00%	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.92	$ -	0.00%	N/A	$ 606.30	$ -	0.00%	N/A	$ 614.06	$ -	0.00%	N/A	$ 622.21	$ -	0.00%
			Family	N/A	$ 983.29	$ -	0.00%	N/A	$ 995.65	$ -	0.00%	N/A	$ 1,008.65	$ -	0.00%	N/A	$ 1,022.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4222																
			Single	N/A	$ 333.97	$ -	0.00%	N/A	$ 338.30	$ -	0.00%	N/A	$ 342.86	$ -	0.00%	N/A	$ 347.65	$ -	0.00%
			Double	N/A	$ 667.94	$ -	0.00%	N/A	$ 676.61	$ -	0.00%	N/A	$ 685.73	$ -	0.00%	N/A	$ 695.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.49	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.61	$ -	0.00%	N/A	$ 621.75	$ -	0.00%
			Family	N/A	$ 982.55	$ -	0.00%	N/A	$ 994.91	$ -	0.00%	N/A	$ 1,007.90	$ -	0.00%	N/A	$ 1,021.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4223																
			Single	N/A	$ 335.75	$ -	0.00%	N/A	$ 340.11	$ -	0.00%	N/A	$ 344.70	$ -	0.00%	N/A	$ 349.51	$ -	0.00%
			Double	N/A	$ 671.51	$ -	0.00%	N/A	$ 680.23	$ -	0.00%	N/A	$ 689.39	$ -	0.00%	N/A	$ 699.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.52	$ -	0.00%	N/A	$ 608.93	$ -	0.00%	N/A	$ 616.72	$ -	0.00%	N/A	$ 624.91	$ -	0.00%
			Family	N/A	$ 987.64	$ -	0.00%	N/A	$ 1,000.06	$ -	0.00%	N/A	$ 1,013.12	$ -	0.00%	N/A	$ 1,026.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4224																
			Single	N/A	$ 340.36	$ -	0.00%	N/A	$ 344.78	$ -	0.00%	N/A	$ 349.42	$ -	0.00%	N/A	$ 354.30	$ -	0.00%
			Double	N/A	$ 680.71	$ -	0.00%	N/A	$ 689.55	$ -	0.00%	N/A	$ 698.84	$ -	0.00%	N/A	$ 708.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.35	$ -	0.00%	N/A	$ 616.86	$ -	0.00%	N/A	$ 624.76	$ -	0.00%	N/A	$ 633.05	$ -	0.00%
			Family	N/A	$ 1,000.76	$ -	0.00%	N/A	$ 1,013.35	$ -	0.00%	N/A	$ 1,026.59	$ -	0.00%	N/A	$ 1,040.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4225																
			Single	N/A	$ 335.10	$ -	0.00%	N/A	$ 339.45	$ -	0.00%	N/A	$ 344.02	$ -	0.00%	N/A	$ 348.83	$ -	0.00%
			Double	N/A	$ 670.19	$ -	0.00%	N/A	$ 678.89	$ -	0.00%	N/A	$ 688.04	$ -	0.00%	N/A	$ 697.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.40	$ -	0.00%	N/A	$ 607.80	$ -	0.00%	N/A	$ 615.57	$ -	0.00%	N/A	$ 623.74	$ -	0.00%
			Family	N/A	$ 985.76	$ -	0.00%	N/A	$ 998.16	$ -	0.00%	N/A	$ 1,011.20	$ -	0.00%	N/A	$ 1,024.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4226																
			Single	N/A	$ 330.43	$ -	0.00%	N/A	$ 334.72	$ -	0.00%	N/A	$ 339.23	$ -	0.00%	N/A	$ 343.97	$ -	0.00%
			Double	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.47	$ -	0.00%	N/A	$ 599.76	$ -	0.00%	N/A	$ 607.43	$ -	0.00%	N/A	$ 615.48	$ -	0.00%
			Family	N/A	$ 972.46	$ -	0.00%	N/A	$ 984.68	$ -	0.00%	N/A	$ 997.54	$ -	0.00%	N/A	$ 1,011.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4228																
			Single	N/A	$ 332.19	$ -	0.00%	N/A	$ 336.50	$ -	0.00%	N/A	$ 341.03	$ -	0.00%	N/A	$ 345.80	$ -	0.00%
			Double	N/A	$ 664.37	$ -	0.00%	N/A	$ 673.00	$ -	0.00%	N/A	$ 682.07	$ -	0.00%	N/A	$ 691.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.46	$ -	0.00%	N/A	$ 602.79	$ -	0.00%	N/A	$ 610.50	$ -	0.00%	N/A	$ 618.59	$ -	0.00%
			Family	N/A	$ 977.47	$ -	0.00%	N/A	$ 989.76	$ -	0.00%	N/A	$ 1,002.68	$ -	0.00%	N/A	$ 1,016.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4229																
			Single	N/A	$ 335.16	$ -	0.00%	N/A	$ 339.51	$ -	0.00%	N/A	$ 344.09	$ -	0.00%	N/A	$ 348.90	$ -	0.00%
			Double	N/A	$ 670.32	$ -	0.00%	N/A	$ 679.03	$ -	0.00%	N/A	$ 688.18	$ -	0.00%	N/A	$ 697.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.52	$ -	0.00%	N/A	$ 607.91	$ -	0.00%	N/A	$ 615.69	$ -	0.00%	N/A	$ 623.86	$ -	0.00%
			Family	N/A	$ 985.95	$ -	0.00%	N/A	$ 998.35	$ -	0.00%	N/A	$ 1,011.39	$ -	0.00%	N/A	$ 1,025.09	$ -	0.00%
Bronze	HDE	N/A	SUBF4231																
			Single	N/A	$ 320.64	$ -	0.00%	N/A	$ 324.81	$ -	0.00%	N/A	$ 329.18	$ -	0.00%	N/A	$ 333.78	$ -	0.00%
			Double	N/A	$ 641.29	$ -	0.00%	N/A	$ 649.61	$ -	0.00%	N/A	$ 658.37	$ -	0.00%	N/A	$ 667.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.84	$ -	0.00%	N/A	$ 582.91	$ -	0.00%	N/A	$ 590.35	$ -	0.00%	N/A	$ 598.17	$ -	0.00%
			Family	N/A	$ 944.58	$ -	0.00%	N/A	$ 956.44	$ -	0.00%	N/A	$ 968.92	$ -	0.00%	N/A	$ 982.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4232																
			Single	N/A	$ 323.94	$ -	0.00%	N/A	$ 328.14	$ -	0.00%	N/A	$ 332.57	$ -	0.00%	N/A	$ 337.21	$ -	0.00%
			Double	N/A	$ 647.88	$ -	0.00%	N/A	$ 656.29	$ -	0.00%	N/A	$ 665.13	$ -	0.00%	N/A	$ 674.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 581.44	$ -	0.00%	N/A	$ 588.59	$ -	0.00%	N/A	$ 596.10	$ -	0.00%	N/A	$ 604.00	$ -	0.00%
			Family	N/A	$ 953.97	$ -	0.00%	N/A	$ 965.95	$ -	0.00%	N/A	$ 978.55	$ -	0.00%	N/A	$ 991.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4233																
			Single	N/A	$ 328.90	$ -	0.00%	N/A	$ 333.16	$ -	0.00%	N/A	$ 337.65	$ -	0.00%	N/A	$ 342.37	$ -	0.00%
			Double	N/A	$ 657.79	$ -	0.00%	N/A	$ 666.33	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.86	$ -	0.00%	N/A	$ 597.12	$ -	0.00%	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.77	$ -	0.00%
			Family	N/A	$ 968.09	$ -	0.00%	N/A	$ 980.26	$ -	0.00%	N/A	$ 993.05	$ -	0.00%	N/A	$ 1,006.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4234																
			Single	N/A	$ 333.39	$ -	0.00%	N/A	$ 337.72	$ -	0.00%	N/A	$ 342.27	$ -	0.00%	N/A	$ 347.05	$ -	0.00%
			Double	N/A	$ 666.79	$ -	0.00%	N/A	$ 675.44	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 694.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.51	$ -	0.00%	N/A	$ 604.87	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.73	$ -	0.00%
			Family	N/A	$ 980.91	$ -	0.00%	N/A	$ 993.25	$ -	0.00%	N/A	$ 1,006.22	$ -	0.00%	N/A	$ 1,019.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1184																
			Single	N/A	$ 534.94	$ -	0.00%	N/A	$ 541.89	$ -	0.00%	N/A	$ 549.19	$ -	0.00%	N/A	$ 556.86	$ -	0.00%
			Double	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,083.77	$ -	0.00%	N/A	$ 1,098.38	$ -	0.00%	N/A	$ 1,113.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 936.85	$ -	0.00%	N/A	$ 948.66	$ -	0.00%	N/A	$ 961.07	$ -	0.00%	N/A	$ 974.11	$ -	0.00%
			Family	N/A	$ 1,552.03	$ -	0.00%	N/A	$ 1,571.82	$ -	0.00%	N/A	$ 1,592.63	$ -	0.00%	N/A	$ 1,614.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1185																
			Single	N/A	$ 559.18	$ -	0.00%	N/A	$ 566.44	$ -	0.00%	N/A	$ 574.07	$ -	0.00%	N/A	$ 582.09	$ -	0.00%
			Double	N/A	$ 1,118.36	$ -	0.00%	N/A	$ 1,132.88	$ -	0.00%	N/A	$ 1,148.15	$ -	0.00%	N/A	$ 1,164.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 981.35	$ -	0.00%	N/A	$ 993.69	$ -	0.00%	N/A	$ 1,006.67	$ -	0.00%	N/A	$ 1,020.30	$ -	0.00%
			Family	N/A	$ 1,624.41	$ -	0.00%	N/A	$ 1,645.10	$ -	0.00%	N/A	$ 1,666.85	$ -	0.00%	N/A	$ 1,689.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1186																
			Single	N/A	$ 539.17	$ -	0.00%	N/A	$ 546.17	$ -	0.00%	N/A	$ 553.53	$ -	0.00%	N/A	$ 561.27	$ -	0.00%
			Double	N/A	$ 1,078.35	$ -	0.00%	N/A	$ 1,092.34	$ -	0.00%	N/A	$ 1,107.06	$ -	0.00%	N/A	$ 1,122.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 947.33	$ -	0.00%	N/A	$ 959.23	$ -	0.00%	N/A	$ 971.75	$ -	0.00%	N/A	$ 984.89	$ -	0.00%
			Family	N/A	$ 1,567.38	$ -	0.00%	N/A	$ 1,587.33	$ -	0.00%	N/A	$ 1,608.31	$ -	0.00%	N/A	$ 1,630.35	$ -	0.00%
Platinum	EPO	N/A	SUPF1188																
			Single	N/A	$ 543.84	$ -	0.00%	N/A	$ 550.90	$ -	0.00%	N/A	$ 558.33	$ -	0.00%	N/A	$ 566.12	$ -	0.00%
			Double	N/A	$ 1,087.68	$ -	0.00%	N/A	$ 1,101.80	$ -	0.00%	N/A	$ 1,116.65	$ -	0.00%	N/A	$ 1,132.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.27	$ -	0.00%	N/A	$ 967.27	$ -	0.00%	N/A	$ 979.89	$ -	0.00%	N/A	$ 993.15	$ -	0.00%
			Family	N/A	$ 1,580.69	$ -	0.00%	N/A	$ 1,600.81	$ -	0.00%	N/A	$ 1,621.97	$ -	0.00%	N/A	$ 1,644.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1189																
			Single	N/A	$ 557.07	$ -	0.00%	N/A	$ 564.30	$ -	0.00%	N/A	$ 571.91	$ -	0.00%	N/A	$ 579.90	$ -	0.00%
			Double	N/A	$ 1,114.14	$ -	0.00%	N/A	$ 1,128.60	$ -	0.00%	N/A	$ 1,143.81	$ -	0.00%	N/A	$ 1,159.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 977.76	$ -	0.00%	N/A	$ 990.05	$ -	0.00%	N/A	$ 1,002.98	$ -	0.00%	N/A	$ 1,016.56	$ -	0.00%
			Family	N/A	$ 1,618.39	$ -	0.00%	N/A	$ 1,639.00	$ -	0.00%	N/A	$ 1,660.67	$ -	0.00%	N/A	$ 1,683.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1190																
			Single	N/A	$ 558.20	$ -	0.00%	N/A	$ 565.45	$ -	0.00%	N/A	$ 573.07	$ -	0.00%	N/A	$ 581.07	$ -	0.00%
			Double	N/A	$ 1,116.40	$ -	0.00%	N/A	$ 1,130.90	$ -	0.00%	N/A	$ 1,146.14	$ -	0.00%	N/A	$ 1,162.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 979.68	$ -	0.00%	N/A	$ 992.00	$ -	0.00%	N/A	$ 1,004.96	$ -	0.00%	N/A	$ 1,018.57	$ -	0.00%
			Family	N/A	$ 1,621.62	$ -	0.00%	N/A	$ 1,642.27	$ -	0.00%	N/A	$ 1,663.98	$ -	0.00%	N/A	$ 1,686.80	$ -	0.00%
Gold	EPO	N/A	SUGF2181																
			Single	N/A	$ 469.51	$ -	0.00%	N/A	$ 475.60	$ -	0.00%	N/A	$ 482.01	$ -	0.00%	N/A	$ 488.75	$ -	0.00%
			Double	N/A	$ 939.02	$ -	0.00%	N/A	$ 951.21	$ -	0.00%	N/A	$ 964.03	$ -	0.00%	N/A	$ 977.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 820.79	$ -	0.00%	N/A	$ 831.15	$ -	0.00%	N/A	$ 842.04	$ -	0.00%	N/A	$ 853.49	$ -	0.00%
			Family	N/A	$ 1,360.72	$ -	0.00%	N/A	$ 1,378.09	$ -	0.00%	N/A	$ 1,396.36	$ -	0.00%	N/A	$ 1,415.55	$ -	0.00%
Gold	EPO	N/A	SUGF2182																
			Single	N/A	$ 467.12	$ -	0.00%	N/A	$ 473.19	$ -	0.00%	N/A	$ 479.57	$ -	0.00%	N/A	$ 486.26	$ -	0.00%
			Double	N/A	$ 934.25	$ -	0.00%	N/A	$ 946.38	$ -	0.00%	N/A	$ 959.13	$ -	0.00%	N/A	$ 972.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 824.85	$ -	0.00%	N/A	$ 835.16	$ -	0.00%	N/A	$ 846.00	$ -	0.00%	N/A	$ 857.39	$ -	0.00%
			Family	N/A	$ 1,362.05	$ -	0.00%	N/A	$ 1,379.33	$ -	0.00%	N/A	$ 1,397.50	$ -	0.00%	N/A	$ 1,416.59	$ -	0.00%
Gold	EPO	N/A	SUGF2183																
			Single	N/A	$ 474.03	$ -	0.00%	N/A	$ 480.19	$ -	0.00%	N/A	$ 486.66	$ -	0.00%	N/A	$ 493.46	$ -	0.00%
			Double	N/A	$ 948.07	$ -	0.00%	N/A	$ 960.38	$ -	0.00%	N/A	$ 973.32	$ -	0.00%	N/A	$ 986.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 836.60	$ -	0.00%	N/A	$ 847.06	$ -	0.00%	N/A	$ 858.06	$ -	0.00%	N/A	$ 869.62	$ -	0.00%
			Family	N/A	$ 1,381.74	$ -	0.00%	N/A	$ 1,399.28	$ -	0.00%	N/A	$ 1,417.72	$ -	0.00%	N/A	$ 1,437.09	$ -	0.00%
Gold	EPO	N/A	SUGF2184																
			Single	N/A	$ 477.35	$ -	0.00%	N/A	$ 483.55	$ -	0.00%	N/A	$ 490.06	$ -	0.00%	N/A	$ 496.91	$ -	0.00%
			Double	N/A	$ 954.70	$ -	0.00%	N/A	$ 967.09	$ -	0.00%	N/A	$ 980.12	$ -	0.00%	N/A	$ 993.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 842.23	$ -	0.00%	N/A	$ 852.77	$ -	0.00%	N/A	$ 863.85	$ -	0.00%	N/A	$ 875.48	$ -	0.00%
			Family	N/A	$ 1,391.18	$ -	0.00%	N/A	$ 1,408.85	$ -	0.00%	N/A	$ 1,427.42	$ -	0.00%	N/A	$ 1,446.93	$ -	0.00%
Gold	EPO	N/A	SUGF2186																
			Single	N/A	$ 487.73	$ -	0.00%	N/A	$ 494.06	$ -	0.00%	N/A	$ 500.72	$ -	0.00%	N/A	$ 507.71	$ -	0.00%
			Double	N/A	$ 975.46	$ -	0.00%	N/A	$ 988.12	$ -	0.00%	N/A	$ 1,001.44	$ -	0.00%	N/A	$ 1,015.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 859.88	$ -	0.00%	N/A	$ 870.64	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.85	$ -	0.00%
			Family	N/A	$ 1,420.77	$ -	0.00%	N/A	$ 1,438.82	$ -	0.00%	N/A	$ 1,457.79	$ -	0.00%	N/A	$ 1,477.73	$ -	0.00%
Gold	EPO	N/A	SUGF2187																
			Single	N/A	$ 483.52	$ -	0.00%	N/A	$ 489.79	$ -	0.00%	N/A	$ 496.39	$ -	0.00%	N/A	$ 503.33	$ -	0.00%
			Double	N/A	$ 967.03	$ -	0.00%	N/A	$ 979.59	$ -	0.00%	N/A	$ 992.79	$ -	0.00%	N/A	$ 1,006.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.72	$ -	0.00%	N/A	$ 863.39	$ -	0.00%	N/A	$ 874.61	$ -	0.00%	N/A	$ 886.40	$ -	0.00%
			Family	N/A	$ 1,408.76	$ -	0.00%	N/A	$ 1,426.65	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%	N/A	$ 1,465.22	$ -	0.00%
Gold	EPO	N/A	SUGF2188																
			Single	N/A	$ 483.49	$ -	0.00%	N/A	$ 489.77	$ -	0.00%	N/A	$ 496.37	$ -	0.00%	N/A	$ 503.30	$ -	0.00%
			Double	N/A	$ 966.98	$ -	0.00%	N/A	$ 979.53	$ -	0.00%	N/A	$ 992.73	$ -	0.00%	N/A	$ 1,006.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.67	$ -	0.00%	N/A	$ 863.34	$ -	0.00%	N/A	$ 874.56	$ -	0.00%	N/A	$ 886.35	$ -	0.00%
			Family	N/A	$ 1,408.69	$ -	0.00%	N/A	$ 1,426.58	$ -	0.00%	N/A	$ 1,445.39	$ -	0.00%	N/A	$ 1,465.15	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	HDE	N/A	SUGF2190																
			Single	N/A	$ 474.72	$ -	0.00%	N/A	$ 480.89	$ -	0.00%	N/A	$ 487.37	$ -	0.00%	N/A	$ 494.18	$ -	0.00%
			Double	N/A	$ 949.45	$ -	0.00%	N/A	$ 961.77	$ -	0.00%	N/A	$ 974.73	$ -	0.00%	N/A	$ 988.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 837.77	$ -	0.00%	N/A	$ 848.25	$ -	0.00%	N/A	$ 859.26	$ -	0.00%	N/A	$ 870.84	$ -	0.00%
			Family	N/A	$ 1,383.70	$ -	0.00%	N/A	$ 1,401.27	$ -	0.00%	N/A	$ 1,419.74	$ -	0.00%	N/A	$ 1,439.14	$ -	0.00%
Gold	EPO	N/A	SUGF2192																
			Single	N/A	$ 465.74	$ -	0.00%	N/A	$ 471.78	$ -	0.00%	N/A	$ 478.14	$ -	0.00%	N/A	$ 484.82	$ -	0.00%
			Double	N/A	$ 931.48	$ -	0.00%	N/A	$ 943.57	$ -	0.00%	N/A	$ 956.28	$ -	0.00%	N/A	$ 969.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.50	$ -	0.00%	N/A	$ 832.77	$ -	0.00%	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.94	$ -	0.00%
			Family	N/A	$ 1,358.10	$ -	0.00%	N/A	$ 1,375.33	$ -	0.00%	N/A	$ 1,393.45	$ -	0.00%	N/A	$ 1,412.48	$ -	0.00%
Silver	EPO	N/A	SUSF3213																
			Single	N/A	$ 399.48	$ -	0.00%	N/A	$ 404.67	$ -	0.00%	N/A	$ 410.12	$ -	0.00%	N/A	$ 415.85	$ -	0.00%
			Double	N/A	$ 798.97	$ -	0.00%	N/A	$ 809.34	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.94	$ -	0.00%	N/A	$ 705.76	$ -	0.00%	N/A	$ 715.03	$ -	0.00%	N/A	$ 724.77	$ -	0.00%
			Family	N/A	$ 1,156.35	$ -	0.00%	N/A	$ 1,171.13	$ -	0.00%	N/A	$ 1,186.67	$ -	0.00%	N/A	$ 1,203.00	$ -	0.00%
Silver	EPO	N/A	SUSF3214																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.98	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.12	$ -	0.00%	N/A	$ 731.10	$ -	0.00%	N/A	$ 740.54	$ -	0.00%	N/A	$ 750.45	$ -	0.00%
			Family	N/A	$ 1,189.82	$ -	0.00%	N/A	$ 1,204.87	$ -	0.00%	N/A	$ 1,220.69	$ -	0.00%	N/A	$ 1,237.32	$ -	0.00%
Silver	EPO	N/A	SUSF3215																
			Single	N/A	$ 404.17	$ -	0.00%	N/A	$ 409.41	$ -	0.00%	N/A	$ 414.93	$ -	0.00%	N/A	$ 420.73	$ -	0.00%
			Double	N/A	$ 808.33	$ -	0.00%	N/A	$ 818.82	$ -	0.00%	N/A	$ 829.86	$ -	0.00%	N/A	$ 841.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.82	$ -	0.00%	N/A	$ 726.74	$ -	0.00%	N/A	$ 736.12	$ -	0.00%	N/A	$ 745.97	$ -	0.00%
			Family	N/A	$ 1,182.61	$ -	0.00%	N/A	$ 1,197.56	$ -	0.00%	N/A	$ 1,213.29	$ -	0.00%	N/A	$ 1,229.81	$ -	0.00%
Silver	HDE	N/A	SUSF3216																
			Single	N/A	$ 402.85	$ -	0.00%	N/A	$ 408.08	$ -	0.00%	N/A	$ 413.58	$ -	0.00%	N/A	$ 419.36	$ -	0.00%
			Double	N/A	$ 805.70	$ -	0.00%	N/A	$ 816.16	$ -	0.00%	N/A	$ 827.16	$ -	0.00%	N/A	$ 838.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.58	$ -	0.00%	N/A	$ 724.48	$ -	0.00%	N/A	$ 733.82	$ -	0.00%	N/A	$ 743.65	$ -	0.00%
			Family	N/A	$ 1,178.86	$ -	0.00%	N/A	$ 1,193.77	$ -	0.00%	N/A	$ 1,209.44	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%
Silver	HDE	N/A	SUSF3217																
			Single	N/A	$ 404.24	$ -	0.00%	N/A	$ 409.49	$ -	0.00%	N/A	$ 415.01	$ -	0.00%	N/A	$ 420.80	$ -	0.00%
			Double	N/A	$ 808.48	$ -	0.00%	N/A	$ 818.97	$ -	0.00%	N/A	$ 830.01	$ -	0.00%	N/A	$ 841.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.95	$ -	0.00%	N/A	$ 726.87	$ -	0.00%	N/A	$ 736.25	$ -	0.00%	N/A	$ 746.10	$ -	0.00%
			Family	N/A	$ 1,182.82	$ -	0.00%	N/A	$ 1,197.78	$ -	0.00%	N/A	$ 1,213.50	$ -	0.00%	N/A	$ 1,230.03	$ -	0.00%
Silver	HDE	N/A	SUSF3218																
			Single	N/A	$ 408.01	$ -	0.00%	N/A	$ 413.30	$ -	0.00%	N/A	$ 418.87	$ -	0.00%	N/A	$ 424.73	$ -	0.00%
			Double	N/A	$ 816.02	$ -	0.00%	N/A	$ 826.61	$ -	0.00%	N/A	$ 837.75	$ -	0.00%	N/A	$ 849.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.35	$ -	0.00%	N/A	$ 733.36	$ -	0.00%	N/A	$ 742.83	$ -	0.00%	N/A	$ 752.77	$ -	0.00%
			Family	N/A	$ 1,193.56	$ -	0.00%	N/A	$ 1,208.66	$ -	0.00%	N/A	$ 1,224.53	$ -	0.00%	N/A	$ 1,241.21	$ -	0.00%
Silver	HDE	N/A	SUSF3219																
			Single	N/A	$ 387.73	$ -	0.00%	N/A	$ 392.76	$ -	0.00%	N/A	$ 398.05	$ -	0.00%	N/A	$ 403.61	$ -	0.00%
			Double	N/A	$ 775.45	$ -	0.00%	N/A	$ 785.52	$ -	0.00%	N/A	$ 796.11	$ -	0.00%	N/A	$ 807.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 689.88	$ -	0.00%	N/A	$ 698.43	$ -	0.00%	N/A	$ 707.43	$ -	0.00%	N/A	$ 716.88	$ -	0.00%
			Family	N/A	$ 1,135.76	$ -	0.00%	N/A	$ 1,150.11	$ -	0.00%	N/A	$ 1,165.19	$ -	0.00%	N/A	$ 1,181.04	$ -	0.00%
Silver	HDE	N/A	SUSF3221																
			Single	N/A	$ 387.18	$ -	0.00%	N/A	$ 392.20	$ -	0.00%	N/A	$ 397.49	$ -	0.00%	N/A	$ 403.04	$ -	0.00%
			Double	N/A	$ 774.36	$ -	0.00%	N/A	$ 784.41	$ -	0.00%	N/A	$ 794.98	$ -	0.00%	N/A	$ 806.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.94	$ -	0.00%	N/A	$ 697.49	$ -	0.00%	N/A	$ 706.47	$ -	0.00%	N/A	$ 715.91	$ -	0.00%
			Family	N/A	$ 1,134.20	$ -	0.00%	N/A	$ 1,148.52	$ -	0.00%	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,179.41	$ -	0.00%
Silver	HDE	N/A	SUSF3222																
			Single	N/A	$ 391.60	$ -	0.00%	N/A	$ 396.68	$ -	0.00%	N/A	$ 402.03	$ -	0.00%	N/A	$ 407.65	$ -	0.00%
			Double	N/A	$ 783.20	$ -	0.00%	N/A	$ 793.37	$ -	0.00%	N/A	$ 804.06	$ -	0.00%	N/A	$ 815.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.46	$ -	0.00%	N/A	$ 705.10	$ -	0.00%	N/A	$ 714.19	$ -	0.00%	N/A	$ 723.74	$ -	0.00%
			Family	N/A	$ 1,146.80	$ -	0.00%	N/A	$ 1,161.29	$ -	0.00%	N/A	$ 1,176.52	$ -	0.00%	N/A	$ 1,192.53	$ -	0.00%
Silver	HDE	N/A	SUSF3223																
			Single	N/A	$ 398.18	$ -	0.00%	N/A	$ 403.35	$ -	0.00%	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.49	$ -	0.00%
			Double	N/A	$ 796.36	$ -	0.00%	N/A	$ 806.70	$ -	0.00%	N/A	$ 817.57	$ -	0.00%	N/A	$ 828.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 707.65	$ -	0.00%	N/A	$ 716.43	$ -	0.00%	N/A	$ 725.67	$ -	0.00%	N/A	$ 735.38	$ -	0.00%
			Family	N/A	$ 1,165.55	$ -	0.00%	N/A	$ 1,180.28	$ -	0.00%	N/A	$ 1,195.77	$ -	0.00%	N/A	$ 1,212.05	$ -	0.00%
Silver	EPO	N/A	SUSF3224																
			Single	N/A	$ 399.79	$ -	0.00%	N/A	$ 404.98	$ -	0.00%	N/A	$ 410.44	$ -	0.00%	N/A	$ 416.18	$ -	0.00%
			Double	N/A	$ 799.59	$ -	0.00%	N/A	$ 809.97	$ -	0.00%	N/A	$ 820.88	$ -	0.00%	N/A	$ 832.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 710.39	$ -	0.00%	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.49	$ -	0.00%	N/A	$ 738.24	$ -	0.00%
			Family	N/A	$ 1,170.15	$ -	0.00%	N/A	$ 1,184.94	$ -	0.00%	N/A	$ 1,200.50	$ -	0.00%	N/A	$ 1,216.84	$ -	0.00%
Silver	EPO	N/A	SUSF3225																
			Single	N/A	$ 391.35	$ -	0.00%	N/A	$ 396.43	$ -	0.00%	N/A	$ 401.78	$ -	0.00%	N/A	$ 407.39	$ -	0.00%
			Double	N/A	$ 782.71	$ -	0.00%	N/A	$ 792.87	$ -	0.00%	N/A	$ 803.55	$ -	0.00%	N/A	$ 814.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 696.04	$ -	0.00%	N/A	$ 704.68	$ -	0.00%	N/A	$ 713.76	$ -	0.00%	N/A	$ 723.30	$ -	0.00%
			Family	N/A	$ 1,146.10	$ -	0.00%	N/A	$ 1,160.57	$ -	0.00%	N/A	$ 1,175.80	$ -	0.00%	N/A	$ 1,191.80	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4236																
			Single	N/A	$ 341.25	$ -	0.00%	N/A	$ 345.68	$ -	0.00%	N/A	$ 350.34	$ -	0.00%	N/A	$ 355.23	$ -	0.00%
			Double	N/A	$ 682.50	$ -	0.00%	N/A	$ 691.36	$ -	0.00%	N/A	$ 700.67	$ -	0.00%	N/A	$ 710.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.40	$ -	0.00%	N/A	$ 596.93	$ -	0.00%	N/A	$ 604.85	$ -	0.00%	N/A	$ 613.17	$ -	0.00%
			Family	N/A	$ 981.84	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,007.74	$ -	0.00%	N/A	$ 1,021.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4238																
			Single	N/A	$ 335.28	$ -	0.00%	N/A	$ 339.63	$ -	0.00%	N/A	$ 344.21	$ -	0.00%	N/A	$ 349.02	$ -	0.00%
			Double	N/A	$ 670.56	$ -	0.00%	N/A	$ 679.26	$ -	0.00%	N/A	$ 688.42	$ -	0.00%	N/A	$ 698.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.71	$ -	0.00%	N/A	$ 608.11	$ -	0.00%	N/A	$ 615.89	$ -	0.00%	N/A	$ 624.07	$ -	0.00%
			Family	N/A	$ 986.28	$ -	0.00%	N/A	$ 998.69	$ -	0.00%	N/A	$ 1,011.73	$ -	0.00%	N/A	$ 1,025.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4239																
			Single	N/A	$ 336.57	$ -	0.00%	N/A	$ 340.94	$ -	0.00%	N/A	$ 345.54	$ -	0.00%	N/A	$ 350.36	$ -	0.00%
			Double	N/A	$ 673.14	$ -	0.00%	N/A	$ 681.88	$ -	0.00%	N/A	$ 691.07	$ -	0.00%	N/A	$ 700.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.91	$ -	0.00%	N/A	$ 610.34	$ -	0.00%	N/A	$ 618.15	$ -	0.00%	N/A	$ 626.36	$ -	0.00%
			Family	N/A	$ 989.97	$ -	0.00%	N/A	$ 1,002.42	$ -	0.00%	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,029.27	$ -	0.00%
Bronze	HDE	N/A	SUBF4240																
			Single	N/A	$ 336.31	$ -	0.00%	N/A	$ 340.68	$ -	0.00%	N/A	$ 345.27	$ -	0.00%	N/A	$ 350.09	$ -	0.00%
			Double	N/A	$ 672.63	$ -	0.00%	N/A	$ 681.36	$ -	0.00%	N/A	$ 690.54	$ -	0.00%	N/A	$ 700.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.47	$ -	0.00%	N/A	$ 609.89	$ -	0.00%	N/A	$ 617.70	$ -	0.00%	N/A	$ 625.90	$ -	0.00%
			Family	N/A	$ 989.23	$ -	0.00%	N/A	$ 1,001.67	$ -	0.00%	N/A	$ 1,014.76	$ -	0.00%	N/A	$ 1,028.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4241																
			Single	N/A	$ 338.11	$ -	0.00%	N/A	$ 342.50	$ -	0.00%	N/A	$ 347.12	$ -	0.00%	N/A	$ 351.96	$ -	0.00%
			Double	N/A	$ 676.22	$ -	0.00%	N/A	$ 685.00	$ -	0.00%	N/A	$ 694.23	$ -	0.00%	N/A	$ 703.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.53	$ -	0.00%	N/A	$ 612.99	$ -	0.00%	N/A	$ 620.84	$ -	0.00%	N/A	$ 629.08	$ -	0.00%
			Family	N/A	$ 994.36	$ -	0.00%	N/A	$ 1,006.87	$ -	0.00%	N/A	$ 1,020.02	$ -	0.00%	N/A	$ 1,033.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4242																
			Single	N/A	$ 342.75	$ -	0.00%	N/A	$ 347.20	$ -	0.00%	N/A	$ 351.87	$ -	0.00%	N/A	$ 356.79	$ -	0.00%
			Double	N/A	$ 685.49	$ -	0.00%	N/A	$ 694.39	$ -	0.00%	N/A	$ 703.75	$ -	0.00%	N/A	$ 713.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.41	$ -	0.00%	N/A	$ 620.97	$ -	0.00%	N/A	$ 628.93	$ -	0.00%	N/A	$ 637.28	$ -	0.00%
			Family	N/A	$ 1,007.57	$ -	0.00%	N/A	$ 1,020.25	$ -	0.00%	N/A	$ 1,033.58	$ -	0.00%	N/A	$ 1,047.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4243																
			Single	N/A	$ 337.45	$ -	0.00%	N/A	$ 341.83	$ -	0.00%	N/A	$ 346.43	$ -	0.00%	N/A	$ 351.27	$ -	0.00%
			Double	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.66	$ -	0.00%	N/A	$ 692.87	$ -	0.00%	N/A	$ 702.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.40	$ -	0.00%	N/A	$ 611.85	$ -	0.00%	N/A	$ 619.68	$ -	0.00%	N/A	$ 627.91	$ -	0.00%
			Family	N/A	$ 992.47	$ -	0.00%	N/A	$ 1,004.95	$ -	0.00%	N/A	$ 1,018.08	$ -	0.00%	N/A	$ 1,031.87	$ -	0.00%
Bronze	HDE	N/A	SUBF4244																
			Single	N/A	$ 332.75	$ -	0.00%	N/A	$ 337.07	$ -	0.00%	N/A	$ 341.61	$ -	0.00%	N/A	$ 346.38	$ -	0.00%
			Double	N/A	$ 665.49	$ -	0.00%	N/A	$ 674.13	$ -	0.00%	N/A	$ 683.22	$ -	0.00%	N/A	$ 692.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.41	$ -	0.00%	N/A	$ 603.75	$ -	0.00%	N/A	$ 611.48	$ -	0.00%	N/A	$ 619.59	$ -	0.00%
			Family	N/A	$ 979.07	$ -	0.00%	N/A	$ 991.38	$ -	0.00%	N/A	$ 1,004.33	$ -	0.00%	N/A	$ 1,017.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4246																
			Single	N/A	$ 334.52	$ -	0.00%	N/A	$ 338.86	$ -	0.00%	N/A	$ 343.43	$ -	0.00%	N/A	$ 348.22	$ -	0.00%
			Double	N/A	$ 669.03	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.85	$ -	0.00%	N/A	$ 696.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.42	$ -	0.00%	N/A	$ 606.80	$ -	0.00%	N/A	$ 614.56	$ -	0.00%	N/A	$ 622.72	$ -	0.00%
			Family	N/A	$ 984.11	$ -	0.00%	N/A	$ 996.49	$ -	0.00%	N/A	$ 1,009.51	$ -	0.00%	N/A	$ 1,023.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4247																
			Single	N/A	$ 337.51	$ -	0.00%	N/A	$ 341.90	$ -	0.00%	N/A	$ 346.50	$ -	0.00%	N/A	$ 351.34	$ -	0.00%
			Double	N/A	$ 675.03	$ -	0.00%	N/A	$ 683.79	$ -	0.00%	N/A	$ 693.01	$ -	0.00%	N/A	$ 702.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.52	$ -	0.00%	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.80	$ -	0.00%	N/A	$ 628.02	$ -	0.00%
			Family	N/A	$ 992.66	$ -	0.00%	N/A	$ 1,005.14	$ -	0.00%	N/A	$ 1,018.27	$ -	0.00%	N/A	$ 1,032.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4249																
			Single	N/A	$ 322.90	$ -	0.00%	N/A	$ 327.09	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 336.13	$ -	0.00%
			Double	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.17	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 672.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.66	$ -	0.00%	N/A	$ 586.79	$ -	0.00%	N/A	$ 594.28	$ -	0.00%	N/A	$ 602.15	$ -	0.00%
			Family	N/A	$ 950.99	$ -	0.00%	N/A	$ 962.94	$ -	0.00%	N/A	$ 975.50	$ -	0.00%	N/A	$ 988.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4250																
			Single	N/A	$ 326.21	$ -	0.00%	N/A	$ 330.45	$ -	0.00%	N/A	$ 334.90	$ -	0.00%	N/A	$ 339.58	$ -	0.00%
			Double	N/A	$ 652.43	$ -	0.00%	N/A	$ 660.90	$ -	0.00%	N/A	$ 669.80	$ -	0.00%	N/A	$ 679.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.30	$ -	0.00%	N/A	$ 592.50	$ -	0.00%	N/A	$ 600.07	$ -	0.00%	N/A	$ 608.03	$ -	0.00%
			Family	N/A	$ 960.45	$ -	0.00%	N/A	$ 972.52	$ -	0.00%	N/A	$ 985.21	$ -	0.00%	N/A	$ 998.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4251																
			Single	N/A	$ 331.20	$ -	0.00%	N/A	$ 335.50	$ -	0.00%	N/A	$ 340.02	$ -	0.00%	N/A	$ 344.77	$ -	0.00%
			Double	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.01	$ -	0.00%	N/A	$ 680.05	$ -	0.00%	N/A	$ 689.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.79	$ -	0.00%	N/A	$ 601.10	$ -	0.00%	N/A	$ 608.78	$ -	0.00%	N/A	$ 616.86	$ -	0.00%
			Family	N/A	$ 974.67	$ -	0.00%	N/A	$ 986.92	$ -	0.00%	N/A	$ 999.81	$ -	0.00%	N/A	$ 1,013.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4252																
			Single	N/A	$ 335.73	$ -	0.00%	N/A	$ 340.09	$ -	0.00%	N/A	$ 344.68	$ -	0.00%	N/A	$ 349.49	$ -	0.00%
			Double	N/A	$ 671.47	$ -	0.00%	N/A	$ 680.19	$ -	0.00%	N/A	$ 689.35	$ -	0.00%	N/A	$ 698.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.49	$ -	0.00%	N/A	$ 608.90	$ -	0.00%	N/A	$ 616.69	$ -	0.00%	N/A	$ 624.87	$ -	0.00%
			Family	N/A	$ 987.58	$ -	0.00%	N/A	$ 1,000.00	$ -	0.00%	N/A	$ 1,013.07	$ -	0.00%	N/A	$ 1,026.79	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1198																
			Single	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.11	$ -	0.00%	N/A	$ 545.36	$ -	0.00%	N/A	$ 552.98	$ -	0.00%
			Double	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.22	$ -	0.00%	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.51	$ -	0.00%	N/A	$ 942.23	$ -	0.00%	N/A	$ 954.56	$ -	0.00%	N/A	$ 967.51	$ -	0.00%
			Family	N/A	$ 1,541.40	$ -	0.00%	N/A	$ 1,561.06	$ -	0.00%	N/A	$ 1,581.72	$ -	0.00%	N/A	$ 1,603.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1199																
			Single	N/A	$ 555.28	$ -	0.00%	N/A	$ 562.49	$ -	0.00%	N/A	$ 570.07	$ -	0.00%	N/A	$ 578.04	$ -	0.00%
			Double	N/A	$ 1,110.57	$ -	0.00%	N/A	$ 1,124.99	$ -	0.00%	N/A	$ 1,140.15	$ -	0.00%	N/A	$ 1,156.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 974.72	$ -	0.00%	N/A	$ 986.98	$ -	0.00%	N/A	$ 999.86	$ -	0.00%	N/A	$ 1,013.40	$ -	0.00%
			Family	N/A	$ 1,613.30	$ -	0.00%	N/A	$ 1,633.85	$ -	0.00%	N/A	$ 1,655.45	$ -	0.00%	N/A	$ 1,678.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1200																
			Single	N/A	$ 535.41	$ -	0.00%	N/A	$ 542.37	$ -	0.00%	N/A	$ 549.67	$ -	0.00%	N/A	$ 557.35	$ -	0.00%
			Double	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.73	$ -	0.00%	N/A	$ 1,099.35	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.95	$ -	0.00%	N/A	$ 952.76	$ -	0.00%	N/A	$ 965.19	$ -	0.00%	N/A	$ 978.24	$ -	0.00%
			Family	N/A	$ 1,556.67	$ -	0.00%	N/A	$ 1,576.48	$ -	0.00%	N/A	$ 1,597.31	$ -	0.00%	N/A	$ 1,619.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1202																
			Single	N/A	$ 540.05	$ -	0.00%	N/A	$ 547.06	$ -	0.00%	N/A	$ 554.43	$ -	0.00%	N/A	$ 562.18	$ -	0.00%
			Double	N/A	$ 1,080.10	$ -	0.00%	N/A	$ 1,094.12	$ -	0.00%	N/A	$ 1,108.87	$ -	0.00%	N/A	$ 1,124.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.83	$ -	0.00%	N/A	$ 960.74	$ -	0.00%	N/A	$ 973.28	$ -	0.00%	N/A	$ 986.44	$ -	0.00%
			Family	N/A	$ 1,569.88	$ -	0.00%	N/A	$ 1,589.87	$ -	0.00%	N/A	$ 1,610.88	$ -	0.00%	N/A	$ 1,632.95	$ -	0.00%
Platinum	EPO	N/A	SUPF1203																
			Single	N/A	$ 553.19	$ -	0.00%	N/A	$ 560.37	$ -	0.00%	N/A	$ 567.92	$ -	0.00%	N/A	$ 575.85	$ -	0.00%
			Double	N/A	$ 1,106.38	$ -	0.00%	N/A	$ 1,120.74	$ -	0.00%	N/A	$ 1,135.84	$ -	0.00%	N/A	$ 1,151.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 971.16	$ -	0.00%	N/A	$ 983.37	$ -	0.00%	N/A	$ 996.20	$ -	0.00%	N/A	$ 1,009.69	$ -	0.00%
			Family	N/A	$ 1,607.32	$ -	0.00%	N/A	$ 1,627.79	$ -	0.00%	N/A	$ 1,649.31	$ -	0.00%	N/A	$ 1,671.92	$ -	0.00%
Platinum	EPO	N/A	SUPF1204																
			Single	N/A	$ 554.31	$ -	0.00%	N/A	$ 561.51	$ -	0.00%	N/A	$ 569.07	$ -	0.00%	N/A	$ 577.02	$ -	0.00%
			Double	N/A	$ 1,108.62	$ -	0.00%	N/A	$ 1,123.01	$ -	0.00%	N/A	$ 1,138.15	$ -	0.00%	N/A	$ 1,154.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 973.07	$ -	0.00%	N/A	$ 985.30	$ -	0.00%	N/A	$ 998.17	$ -	0.00%	N/A	$ 1,011.68	$ -	0.00%
			Family	N/A	$ 1,610.53	$ -	0.00%	N/A	$ 1,631.04	$ -	0.00%	N/A	$ 1,652.60	$ -	0.00%	N/A	$ 1,675.26	$ -	0.00%
Gold	EPO	N/A	SUGF2194																
			Single	N/A	$ 466.24	$ -	0.00%	N/A	$ 472.29	$ -	0.00%	N/A	$ 478.65	$ -	0.00%	N/A	$ 485.34	$ -	0.00%
			Double	N/A	$ 932.47	$ -	0.00%	N/A	$ 944.58	$ -	0.00%	N/A	$ 957.31	$ -	0.00%	N/A	$ 970.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 815.22	$ -	0.00%	N/A	$ 825.51	$ -	0.00%	N/A	$ 836.33	$ -	0.00%	N/A	$ 847.70	$ -	0.00%
			Family	N/A	$ 1,351.39	$ -	0.00%	N/A	$ 1,368.64	$ -	0.00%	N/A	$ 1,386.78	$ -	0.00%	N/A	$ 1,405.84	$ -	0.00%
Gold	EPO	N/A	SUGF2195																
			Single	N/A	$ 463.87	$ -	0.00%	N/A	$ 469.89	$ -	0.00%	N/A	$ 476.22	$ -	0.00%	N/A	$ 482.88	$ -	0.00%
			Double	N/A	$ 927.74	$ -	0.00%	N/A	$ 939.78	$ -	0.00%	N/A	$ 952.44	$ -	0.00%	N/A	$ 965.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 819.32	$ -	0.00%	N/A	$ 829.55	$ -	0.00%	N/A	$ 840.32	$ -	0.00%	N/A	$ 851.63	$ -	0.00%
			Family	N/A	$ 1,352.77	$ -	0.00%	N/A	$ 1,369.93	$ -	0.00%	N/A	$ 1,387.97	$ -	0.00%	N/A	$ 1,406.93	$ -	0.00%
Gold	EPO	N/A	SUGF2196																
			Single	N/A	$ 470.73	$ -	0.00%	N/A	$ 476.84	$ -	0.00%	N/A	$ 483.27	$ -	0.00%	N/A	$ 490.02	$ -	0.00%
			Double	N/A	$ 941.46	$ -	0.00%	N/A	$ 953.68	$ -	0.00%	N/A	$ 966.53	$ -	0.00%	N/A	$ 980.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 830.98	$ -	0.00%	N/A	$ 841.37	$ -	0.00%	N/A	$ 852.29	$ -	0.00%	N/A	$ 863.77	$ -	0.00%
			Family	N/A	$ 1,372.32	$ -	0.00%	N/A	$ 1,389.74	$ -	0.00%	N/A	$ 1,408.05	$ -	0.00%	N/A	$ 1,427.29	$ -	0.00%
Gold	EPO	N/A	SUGF2197																
			Single	N/A	$ 474.02	$ -	0.00%	N/A	$ 480.18	$ -	0.00%	N/A	$ 486.65	$ -	0.00%	N/A	$ 493.44	$ -	0.00%
			Double	N/A	$ 948.04	$ -	0.00%	N/A	$ 960.35	$ -	0.00%	N/A	$ 973.29	$ -	0.00%	N/A	$ 986.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 836.58	$ -	0.00%	N/A	$ 847.04	$ -	0.00%	N/A	$ 858.04	$ -	0.00%	N/A	$ 869.60	$ -	0.00%
			Family	N/A	$ 1,381.70	$ -	0.00%	N/A	$ 1,399.24	$ -	0.00%	N/A	$ 1,417.68	$ -	0.00%	N/A	$ 1,437.06	$ -	0.00%
Gold	EPO	N/A	SUGF2199																
			Single	N/A	$ 484.33	$ -	0.00%	N/A	$ 490.62	$ -	0.00%	N/A	$ 497.23	$ -	0.00%	N/A	$ 504.18	$ -	0.00%
			Double	N/A	$ 968.66	$ -	0.00%	N/A	$ 981.24	$ -	0.00%	N/A	$ 994.46	$ -	0.00%	N/A	$ 1,008.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 854.10	$ -	0.00%	N/A	$ 864.79	$ -	0.00%	N/A	$ 876.03	$ -	0.00%	N/A	$ 887.84	$ -	0.00%
			Family	N/A	$ 1,411.08	$ -	0.00%	N/A	$ 1,429.00	$ -	0.00%	N/A	$ 1,447.84	$ -	0.00%	N/A	$ 1,467.64	$ -	0.00%
Gold	EPO	N/A	SUGF2200																
			Single	N/A	$ 480.15	$ -	0.00%	N/A	$ 486.38	$ -	0.00%	N/A	$ 492.93	$ -	0.00%	N/A	$ 499.82	$ -	0.00%
			Double	N/A	$ 960.29	$ -	0.00%	N/A	$ 972.76	$ -	0.00%	N/A	$ 985.87	$ -	0.00%	N/A	$ 999.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.99	$ -	0.00%	N/A	$ 857.58	$ -	0.00%	N/A	$ 868.73	$ -	0.00%	N/A	$ 880.43	$ -	0.00%
			Family	N/A	$ 1,399.16	$ -	0.00%	N/A	$ 1,416.92	$ -	0.00%	N/A	$ 1,435.60	$ -	0.00%	N/A	$ 1,455.22	$ -	0.00%
Gold	EPO	N/A	SUGF2201																
			Single	N/A	$ 480.12	$ -	0.00%	N/A	$ 486.35	$ -	0.00%	N/A	$ 492.91	$ -	0.00%	N/A	$ 499.79	$ -	0.00%
			Double	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.71	$ -	0.00%	N/A	$ 985.81	$ -	0.00%	N/A	$ 999.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.95	$ -	0.00%	N/A	$ 857.54	$ -	0.00%	N/A	$ 868.68	$ -	0.00%	N/A	$ 880.39	$ -	0.00%
			Family	N/A	$ 1,399.08	$ -	0.00%	N/A	$ 1,416.85	$ -	0.00%	N/A	$ 1,435.53	$ -	0.00%	N/A	$ 1,455.15	$ -	0.00%
Gold	HDE	N/A	SUGF2203																
			Single	N/A	$ 471.41	$ -	0.00%	N/A	$ 477.53	$ -	0.00%	N/A	$ 483.97	$ -	0.00%	N/A	$ 490.73	$ -	0.00%
			Double	N/A	$ 942.83	$ -	0.00%	N/A	$ 955.07	$ -	0.00%	N/A	$ 967.94	$ -	0.00%	N/A	$ 981.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 832.15	$ -	0.00%	N/A	$ 842.55	$ -	0.00%	N/A	$ 853.49	$ -	0.00%	N/A	$ 864.98	$ -	0.00%
			Family	N/A	$ 1,374.27	$ -	0.00%	N/A	$ 1,391.71	$ -	0.00%	N/A	$ 1,410.05	$ -	0.00%	N/A	$ 1,429.32	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2205																
			Single	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.50	$ -	0.00%	N/A	$ 474.81	$ -	0.00%	N/A	$ 481.44	$ -	0.00%
			Double	N/A	$ 924.98	$ -	0.00%	N/A	$ 936.99	$ -	0.00%	N/A	$ 949.62	$ -	0.00%	N/A	$ 962.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.98	$ -	0.00%	N/A	$ 827.18	$ -	0.00%	N/A	$ 837.92	$ -	0.00%	N/A	$ 849.19	$ -	0.00%
			Family	N/A	$ 1,348.84	$ -	0.00%	N/A	$ 1,365.95	$ -	0.00%	N/A	$ 1,383.95	$ -	0.00%	N/A	$ 1,402.85	$ -	0.00%
Silver	EPO	N/A	SUSF3229																
			Single	N/A	$ 396.70	$ -	0.00%	N/A	$ 401.85	$ -	0.00%	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.95	$ -	0.00%
			Double	N/A	$ 793.40	$ -	0.00%	N/A	$ 803.70	$ -	0.00%	N/A	$ 814.53	$ -	0.00%	N/A	$ 825.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 692.21	$ -	0.00%	N/A	$ 700.96	$ -	0.00%	N/A	$ 710.17	$ -	0.00%	N/A	$ 719.84	$ -	0.00%
			Family	N/A	$ 1,148.41	$ -	0.00%	N/A	$ 1,163.09	$ -	0.00%	N/A	$ 1,178.52	$ -	0.00%	N/A	$ 1,194.73	$ -	0.00%
Silver	EPO	N/A	SUSF3230																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.30	$ -	0.00%	N/A	$ 726.22	$ -	0.00%	N/A	$ 735.59	$ -	0.00%	N/A	$ 745.44	$ -	0.00%
			Family	N/A	$ 1,181.74	$ -	0.00%	N/A	$ 1,196.69	$ -	0.00%	N/A	$ 1,212.40	$ -	0.00%	N/A	$ 1,228.91	$ -	0.00%
Silver	EPO	N/A	SUSF3231																
			Single	N/A	$ 401.35	$ -	0.00%	N/A	$ 406.56	$ -	0.00%	N/A	$ 412.04	$ -	0.00%	N/A	$ 417.79	$ -	0.00%
			Double	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.12	$ -	0.00%	N/A	$ 824.07	$ -	0.00%	N/A	$ 835.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 713.03	$ -	0.00%	N/A	$ 721.89	$ -	0.00%	N/A	$ 731.20	$ -	0.00%	N/A	$ 740.99	$ -	0.00%
			Family	N/A	$ 1,174.58	$ -	0.00%	N/A	$ 1,189.43	$ -	0.00%	N/A	$ 1,205.04	$ -	0.00%	N/A	$ 1,221.45	$ -	0.00%
Silver	HDE	N/A	SUSF3232																
			Single	N/A	$ 400.04	$ -	0.00%	N/A	$ 405.24	$ -	0.00%	N/A	$ 410.70	$ -	0.00%	N/A	$ 416.43	$ -	0.00%
			Double	N/A	$ 800.08	$ -	0.00%	N/A	$ 810.47	$ -	0.00%	N/A	$ 821.39	$ -	0.00%	N/A	$ 832.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 710.81	$ -	0.00%	N/A	$ 719.64	$ -	0.00%	N/A	$ 728.92	$ -	0.00%	N/A	$ 738.68	$ -	0.00%
			Family	N/A	$ 1,170.86	$ -	0.00%	N/A	$ 1,185.66	$ -	0.00%	N/A	$ 1,201.22	$ -	0.00%	N/A	$ 1,217.57	$ -	0.00%
Silver	HDE	N/A	SUSF3233																
			Single	N/A	$ 401.42	$ -	0.00%	N/A	$ 406.63	$ -	0.00%	N/A	$ 412.11	$ -	0.00%	N/A	$ 417.87	$ -	0.00%
			Double	N/A	$ 802.84	$ -	0.00%	N/A	$ 813.27	$ -	0.00%	N/A	$ 824.22	$ -	0.00%	N/A	$ 835.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 713.16	$ -	0.00%	N/A	$ 722.02	$ -	0.00%	N/A	$ 731.33	$ -	0.00%	N/A	$ 741.12	$ -	0.00%
			Family	N/A	$ 1,174.79	$ -	0.00%	N/A	$ 1,189.64	$ -	0.00%	N/A	$ 1,205.26	$ -	0.00%	N/A	$ 1,221.67	$ -	0.00%
Silver	HDE	N/A	SUSF3234																
			Single	N/A	$ 405.16	$ -	0.00%	N/A	$ 410.42	$ -	0.00%	N/A	$ 415.95	$ -	0.00%	N/A	$ 421.76	$ -	0.00%
			Double	N/A	$ 810.33	$ -	0.00%	N/A	$ 820.85	$ -	0.00%	N/A	$ 831.91	$ -	0.00%	N/A	$ 843.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 719.52	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 737.86	$ -	0.00%	N/A	$ 747.74	$ -	0.00%
			Family	N/A	$ 1,185.46	$ -	0.00%	N/A	$ 1,200.45	$ -	0.00%	N/A	$ 1,216.21	$ -	0.00%	N/A	$ 1,232.77	$ -	0.00%
Silver	HDE	N/A	SUSF3235																
			Single	N/A	$ 385.02	$ -	0.00%	N/A	$ 390.02	$ -	0.00%	N/A	$ 395.28	$ -	0.00%	N/A	$ 400.80	$ -	0.00%
			Double	N/A	$ 770.05	$ -	0.00%	N/A	$ 780.05	$ -	0.00%	N/A	$ 790.56	$ -	0.00%	N/A	$ 801.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 685.28	$ -	0.00%	N/A	$ 693.78	$ -	0.00%	N/A	$ 702.71	$ -	0.00%	N/A	$ 712.10	$ -	0.00%
			Family	N/A	$ 1,128.06	$ -	0.00%	N/A	$ 1,142.30	$ -	0.00%	N/A	$ 1,157.28	$ -	0.00%	N/A	$ 1,173.02	$ -	0.00%
Silver	HDE	N/A	SUSF3237																
			Single	N/A	$ 384.48	$ -	0.00%	N/A	$ 389.47	$ -	0.00%	N/A	$ 394.72	$ -	0.00%	N/A	$ 400.23	$ -	0.00%
			Double	N/A	$ 768.96	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.44	$ -	0.00%	N/A	$ 800.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 684.35	$ -	0.00%	N/A	$ 692.84	$ -	0.00%	N/A	$ 701.76	$ -	0.00%	N/A	$ 711.14	$ -	0.00%
			Family	N/A	$ 1,126.51	$ -	0.00%	N/A	$ 1,140.73	$ -	0.00%	N/A	$ 1,155.69	$ -	0.00%	N/A	$ 1,171.40	$ -	0.00%
Silver	HDE	N/A	SUSF3238																
			Single	N/A	$ 388.87	$ -	0.00%	N/A	$ 393.92	$ -	0.00%	N/A	$ 399.23	$ -	0.00%	N/A	$ 404.80	$ -	0.00%
			Double	N/A	$ 777.74	$ -	0.00%	N/A	$ 787.84	$ -	0.00%	N/A	$ 798.45	$ -	0.00%	N/A	$ 809.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.82	$ -	0.00%	N/A	$ 700.40	$ -	0.00%	N/A	$ 709.43	$ -	0.00%	N/A	$ 718.91	$ -	0.00%
			Family	N/A	$ 1,139.02	$ -	0.00%	N/A	$ 1,153.41	$ -	0.00%	N/A	$ 1,168.54	$ -	0.00%	N/A	$ 1,184.43	$ -	0.00%
Silver	HDE	N/A	SUSF3239																
			Single	N/A	$ 395.40	$ -	0.00%	N/A	$ 400.54	$ -	0.00%	N/A	$ 405.93	$ -	0.00%	N/A	$ 411.61	$ -	0.00%
			Double	N/A	$ 790.81	$ -	0.00%	N/A	$ 801.07	$ -	0.00%	N/A	$ 811.87	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 702.93	$ -	0.00%	N/A	$ 711.65	$ -	0.00%	N/A	$ 720.83	$ -	0.00%	N/A	$ 730.47	$ -	0.00%
			Family	N/A	$ 1,157.64	$ -	0.00%	N/A	$ 1,172.27	$ -	0.00%	N/A	$ 1,187.65	$ -	0.00%	N/A	$ 1,203.82	$ -	0.00%
Silver	EPO	N/A	SUSF3240																
			Single	N/A	$ 397.01	$ -	0.00%	N/A	$ 402.16	$ -	0.00%	N/A	$ 407.58	$ -	0.00%	N/A	$ 413.27	$ -	0.00%
			Double	N/A	$ 794.01	$ -	0.00%	N/A	$ 804.32	$ -	0.00%	N/A	$ 815.16	$ -	0.00%	N/A	$ 826.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.65	$ -	0.00%	N/A	$ 714.41	$ -	0.00%	N/A	$ 723.63	$ -	0.00%	N/A	$ 733.31	$ -	0.00%
			Family	N/A	$ 1,162.21	$ -	0.00%	N/A	$ 1,176.90	$ -	0.00%	N/A	$ 1,192.34	$ -	0.00%	N/A	$ 1,208.57	$ -	0.00%
Silver	EPO	N/A	SUSF3241																
			Single	N/A	$ 388.62	$ -	0.00%	N/A	$ 393.67	$ -	0.00%	N/A	$ 398.97	$ -	0.00%	N/A	$ 404.55	$ -	0.00%
			Double	N/A	$ 777.25	$ -	0.00%	N/A	$ 787.34	$ -	0.00%	N/A	$ 797.95	$ -	0.00%	N/A	$ 809.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.40	$ -	0.00%	N/A	$ 699.98	$ -	0.00%	N/A	$ 709.00	$ -	0.00%	N/A	$ 718.47	$ -	0.00%
			Family	N/A	$ 1,138.32	$ -	0.00%	N/A	$ 1,152.70	$ -	0.00%	N/A	$ 1,167.82	$ -	0.00%	N/A	$ 1,183.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4254																
			Single	N/A	$ 338.87	$ -	0.00%	N/A	$ 343.27	$ -	0.00%	N/A	$ 347.89	$ -	0.00%	N/A	$ 352.75	$ -	0.00%
			Double	N/A	$ 677.74	$ -	0.00%	N/A	$ 686.54	$ -	0.00%	N/A	$ 695.79	$ -	0.00%	N/A	$ 705.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.36	$ -	0.00%	N/A	$ 592.84	$ -	0.00%	N/A	$ 600.70	$ -	0.00%	N/A	$ 608.96	$ -	0.00%
			Family	N/A	$ 975.06	$ -	0.00%	N/A	$ 987.60	$ -	0.00%	N/A	$ 1,000.78	$ -	0.00%	N/A	$ 1,014.63	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4256																
			Single	N/A	$ 332.94	$ -	0.00%	N/A	$ 337.26	$ -	0.00%	N/A	$ 341.81	$ -	0.00%	N/A	$ 346.58	$ -	0.00%
			Double	N/A	$ 665.88	$ -	0.00%	N/A	$ 674.53	$ -	0.00%	N/A	$ 683.62	$ -	0.00%	N/A	$ 693.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.74	$ -	0.00%	N/A	$ 604.09	$ -	0.00%	N/A	$ 611.81	$ -	0.00%	N/A	$ 619.93	$ -	0.00%
			Family	N/A	$ 979.62	$ -	0.00%	N/A	$ 991.94	$ -	0.00%	N/A	$ 1,004.89	$ -	0.00%	N/A	$ 1,018.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4257																
			Single	N/A	$ 334.23	$ -	0.00%	N/A	$ 338.57	$ -	0.00%	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.92	$ -	0.00%
			Double	N/A	$ 668.45	$ -	0.00%	N/A	$ 677.13	$ -	0.00%	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.92	$ -	0.00%	N/A	$ 606.30	$ -	0.00%	N/A	$ 614.06	$ -	0.00%	N/A	$ 622.21	$ -	0.00%
			Family	N/A	$ 983.29	$ -	0.00%	N/A	$ 995.65	$ -	0.00%	N/A	$ 1,008.65	$ -	0.00%	N/A	$ 1,022.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4258																
			Single	N/A	$ 333.97	$ -	0.00%	N/A	$ 338.30	$ -	0.00%	N/A	$ 342.86	$ -	0.00%	N/A	$ 347.65	$ -	0.00%
			Double	N/A	$ 667.94	$ -	0.00%	N/A	$ 676.61	$ -	0.00%	N/A	$ 685.73	$ -	0.00%	N/A	$ 695.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.49	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.61	$ -	0.00%	N/A	$ 621.75	$ -	0.00%
			Family	N/A	$ 982.55	$ -	0.00%	N/A	$ 994.91	$ -	0.00%	N/A	$ 1,007.90	$ -	0.00%	N/A	$ 1,021.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4259																
			Single	N/A	$ 335.75	$ -	0.00%	N/A	$ 340.11	$ -	0.00%	N/A	$ 344.70	$ -	0.00%	N/A	$ 349.51	$ -	0.00%
			Double	N/A	$ 671.51	$ -	0.00%	N/A	$ 680.23	$ -	0.00%	N/A	$ 689.39	$ -	0.00%	N/A	$ 699.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.52	$ -	0.00%	N/A	$ 608.93	$ -	0.00%	N/A	$ 616.72	$ -	0.00%	N/A	$ 624.91	$ -	0.00%
			Family	N/A	$ 987.64	$ -	0.00%	N/A	$ 1,000.06	$ -	0.00%	N/A	$ 1,013.12	$ -	0.00%	N/A	$ 1,026.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4260																
			Single	N/A	$ 340.36	$ -	0.00%	N/A	$ 344.78	$ -	0.00%	N/A	$ 349.42	$ -	0.00%	N/A	$ 354.30	$ -	0.00%
			Double	N/A	$ 680.71	$ -	0.00%	N/A	$ 689.55	$ -	0.00%	N/A	$ 698.84	$ -	0.00%	N/A	$ 708.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.35	$ -	0.00%	N/A	$ 616.86	$ -	0.00%	N/A	$ 624.76	$ -	0.00%	N/A	$ 633.05	$ -	0.00%
			Family	N/A	$ 1,000.76	$ -	0.00%	N/A	$ 1,013.35	$ -	0.00%	N/A	$ 1,026.59	$ -	0.00%	N/A	$ 1,040.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4261																
			Single	N/A	$ 335.10	$ -	0.00%	N/A	$ 339.45	$ -	0.00%	N/A	$ 344.02	$ -	0.00%	N/A	$ 348.83	$ -	0.00%
			Double	N/A	$ 670.19	$ -	0.00%	N/A	$ 678.89	$ -	0.00%	N/A	$ 688.04	$ -	0.00%	N/A	$ 697.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.40	$ -	0.00%	N/A	$ 607.80	$ -	0.00%	N/A	$ 615.57	$ -	0.00%	N/A	$ 623.74	$ -	0.00%
			Family	N/A	$ 985.76	$ -	0.00%	N/A	$ 998.16	$ -	0.00%	N/A	$ 1,011.20	$ -	0.00%	N/A	$ 1,024.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4262																
			Single	N/A	$ 330.43	$ -	0.00%	N/A	$ 334.72	$ -	0.00%	N/A	$ 339.23	$ -	0.00%	N/A	$ 343.97	$ -	0.00%
			Double	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.43	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.47	$ -	0.00%	N/A	$ 599.76	$ -	0.00%	N/A	$ 607.43	$ -	0.00%	N/A	$ 615.48	$ -	0.00%
			Family	N/A	$ 972.46	$ -	0.00%	N/A	$ 984.68	$ -	0.00%	N/A	$ 997.54	$ -	0.00%	N/A	$ 1,011.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4264																
			Single	N/A	$ 332.19	$ -	0.00%	N/A	$ 336.50	$ -	0.00%	N/A	$ 341.03	$ -	0.00%	N/A	$ 345.80	$ -	0.00%
			Double	N/A	$ 664.37	$ -	0.00%	N/A	$ 673.00	$ -	0.00%	N/A	$ 682.07	$ -	0.00%	N/A	$ 691.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.46	$ -	0.00%	N/A	$ 602.79	$ -	0.00%	N/A	$ 610.50	$ -	0.00%	N/A	$ 618.59	$ -	0.00%
			Family	N/A	$ 977.47	$ -	0.00%	N/A	$ 989.76	$ -	0.00%	N/A	$ 1,002.68	$ -	0.00%	N/A	$ 1,016.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4265																
			Single	N/A	$ 335.16	$ -	0.00%	N/A	$ 339.51	$ -	0.00%	N/A	$ 344.09	$ -	0.00%	N/A	$ 348.90	$ -	0.00%
			Double	N/A	$ 670.32	$ -	0.00%	N/A	$ 679.03	$ -	0.00%	N/A	$ 688.18	$ -	0.00%	N/A	$ 697.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.52	$ -	0.00%	N/A	$ 607.91	$ -	0.00%	N/A	$ 615.69	$ -	0.00%	N/A	$ 623.86	$ -	0.00%
			Family	N/A	$ 985.95	$ -	0.00%	N/A	$ 998.35	$ -	0.00%	N/A	$ 1,011.39	$ -	0.00%	N/A	$ 1,025.09	$ -	0.00%
Bronze	HDE	N/A	SUBF4267																
			Single	N/A	$ 320.64	$ -	0.00%	N/A	$ 324.81	$ -	0.00%	N/A	$ 329.18	$ -	0.00%	N/A	$ 333.78	$ -	0.00%
			Double	N/A	$ 641.29	$ -	0.00%	N/A	$ 649.61	$ -	0.00%	N/A	$ 658.37	$ -	0.00%	N/A	$ 667.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.84	$ -	0.00%	N/A	$ 582.91	$ -	0.00%	N/A	$ 590.35	$ -	0.00%	N/A	$ 598.17	$ -	0.00%
			Family	N/A	$ 944.58	$ -	0.00%	N/A	$ 956.44	$ -	0.00%	N/A	$ 968.92	$ -	0.00%	N/A	$ 982.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4268																
			Single	N/A	$ 323.94	$ -	0.00%	N/A	$ 328.14	$ -	0.00%	N/A	$ 332.57	$ -	0.00%	N/A	$ 337.21	$ -	0.00%
			Double	N/A	$ 647.88	$ -	0.00%	N/A	$ 656.29	$ -	0.00%	N/A	$ 665.13	$ -	0.00%	N/A	$ 674.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 581.44	$ -	0.00%	N/A	$ 588.59	$ -	0.00%	N/A	$ 596.10	$ -	0.00%	N/A	$ 604.00	$ -	0.00%
			Family	N/A	$ 953.97	$ -	0.00%	N/A	$ 965.95	$ -	0.00%	N/A	$ 978.55	$ -	0.00%	N/A	$ 991.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4269																
			Single	N/A	$ 328.90	$ -	0.00%	N/A	$ 333.16	$ -	0.00%	N/A	$ 337.65	$ -	0.00%	N/A	$ 342.37	$ -	0.00%
			Double	N/A	$ 657.79	$ -	0.00%	N/A	$ 666.33	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.86	$ -	0.00%	N/A	$ 597.12	$ -	0.00%	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.77	$ -	0.00%
			Family	N/A	$ 968.09	$ -	0.00%	N/A	$ 980.26	$ -	0.00%	N/A	$ 993.05	$ -	0.00%	N/A	$ 1,006.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4270																
			Single	N/A	$ 333.39	$ -	0.00%	N/A	$ 337.72	$ -	0.00%	N/A	$ 342.27	$ -	0.00%	N/A	$ 347.05	$ -	0.00%
			Double	N/A	$ 666.79	$ -	0.00%	N/A	$ 675.44	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 694.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.51	$ -	0.00%	N/A	$ 604.87	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.73	$ -	0.00%
			Family	N/A	$ 980.91	$ -	0.00%	N/A	$ 993.25	$ -	0.00%	N/A	$ 1,006.22	$ -	0.00%	N/A	$ 1,019.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1212																
			Single	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.50	$ -	0.00%	N/A	$ 532.58	$ -	0.00%	N/A	$ 540.02	$ -	0.00%
			Double	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%	N/A	$ 1,065.16	$ -	0.00%	N/A	$ 1,080.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.35	$ -	0.00%	N/A	$ 920.79	$ -	0.00%	N/A	$ 932.83	$ -	0.00%	N/A	$ 945.48	$ -	0.00%
			Family	N/A	$ 1,505.92	$ -	0.00%	N/A	$ 1,525.11	$ -	0.00%	N/A	$ 1,545.30	$ -	0.00%	N/A	$ 1,566.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1213																
			Single	N/A	$ 542.27	$ -	0.00%	N/A	$ 549.31	$ -	0.00%	N/A	$ 556.71	$ -	0.00%	N/A	$ 564.49	$ -	0.00%
			Double	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.62	$ -	0.00%	N/A	$ 1,113.42	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 952.60	$ -	0.00%	N/A	$ 964.57	$ -	0.00%	N/A	$ 977.15	$ -	0.00%	N/A	$ 990.37	$ -	0.00%
			Family	N/A	$ 1,576.21	$ -	0.00%	N/A	$ 1,596.27	$ -	0.00%	N/A	$ 1,617.37	$ -	0.00%	N/A	$ 1,639.53	$ -	0.00%
Platinum	EPO	N/A	SUPF1214																
			Single	N/A	$ 522.87	$ -	0.00%	N/A	$ 529.65	$ -	0.00%	N/A	$ 536.79	$ -	0.00%	N/A	$ 544.29	$ -	0.00%
			Double	N/A	$ 1,045.73	$ -	0.00%	N/A	$ 1,059.31	$ -	0.00%	N/A	$ 1,073.58	$ -	0.00%	N/A	$ 1,088.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 919.61	$ -	0.00%	N/A	$ 931.15	$ -	0.00%	N/A	$ 943.28	$ -	0.00%	N/A	$ 956.03	$ -	0.00%
			Family	N/A	$ 1,520.91	$ -	0.00%	N/A	$ 1,540.25	$ -	0.00%	N/A	$ 1,560.59	$ -	0.00%	N/A	$ 1,581.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1216																
			Single	N/A	$ 527.39	$ -	0.00%	N/A	$ 534.24	$ -	0.00%	N/A	$ 541.44	$ -	0.00%	N/A	$ 549.00	$ -	0.00%
			Double	N/A	$ 1,054.79	$ -	0.00%	N/A	$ 1,068.48	$ -	0.00%	N/A	$ 1,082.88	$ -	0.00%	N/A	$ 1,098.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.31	$ -	0.00%	N/A	$ 938.95	$ -	0.00%	N/A	$ 951.19	$ -	0.00%	N/A	$ 964.04	$ -	0.00%
			Family	N/A	$ 1,533.81	$ -	0.00%	N/A	$ 1,553.32	$ -	0.00%	N/A	$ 1,573.84	$ -	0.00%	N/A	$ 1,595.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1217																
			Single	N/A	$ 540.22	$ -	0.00%	N/A	$ 547.24	$ -	0.00%	N/A	$ 554.61	$ -	0.00%	N/A	$ 562.36	$ -	0.00%
			Double	N/A	$ 1,080.44	$ -	0.00%	N/A	$ 1,094.47	$ -	0.00%	N/A	$ 1,109.22	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.12	$ -	0.00%	N/A	$ 961.04	$ -	0.00%	N/A	$ 973.58	$ -	0.00%	N/A	$ 986.75	$ -	0.00%
			Family	N/A	$ 1,570.37	$ -	0.00%	N/A	$ 1,590.36	$ -	0.00%	N/A	$ 1,611.38	$ -	0.00%	N/A	$ 1,633.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1218																
			Single	N/A	$ 541.32	$ -	0.00%	N/A	$ 548.35	$ -	0.00%	N/A	$ 555.74	$ -	0.00%	N/A	$ 563.50	$ -	0.00%
			Double	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,096.69	$ -	0.00%	N/A	$ 1,111.47	$ -	0.00%	N/A	$ 1,127.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.98	$ -	0.00%	N/A	$ 962.93	$ -	0.00%	N/A	$ 975.49	$ -	0.00%	N/A	$ 988.69	$ -	0.00%
			Family	N/A	$ 1,573.50	$ -	0.00%	N/A	$ 1,593.53	$ -	0.00%	N/A	$ 1,614.59	$ -	0.00%	N/A	$ 1,636.71	$ -	0.00%
Gold	EPO	N/A	SUGF2207																
			Single	N/A	$ 455.31	$ -	0.00%	N/A	$ 461.22	$ -	0.00%	N/A	$ 467.44	$ -	0.00%	N/A	$ 473.97	$ -	0.00%
			Double	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.44	$ -	0.00%	N/A	$ 934.87	$ -	0.00%	N/A	$ 947.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.65	$ -	0.00%	N/A	$ 806.69	$ -	0.00%	N/A	$ 817.26	$ -	0.00%	N/A	$ 828.36	$ -	0.00%
			Family	N/A	$ 1,320.25	$ -	0.00%	N/A	$ 1,337.10	$ -	0.00%	N/A	$ 1,354.81	$ -	0.00%	N/A	$ 1,373.42	$ -	0.00%
Gold	EPO	N/A	SUGF2208																
			Single	N/A	$ 453.00	$ -	0.00%	N/A	$ 458.88	$ -	0.00%	N/A	$ 465.06	$ -	0.00%	N/A	$ 471.56	$ -	0.00%
			Double	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.83	$ -	0.00%	N/A	$ 810.83	$ -	0.00%	N/A	$ 821.34	$ -	0.00%	N/A	$ 832.39	$ -	0.00%
			Family	N/A	$ 1,321.78	$ -	0.00%	N/A	$ 1,338.54	$ -	0.00%	N/A	$ 1,356.16	$ -	0.00%	N/A	$ 1,374.68	$ -	0.00%
Gold	EPO	N/A	SUGF2209																
			Single	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.67	$ -	0.00%	N/A	$ 471.94	$ -	0.00%	N/A	$ 478.53	$ -	0.00%
			Double	N/A	$ 919.39	$ -	0.00%	N/A	$ 931.33	$ -	0.00%	N/A	$ 943.88	$ -	0.00%	N/A	$ 957.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 812.23	$ -	0.00%	N/A	$ 822.37	$ -	0.00%	N/A	$ 833.04	$ -	0.00%	N/A	$ 844.25	$ -	0.00%
			Family	N/A	$ 1,340.88	$ -	0.00%	N/A	$ 1,357.89	$ -	0.00%	N/A	$ 1,375.77	$ -	0.00%	N/A	$ 1,394.56	$ -	0.00%
Gold	EPO	N/A	SUGF2210																
			Single	N/A	$ 462.91	$ -	0.00%	N/A	$ 468.92	$ -	0.00%	N/A	$ 475.24	$ -	0.00%	N/A	$ 481.88	$ -	0.00%
			Double	N/A	$ 925.82	$ -	0.00%	N/A	$ 937.84	$ -	0.00%	N/A	$ 950.48	$ -	0.00%	N/A	$ 963.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.69	$ -	0.00%	N/A	$ 827.91	$ -	0.00%	N/A	$ 838.65	$ -	0.00%	N/A	$ 849.93	$ -	0.00%
			Family	N/A	$ 1,350.04	$ -	0.00%	N/A	$ 1,367.17	$ -	0.00%	N/A	$ 1,385.17	$ -	0.00%	N/A	$ 1,404.10	$ -	0.00%
Gold	EPO	N/A	SUGF2212																
			Single	N/A	$ 472.98	$ -	0.00%	N/A	$ 479.12	$ -	0.00%	N/A	$ 485.58	$ -	0.00%	N/A	$ 492.36	$ -	0.00%
			Double	N/A	$ 945.96	$ -	0.00%	N/A	$ 958.24	$ -	0.00%	N/A	$ 971.15	$ -	0.00%	N/A	$ 984.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 834.80	$ -	0.00%	N/A	$ 845.24	$ -	0.00%	N/A	$ 856.22	$ -	0.00%	N/A	$ 867.75	$ -	0.00%
			Family	N/A	$ 1,378.73	$ -	0.00%	N/A	$ 1,396.23	$ -	0.00%	N/A	$ 1,414.63	$ -	0.00%	N/A	$ 1,433.96	$ -	0.00%
Gold	EPO	N/A	SUGF2213																
			Single	N/A	$ 468.89	$ -	0.00%	N/A	$ 474.98	$ -	0.00%	N/A	$ 481.38	$ -	0.00%	N/A	$ 488.10	$ -	0.00%
			Double	N/A	$ 937.78	$ -	0.00%	N/A	$ 949.96	$ -	0.00%	N/A	$ 962.76	$ -	0.00%	N/A	$ 976.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.86	$ -	0.00%	N/A	$ 838.20	$ -	0.00%	N/A	$ 849.09	$ -	0.00%	N/A	$ 860.52	$ -	0.00%
			Family	N/A	$ 1,367.08	$ -	0.00%	N/A	$ 1,384.43	$ -	0.00%	N/A	$ 1,402.67	$ -	0.00%	N/A	$ 1,421.84	$ -	0.00%
Gold	EPO	N/A	SUGF2214																
			Single	N/A	$ 468.87	$ -	0.00%	N/A	$ 474.95	$ -	0.00%	N/A	$ 481.35	$ -	0.00%	N/A	$ 488.08	$ -	0.00%
			Double	N/A	$ 937.74	$ -	0.00%	N/A	$ 949.91	$ -	0.00%	N/A	$ 962.71	$ -	0.00%	N/A	$ 976.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.82	$ -	0.00%	N/A	$ 838.16	$ -	0.00%	N/A	$ 849.04	$ -	0.00%	N/A	$ 860.47	$ -	0.00%
			Family	N/A	$ 1,367.01	$ -	0.00%	N/A	$ 1,384.36	$ -	0.00%	N/A	$ 1,402.60	$ -	0.00%	N/A	$ 1,421.77	$ -	0.00%
Gold	HDE	N/A	SUGF2216																
			Single	N/A	$ 460.37	$ -	0.00%	N/A	$ 466.34	$ -	0.00%	N/A	$ 472.63	$ -	0.00%	N/A	$ 479.23	$ -	0.00%
			Double	N/A	$ 920.73	$ -	0.00%	N/A	$ 932.68	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 958.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 813.36	$ -	0.00%	N/A	$ 823.52	$ -	0.00%	N/A	$ 834.21	$ -	0.00%	N/A	$ 845.43	$ -	0.00%
			Family	N/A	$ 1,342.78	$ -	0.00%	N/A	$ 1,359.82	$ -	0.00%	N/A	$ 1,377.73	$ -	0.00%	N/A	$ 1,396.54	$ -	0.00%
Gold	EPO	N/A	SUGF2218																
			Single	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.52	$ -	0.00%	N/A	$ 463.68	$ -	0.00%	N/A	$ 470.16	$ -	0.00%
			Double	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.03	$ -	0.00%	N/A	$ 927.36	$ -	0.00%	N/A	$ 940.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.55	$ -	0.00%	N/A	$ 808.52	$ -	0.00%	N/A	$ 819.00	$ -	0.00%	N/A	$ 830.01	$ -	0.00%
			Family	N/A	$ 1,317.95	$ -	0.00%	N/A	$ 1,334.66	$ -	0.00%	N/A	$ 1,352.23	$ -	0.00%	N/A	$ 1,370.69	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3245																
			Single	N/A	$ 387.40	$ -	0.00%	N/A	$ 392.43	$ -	0.00%	N/A	$ 397.72	$ -	0.00%	N/A	$ 403.27	$ -	0.00%
			Double	N/A	$ 774.80	$ -	0.00%	N/A	$ 784.86	$ -	0.00%	N/A	$ 795.44	$ -	0.00%	N/A	$ 806.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.40	$ -	0.00%	N/A	$ 684.95	$ -	0.00%	N/A	$ 693.94	$ -	0.00%	N/A	$ 703.39	$ -	0.00%
			Family	N/A	$ 1,121.91	$ -	0.00%	N/A	$ 1,136.24	$ -	0.00%	N/A	$ 1,151.32	$ -	0.00%	N/A	$ 1,167.15	$ -	0.00%
Silver	EPO	N/A	SUSF3246																
			Single	N/A	$ 394.40	$ -	0.00%	N/A	$ 399.52	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.56	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.21	$ -	0.00%	N/A	$ 709.92	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 728.68	$ -	0.00%
			Family	N/A	$ 1,154.77	$ -	0.00%	N/A	$ 1,169.36	$ -	0.00%	N/A	$ 1,184.70	$ -	0.00%	N/A	$ 1,200.82	$ -	0.00%
Silver	EPO	N/A	SUSF3247																
			Single	N/A	$ 391.94	$ -	0.00%	N/A	$ 397.03	$ -	0.00%	N/A	$ 402.38	$ -	0.00%	N/A	$ 408.00	$ -	0.00%
			Double	N/A	$ 783.88	$ -	0.00%	N/A	$ 794.06	$ -	0.00%	N/A	$ 804.76	$ -	0.00%	N/A	$ 816.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 697.04	$ -	0.00%	N/A	$ 705.69	$ -	0.00%	N/A	$ 714.79	$ -	0.00%	N/A	$ 724.34	$ -	0.00%
			Family	N/A	$ 1,147.77	$ -	0.00%	N/A	$ 1,162.27	$ -	0.00%	N/A	$ 1,177.52	$ -	0.00%	N/A	$ 1,193.54	$ -	0.00%
Silver	HDE	N/A	SUSF3248																
			Single	N/A	$ 390.67	$ -	0.00%	N/A	$ 395.74	$ -	0.00%	N/A	$ 401.07	$ -	0.00%	N/A	$ 406.67	$ -	0.00%
			Double	N/A	$ 781.33	$ -	0.00%	N/A	$ 791.47	$ -	0.00%	N/A	$ 802.14	$ -	0.00%	N/A	$ 813.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.87	$ -	0.00%	N/A	$ 703.49	$ -	0.00%	N/A	$ 712.56	$ -	0.00%	N/A	$ 722.08	$ -	0.00%
			Family	N/A	$ 1,144.14	$ -	0.00%	N/A	$ 1,158.59	$ -	0.00%	N/A	$ 1,173.79	$ -	0.00%	N/A	$ 1,189.76	$ -	0.00%
Silver	HDE	N/A	SUSF3249																
			Single	N/A	$ 392.01	$ -	0.00%	N/A	$ 397.10	$ -	0.00%	N/A	$ 402.45	$ -	0.00%	N/A	$ 408.08	$ -	0.00%
			Double	N/A	$ 784.03	$ -	0.00%	N/A	$ 794.20	$ -	0.00%	N/A	$ 804.91	$ -	0.00%	N/A	$ 816.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 697.16	$ -	0.00%	N/A	$ 705.81	$ -	0.00%	N/A	$ 714.91	$ -	0.00%	N/A	$ 724.47	$ -	0.00%
			Family	N/A	$ 1,147.98	$ -	0.00%	N/A	$ 1,162.48	$ -	0.00%	N/A	$ 1,177.73	$ -	0.00%	N/A	$ 1,193.76	$ -	0.00%
Silver	HDE	N/A	SUSF3250																
			Single	N/A	$ 395.67	$ -	0.00%	N/A	$ 400.80	$ -	0.00%	N/A	$ 406.21	$ -	0.00%	N/A	$ 411.88	$ -	0.00%
			Double	N/A	$ 791.34	$ -	0.00%	N/A	$ 801.61	$ -	0.00%	N/A	$ 812.41	$ -	0.00%	N/A	$ 823.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 703.38	$ -	0.00%	N/A	$ 712.11	$ -	0.00%	N/A	$ 721.29	$ -	0.00%	N/A	$ 730.94	$ -	0.00%
			Family	N/A	$ 1,158.39	$ -	0.00%	N/A	$ 1,173.03	$ -	0.00%	N/A	$ 1,188.43	$ -	0.00%	N/A	$ 1,204.60	$ -	0.00%
Silver	HDE	N/A	SUSF3251																
			Single	N/A	$ 376.00	$ -	0.00%	N/A	$ 380.88	$ -	0.00%	N/A	$ 386.01	$ -	0.00%	N/A	$ 391.41	$ -	0.00%
			Double	N/A	$ 752.00	$ -	0.00%	N/A	$ 761.76	$ -	0.00%	N/A	$ 772.03	$ -	0.00%	N/A	$ 782.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.94	$ -	0.00%	N/A	$ 678.24	$ -	0.00%	N/A	$ 686.96	$ -	0.00%	N/A	$ 696.13	$ -	0.00%
			Family	N/A	$ 1,102.34	$ -	0.00%	N/A	$ 1,116.25	$ -	0.00%	N/A	$ 1,130.88	$ -	0.00%	N/A	$ 1,146.25	$ -	0.00%
Silver	HDE	N/A	SUSF3253																
			Single	N/A	$ 375.47	$ -	0.00%	N/A	$ 380.34	$ -	0.00%	N/A	$ 385.47	$ -	0.00%	N/A	$ 390.85	$ -	0.00%
			Double	N/A	$ 750.94	$ -	0.00%	N/A	$ 760.68	$ -	0.00%	N/A	$ 770.93	$ -	0.00%	N/A	$ 781.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.04	$ -	0.00%	N/A	$ 677.32	$ -	0.00%	N/A	$ 686.03	$ -	0.00%	N/A	$ 695.19	$ -	0.00%
			Family	N/A	$ 1,100.82	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,129.32	$ -	0.00%	N/A	$ 1,144.67	$ -	0.00%
Silver	HDE	N/A	SUSF3254																
			Single	N/A	$ 379.76	$ -	0.00%	N/A	$ 384.69	$ -	0.00%	N/A	$ 389.87	$ -	0.00%	N/A	$ 395.32	$ -	0.00%
			Double	N/A	$ 759.51	$ -	0.00%	N/A	$ 769.37	$ -	0.00%	N/A	$ 779.74	$ -	0.00%	N/A	$ 790.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.33	$ -	0.00%	N/A	$ 684.71	$ -	0.00%	N/A	$ 693.52	$ -	0.00%	N/A	$ 702.78	$ -	0.00%
			Family	N/A	$ 1,113.05	$ -	0.00%	N/A	$ 1,127.10	$ -	0.00%	N/A	$ 1,141.87	$ -	0.00%	N/A	$ 1,157.39	$ -	0.00%
Silver	HDE	N/A	SUSF3255																
			Single	N/A	$ 386.14	$ -	0.00%	N/A	$ 391.15	$ -	0.00%	N/A	$ 396.42	$ -	0.00%	N/A	$ 401.96	$ -	0.00%
			Double	N/A	$ 772.27	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.84	$ -	0.00%	N/A	$ 803.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.17	$ -	0.00%	N/A	$ 695.69	$ -	0.00%	N/A	$ 704.66	$ -	0.00%	N/A	$ 714.07	$ -	0.00%
			Family	N/A	$ 1,131.23	$ -	0.00%	N/A	$ 1,145.52	$ -	0.00%	N/A	$ 1,160.54	$ -	0.00%	N/A	$ 1,176.32	$ -	0.00%
Silver	EPO	N/A	SUSF3256																
			Single	N/A	$ 387.70	$ -	0.00%	N/A	$ 392.74	$ -	0.00%	N/A	$ 398.03	$ -	0.00%	N/A	$ 403.59	$ -	0.00%
			Double	N/A	$ 775.40	$ -	0.00%	N/A	$ 785.47	$ -	0.00%	N/A	$ 796.06	$ -	0.00%	N/A	$ 807.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 689.83	$ -	0.00%	N/A	$ 698.39	$ -	0.00%	N/A	$ 707.39	$ -	0.00%	N/A	$ 716.84	$ -	0.00%
			Family	N/A	$ 1,135.69	$ -	0.00%	N/A	$ 1,150.04	$ -	0.00%	N/A	$ 1,165.12	$ -	0.00%	N/A	$ 1,180.97	$ -	0.00%
Silver	EPO	N/A	SUSF3257																
			Single	N/A	$ 379.52	$ -	0.00%	N/A	$ 384.44	$ -	0.00%	N/A	$ 389.62	$ -	0.00%	N/A	$ 395.07	$ -	0.00%
			Double	N/A	$ 759.03	$ -	0.00%	N/A	$ 768.89	$ -	0.00%	N/A	$ 779.25	$ -	0.00%	N/A	$ 790.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.92	$ -	0.00%	N/A	$ 684.29	$ -	0.00%	N/A	$ 693.10	$ -	0.00%	N/A	$ 702.35	$ -	0.00%
			Family	N/A	$ 1,112.36	$ -	0.00%	N/A	$ 1,126.40	$ -	0.00%	N/A	$ 1,141.17	$ -	0.00%	N/A	$ 1,156.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4272																
			Single	N/A	$ 330.93	$ -	0.00%	N/A	$ 335.22	$ -	0.00%	N/A	$ 339.74	$ -	0.00%	N/A	$ 344.49	$ -	0.00%
			Double	N/A	$ 661.86	$ -	0.00%	N/A	$ 670.45	$ -	0.00%	N/A	$ 679.48	$ -	0.00%	N/A	$ 688.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.86	$ -	0.00%	N/A	$ 579.16	$ -	0.00%	N/A	$ 586.84	$ -	0.00%	N/A	$ 594.91	$ -	0.00%
			Family	N/A	$ 952.42	$ -	0.00%	N/A	$ 964.67	$ -	0.00%	N/A	$ 977.54	$ -	0.00%	N/A	$ 991.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4274																
			Single	N/A	$ 325.14	$ -	0.00%	N/A	$ 329.36	$ -	0.00%	N/A	$ 333.80	$ -	0.00%	N/A	$ 338.46	$ -	0.00%
			Double	N/A	$ 650.28	$ -	0.00%	N/A	$ 658.72	$ -	0.00%	N/A	$ 667.59	$ -	0.00%	N/A	$ 676.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.47	$ -	0.00%	N/A	$ 590.65	$ -	0.00%	N/A	$ 598.20	$ -	0.00%	N/A	$ 606.12	$ -	0.00%
			Family	N/A	$ 957.38	$ -	0.00%	N/A	$ 969.41	$ -	0.00%	N/A	$ 982.06	$ -	0.00%	N/A	$ 995.35	$ -	0.00%

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Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4275																
			Single	N/A	$ 326.39	$ -	0.00%	N/A	$ 330.63	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.77	$ -	0.00%
			Double	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.17	$ -	0.00%	N/A	$ 679.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.61	$ -	0.00%	N/A	$ 592.81	$ -	0.00%	N/A	$ 600.39	$ -	0.00%	N/A	$ 608.34	$ -	0.00%
			Family	N/A	$ 960.96	$ -	0.00%	N/A	$ 973.04	$ -	0.00%	N/A	$ 985.73	$ -	0.00%	N/A	$ 999.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4276																
			Single	N/A	$ 326.14	$ -	0.00%	N/A	$ 330.38	$ -	0.00%	N/A	$ 334.83	$ -	0.00%	N/A	$ 339.50	$ -	0.00%
			Double	N/A	$ 652.28	$ -	0.00%	N/A	$ 660.75	$ -	0.00%	N/A	$ 669.65	$ -	0.00%	N/A	$ 679.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 585.18	$ -	0.00%	N/A	$ 592.38	$ -	0.00%	N/A	$ 599.95	$ -	0.00%	N/A	$ 607.90	$ -	0.00%
			Family	N/A	$ 960.24	$ -	0.00%	N/A	$ 972.31	$ -	0.00%	N/A	$ 985.00	$ -	0.00%	N/A	$ 998.33	$ -	0.00%
Bronze	HDE	N/A	SUBF4277																
			Single	N/A	$ 327.89	$ -	0.00%	N/A	$ 332.14	$ -	0.00%	N/A	$ 336.62	$ -	0.00%	N/A	$ 341.32	$ -	0.00%
			Double	N/A	$ 655.77	$ -	0.00%	N/A	$ 664.28	$ -	0.00%	N/A	$ 673.23	$ -	0.00%	N/A	$ 682.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.14	$ -	0.00%	N/A	$ 595.38	$ -	0.00%	N/A	$ 602.99	$ -	0.00%	N/A	$ 610.98	$ -	0.00%
			Family	N/A	$ 965.21	$ -	0.00%	N/A	$ 977.34	$ -	0.00%	N/A	$ 990.10	$ -	0.00%	N/A	$ 1,003.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4278																
			Single	N/A	$ 332.38	$ -	0.00%	N/A	$ 336.69	$ -	0.00%	N/A	$ 341.23	$ -	0.00%	N/A	$ 346.00	$ -	0.00%
			Double	N/A	$ 664.76	$ -	0.00%	N/A	$ 673.39	$ -	0.00%	N/A	$ 682.46	$ -	0.00%	N/A	$ 692.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.79	$ -	0.00%	N/A	$ 603.12	$ -	0.00%	N/A	$ 610.83	$ -	0.00%	N/A	$ 618.94	$ -	0.00%
			Family	N/A	$ 978.02	$ -	0.00%	N/A	$ 990.32	$ -	0.00%	N/A	$ 1,003.25	$ -	0.00%	N/A	$ 1,016.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4279																
			Single	N/A	$ 327.24	$ -	0.00%	N/A	$ 331.49	$ -	0.00%	N/A	$ 335.96	$ -	0.00%	N/A	$ 340.65	$ -	0.00%
			Double	N/A	$ 654.48	$ -	0.00%	N/A	$ 662.98	$ -	0.00%	N/A	$ 671.91	$ -	0.00%	N/A	$ 681.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.05	$ -	0.00%	N/A	$ 594.27	$ -	0.00%	N/A	$ 601.87	$ -	0.00%	N/A	$ 609.84	$ -	0.00%
			Family	N/A	$ 963.38	$ -	0.00%	N/A	$ 975.49	$ -	0.00%	N/A	$ 988.22	$ -	0.00%	N/A	$ 1,001.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4280																
			Single	N/A	$ 322.68	$ -	0.00%	N/A	$ 326.87	$ -	0.00%	N/A	$ 331.28	$ -	0.00%	N/A	$ 335.90	$ -	0.00%
			Double	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.74	$ -	0.00%	N/A	$ 662.55	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.30	$ -	0.00%	N/A	$ 586.42	$ -	0.00%	N/A	$ 593.91	$ -	0.00%	N/A	$ 601.78	$ -	0.00%
			Family	N/A	$ 950.39	$ -	0.00%	N/A	$ 962.33	$ -	0.00%	N/A	$ 974.88	$ -	0.00%	N/A	$ 988.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4282																
			Single	N/A	$ 324.40	$ -	0.00%	N/A	$ 328.61	$ -	0.00%	N/A	$ 333.04	$ -	0.00%	N/A	$ 337.69	$ -	0.00%
			Double	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.22	$ -	0.00%	N/A	$ 666.08	$ -	0.00%	N/A	$ 675.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 582.22	$ -	0.00%	N/A	$ 589.38	$ -	0.00%	N/A	$ 596.91	$ -	0.00%	N/A	$ 604.82	$ -	0.00%
			Family	N/A	$ 955.28	$ -	0.00%	N/A	$ 967.28	$ -	0.00%	N/A	$ 979.90	$ -	0.00%	N/A	$ 993.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4283																
			Single	N/A	$ 327.31	$ -	0.00%	N/A	$ 331.56	$ -	0.00%	N/A	$ 336.02	$ -	0.00%	N/A	$ 340.72	$ -	0.00%
			Double	N/A	$ 654.61	$ -	0.00%	N/A	$ 663.11	$ -	0.00%	N/A	$ 672.05	$ -	0.00%	N/A	$ 681.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.16	$ -	0.00%	N/A	$ 594.38	$ -	0.00%	N/A	$ 601.98	$ -	0.00%	N/A	$ 609.96	$ -	0.00%
			Family	N/A	$ 963.56	$ -	0.00%	N/A	$ 975.67	$ -	0.00%	N/A	$ 988.41	$ -	0.00%	N/A	$ 1,001.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4285																
			Single	N/A	$ 313.13	$ -	0.00%	N/A	$ 317.19	$ -	0.00%	N/A	$ 321.47	$ -	0.00%	N/A	$ 325.96	$ -	0.00%
			Double	N/A	$ 626.26	$ -	0.00%	N/A	$ 634.39	$ -	0.00%	N/A	$ 642.94	$ -	0.00%	N/A	$ 651.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 563.06	$ -	0.00%	N/A	$ 569.97	$ -	0.00%	N/A	$ 577.24	$ -	0.00%	N/A	$ 584.87	$ -	0.00%
			Family	N/A	$ 923.16	$ -	0.00%	N/A	$ 934.74	$ -	0.00%	N/A	$ 946.93	$ -	0.00%	N/A	$ 959.73	$ -	0.00%
Bronze	HDE	N/A	SUBF4286																
			Single	N/A	$ 316.35	$ -	0.00%	N/A	$ 320.45	$ -	0.00%	N/A	$ 324.77	$ -	0.00%	N/A	$ 329.31	$ -	0.00%
			Double	N/A	$ 632.69	$ -	0.00%	N/A	$ 640.91	$ -	0.00%	N/A	$ 649.54	$ -	0.00%	N/A	$ 658.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 568.53	$ -	0.00%	N/A	$ 575.51	$ -	0.00%	N/A	$ 582.85	$ -	0.00%	N/A	$ 590.57	$ -	0.00%
			Family	N/A	$ 932.33	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 956.34	$ -	0.00%	N/A	$ 969.27	$ -	0.00%
Bronze	HDE	N/A	SUBF4287																
			Single	N/A	$ 321.19	$ -	0.00%	N/A	$ 325.36	$ -	0.00%	N/A	$ 329.74	$ -	0.00%	N/A	$ 334.35	$ -	0.00%
			Double	N/A	$ 642.37	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 576.76	$ -	0.00%	N/A	$ 583.85	$ -	0.00%	N/A	$ 591.30	$ -	0.00%	N/A	$ 599.13	$ -	0.00%
			Family	N/A	$ 946.12	$ -	0.00%	N/A	$ 958.01	$ -	0.00%	N/A	$ 970.50	$ -	0.00%	N/A	$ 983.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4288																
			Single	N/A	$ 325.58	$ -	0.00%	N/A	$ 329.81	$ -	0.00%	N/A	$ 334.25	$ -	0.00%	N/A	$ 338.92	$ -	0.00%
			Double	N/A	$ 651.16	$ -	0.00%	N/A	$ 659.61	$ -	0.00%	N/A	$ 668.50	$ -	0.00%	N/A	$ 677.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 584.23	$ -	0.00%	N/A	$ 591.41	$ -	0.00%	N/A	$ 598.97	$ -	0.00%	N/A	$ 606.90	$ -	0.00%
			Family	N/A	$ 958.64	$ -	0.00%	N/A	$ 970.69	$ -	0.00%	N/A	$ 983.36	$ -	0.00%	N/A	$ 996.66	$ -	0.00%
Gold	EPO	N/A	SUGFHD01																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.21	$ -	0.00%	N/A	$ 807.56	$ -	0.00%	N/A	$ 818.44	$ -	0.00%	N/A	$ 829.88	$ -	0.00%
			Family	N/A	$ 1,336.50	$ -	0.00%	N/A	$ 1,353.85	$ -	0.00%	N/A	$ 1,372.10	$ -	0.00%	N/A	$ 1,391.26	$ -	0.00%
Gold	EPO	N/A	SUGFHD02																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.21	$ -	0.00%	N/A	$ 807.56	$ -	0.00%	N/A	$ 818.44	$ -	0.00%	N/A	$ 829.88	$ -	0.00%
			Family	N/A	$ 1,336.50	$ -	0.00%	N/A	$ 1,353.85	$ -	0.00%	N/A	$ 1,372.10	$ -	0.00%	N/A	$ 1,391.26	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD03																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.34	$ -	0.00%	N/A	$ 826.94	$ -	0.00%	N/A	$ 838.09	$ -	0.00%	N/A	$ 849.79	$ -	0.00%
			Family	N/A	$ 1,368.58	$ -	0.00%	N/A	$ 1,386.34	$ -	0.00%	N/A	$ 1,405.03	$ -	0.00%	N/A	$ 1,424.65	$ -	0.00%
Gold	EPO	N/A	SUGFHD04																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.34	$ -	0.00%	N/A	$ 826.94	$ -	0.00%	N/A	$ 838.09	$ -	0.00%	N/A	$ 849.79	$ -	0.00%
			Family	N/A	$ 1,368.58	$ -	0.00%	N/A	$ 1,386.34	$ -	0.00%	N/A	$ 1,405.03	$ -	0.00%	N/A	$ 1,424.65	$ -	0.00%
Gold	EPO	N/A	SUGFHD05																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.65	$ -	0.00%	N/A	$ 801.93	$ -	0.00%	N/A	$ 812.74	$ -	0.00%	N/A	$ 824.09	$ -	0.00%
			Family	N/A	$ 1,327.19	$ -	0.00%	N/A	$ 1,344.42	$ -	0.00%	N/A	$ 1,362.53	$ -	0.00%	N/A	$ 1,381.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD06																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.65	$ -	0.00%	N/A	$ 801.93	$ -	0.00%	N/A	$ 812.74	$ -	0.00%	N/A	$ 824.09	$ -	0.00%
			Family	N/A	$ 1,327.19	$ -	0.00%	N/A	$ 1,344.42	$ -	0.00%	N/A	$ 1,362.53	$ -	0.00%	N/A	$ 1,381.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD07																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.21	$ -	0.00%	N/A	$ 807.56	$ -	0.00%	N/A	$ 818.44	$ -	0.00%	N/A	$ 829.88	$ -	0.00%
			Family	N/A	$ 1,336.50	$ -	0.00%	N/A	$ 1,353.85	$ -	0.00%	N/A	$ 1,372.10	$ -	0.00%	N/A	$ 1,391.26	$ -	0.00%
Gold	EPO	N/A	SUGFHD08																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.21	$ -	0.00%	N/A	$ 807.56	$ -	0.00%	N/A	$ 818.44	$ -	0.00%	N/A	$ 829.88	$ -	0.00%
			Family	N/A	$ 1,336.50	$ -	0.00%	N/A	$ 1,353.85	$ -	0.00%	N/A	$ 1,372.10	$ -	0.00%	N/A	$ 1,391.26	$ -	0.00%
Gold	EPO	N/A	SUGFHD09																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 810.65	$ -	0.00%	N/A	$ 821.18	$ -	0.00%	N/A	$ 832.24	$ -	0.00%	N/A	$ 843.87	$ -	0.00%
			Family	N/A	$ 1,359.04	$ -	0.00%	N/A	$ 1,376.68	$ -	0.00%	N/A	$ 1,395.23	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%
Gold	EPO	N/A	SUGFHD10																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 810.65	$ -	0.00%	N/A	$ 821.18	$ -	0.00%	N/A	$ 832.24	$ -	0.00%	N/A	$ 843.87	$ -	0.00%
			Family	N/A	$ 1,359.04	$ -	0.00%	N/A	$ 1,376.68	$ -	0.00%	N/A	$ 1,395.23	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%
Gold	EPO	N/A	SUGFHD11																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.34	$ -	0.00%	N/A	$ 826.94	$ -	0.00%	N/A	$ 838.09	$ -	0.00%	N/A	$ 849.79	$ -	0.00%
			Family	N/A	$ 1,368.58	$ -	0.00%	N/A	$ 1,386.34	$ -	0.00%	N/A	$ 1,405.03	$ -	0.00%	N/A	$ 1,424.65	$ -	0.00%
Gold	EPO	N/A	SUGFHD12																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 816.34	$ -	0.00%	N/A	$ 826.94	$ -	0.00%	N/A	$ 838.09	$ -	0.00%	N/A	$ 849.79	$ -	0.00%
			Family	N/A	$ 1,368.58	$ -	0.00%	N/A	$ 1,386.34	$ -	0.00%	N/A	$ 1,405.03	$ -	0.00%	N/A	$ 1,424.65	$ -	0.00%
Gold	EPO	N/A	SUGFHD13																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 810.65	$ -	0.00%	N/A	$ 821.18	$ -	0.00%	N/A	$ 832.24	$ -	0.00%	N/A	$ 843.87	$ -	0.00%
			Family	N/A	$ 1,359.04	$ -	0.00%	N/A	$ 1,376.68	$ -	0.00%	N/A	$ 1,395.23	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%
Gold	EPO	N/A	SUGFHD14																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 810.65	$ -	0.00%	N/A	$ 821.18	$ -	0.00%	N/A	$ 832.24	$ -	0.00%	N/A	$ 843.87	$ -	0.00%
			Family	N/A	$ 1,359.04	$ -	0.00%	N/A	$ 1,376.68	$ -	0.00%	N/A	$ 1,395.23	$ -	0.00%	N/A	$ 1,414.72	$ -	0.00%
Gold	EPO	N/A	SUGFHD15																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.65	$ -	0.00%	N/A	$ 801.93	$ -	0.00%	N/A	$ 812.74	$ -	0.00%	N/A	$ 824.09	$ -	0.00%
			Family	N/A	$ 1,327.19	$ -	0.00%	N/A	$ 1,344.42	$ -	0.00%	N/A	$ 1,362.53	$ -	0.00%	N/A	$ 1,381.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD16																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.65	$ -	0.00%	N/A	$ 801.93	$ -	0.00%	N/A	$ 812.74	$ -	0.00%	N/A	$ 824.09	$ -	0.00%
			Family	N/A	$ 1,327.19	$ -	0.00%	N/A	$ 1,344.42	$ -	0.00%	N/A	$ 1,362.53	$ -	0.00%	N/A	$ 1,381.57	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD17																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.95	$ -	0.00%	N/A	$ 838.30	$ -	0.00%	N/A	$ 849.18	$ -	0.00%	N/A	$ 860.62	$ -	0.00%
			Family	N/A	$ 1,367.24	$ -	0.00%	N/A	$ 1,384.59	$ -	0.00%	N/A	$ 1,402.84	$ -	0.00%	N/A	$ 1,422.00	$ -	0.00%
Gold	EPO	N/A	SUGFHD18																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.95	$ -	0.00%	N/A	$ 838.30	$ -	0.00%	N/A	$ 849.18	$ -	0.00%	N/A	$ 860.62	$ -	0.00%
			Family	N/A	$ 1,367.24	$ -	0.00%	N/A	$ 1,384.59	$ -	0.00%	N/A	$ 1,402.84	$ -	0.00%	N/A	$ 1,422.00	$ -	0.00%
Gold	EPO	N/A	SUGFHD19																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.08	$ -	0.00%	N/A	$ 857.68	$ -	0.00%	N/A	$ 868.83	$ -	0.00%	N/A	$ 880.53	$ -	0.00%
			Family	N/A	$ 1,399.32	$ -	0.00%	N/A	$ 1,417.08	$ -	0.00%	N/A	$ 1,435.77	$ -	0.00%	N/A	$ 1,455.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD20																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.08	$ -	0.00%	N/A	$ 857.68	$ -	0.00%	N/A	$ 868.83	$ -	0.00%	N/A	$ 880.53	$ -	0.00%
			Family	N/A	$ 1,399.32	$ -	0.00%	N/A	$ 1,417.08	$ -	0.00%	N/A	$ 1,435.77	$ -	0.00%	N/A	$ 1,455.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD21																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.39	$ -	0.00%	N/A	$ 832.67	$ -	0.00%	N/A	$ 843.48	$ -	0.00%	N/A	$ 854.83	$ -	0.00%
			Family	N/A	$ 1,357.93	$ -	0.00%	N/A	$ 1,375.16	$ -	0.00%	N/A	$ 1,393.27	$ -	0.00%	N/A	$ 1,412.31	$ -	0.00%
Gold	EPO	N/A	SUGFHD22																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.39	$ -	0.00%	N/A	$ 832.67	$ -	0.00%	N/A	$ 843.48	$ -	0.00%	N/A	$ 854.83	$ -	0.00%
			Family	N/A	$ 1,357.93	$ -	0.00%	N/A	$ 1,375.16	$ -	0.00%	N/A	$ 1,393.27	$ -	0.00%	N/A	$ 1,412.31	$ -	0.00%
Gold	EPO	N/A	SUGFHD23																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.95	$ -	0.00%	N/A	$ 838.30	$ -	0.00%	N/A	$ 849.18	$ -	0.00%	N/A	$ 860.62	$ -	0.00%
			Family	N/A	$ 1,367.24	$ -	0.00%	N/A	$ 1,384.59	$ -	0.00%	N/A	$ 1,402.84	$ -	0.00%	N/A	$ 1,422.00	$ -	0.00%
Gold	EPO	N/A	SUGFHD24																
			Single	N/A	$ 468.95	$ -	0.00%	N/A	$ 475.04	$ -	0.00%	N/A	$ 481.44	$ -	0.00%	N/A	$ 488.16	$ -	0.00%
			Double	N/A	$ 937.90	$ -	0.00%	N/A	$ 950.07	$ -	0.00%	N/A	$ 962.87	$ -	0.00%	N/A	$ 976.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.95	$ -	0.00%	N/A	$ 838.30	$ -	0.00%	N/A	$ 849.18	$ -	0.00%	N/A	$ 860.62	$ -	0.00%
			Family	N/A	$ 1,367.24	$ -	0.00%	N/A	$ 1,384.59	$ -	0.00%	N/A	$ 1,402.84	$ -	0.00%	N/A	$ 1,422.00	$ -	0.00%
Gold	EPO	N/A	SUGFHD25																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.39	$ -	0.00%	N/A	$ 851.92	$ -	0.00%	N/A	$ 862.98	$ -	0.00%	N/A	$ 874.61	$ -	0.00%
			Family	N/A	$ 1,389.78	$ -	0.00%	N/A	$ 1,407.42	$ -	0.00%	N/A	$ 1,425.97	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%
Gold	EPO	N/A	SUGFHD26																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.39	$ -	0.00%	N/A	$ 851.92	$ -	0.00%	N/A	$ 862.98	$ -	0.00%	N/A	$ 874.61	$ -	0.00%
			Family	N/A	$ 1,389.78	$ -	0.00%	N/A	$ 1,407.42	$ -	0.00%	N/A	$ 1,425.97	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%
Gold	EPO	N/A	SUGFHD27																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.08	$ -	0.00%	N/A	$ 857.68	$ -	0.00%	N/A	$ 868.83	$ -	0.00%	N/A	$ 880.53	$ -	0.00%
			Family	N/A	$ 1,399.32	$ -	0.00%	N/A	$ 1,417.08	$ -	0.00%	N/A	$ 1,435.77	$ -	0.00%	N/A	$ 1,455.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD28																
			Single	N/A	$ 480.20	$ -	0.00%	N/A	$ 486.44	$ -	0.00%	N/A	$ 492.99	$ -	0.00%	N/A	$ 499.88	$ -	0.00%
			Double	N/A	$ 960.41	$ -	0.00%	N/A	$ 972.87	$ -	0.00%	N/A	$ 985.98	$ -	0.00%	N/A	$ 999.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.08	$ -	0.00%	N/A	$ 857.68	$ -	0.00%	N/A	$ 868.83	$ -	0.00%	N/A	$ 880.53	$ -	0.00%
			Family	N/A	$ 1,399.32	$ -	0.00%	N/A	$ 1,417.08	$ -	0.00%	N/A	$ 1,435.77	$ -	0.00%	N/A	$ 1,455.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD29																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.39	$ -	0.00%	N/A	$ 851.92	$ -	0.00%	N/A	$ 862.98	$ -	0.00%	N/A	$ 874.61	$ -	0.00%
			Family	N/A	$ 1,389.78	$ -	0.00%	N/A	$ 1,407.42	$ -	0.00%	N/A	$ 1,425.97	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%
Gold	EPO	N/A	SUGFHD30																
			Single	N/A	$ 476.86	$ -	0.00%	N/A	$ 483.05	$ -	0.00%	N/A	$ 489.56	$ -	0.00%	N/A	$ 496.39	$ -	0.00%
			Double	N/A	$ 953.71	$ -	0.00%	N/A	$ 966.09	$ -	0.00%	N/A	$ 979.11	$ -	0.00%	N/A	$ 992.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.39	$ -	0.00%	N/A	$ 851.92	$ -	0.00%	N/A	$ 862.98	$ -	0.00%	N/A	$ 874.61	$ -	0.00%
			Family	N/A	$ 1,389.78	$ -	0.00%	N/A	$ 1,407.42	$ -	0.00%	N/A	$ 1,425.97	$ -	0.00%	N/A	$ 1,445.46	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD31																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.39	$ -	0.00%	N/A	$ 832.67	$ -	0.00%	N/A	$ 843.48	$ -	0.00%	N/A	$ 854.83	$ -	0.00%
			Family	N/A	$ 1,357.93	$ -	0.00%	N/A	$ 1,375.16	$ -	0.00%	N/A	$ 1,393.27	$ -	0.00%	N/A	$ 1,412.31	$ -	0.00%
Gold	EPO	N/A	SUGFHD32																
			Single	N/A	$ 465.68	$ -	0.00%	N/A	$ 471.72	$ -	0.00%	N/A	$ 478.08	$ -	0.00%	N/A	$ 484.76	$ -	0.00%
			Double	N/A	$ 931.36	$ -	0.00%	N/A	$ 943.45	$ -	0.00%	N/A	$ 956.16	$ -	0.00%	N/A	$ 969.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 822.39	$ -	0.00%	N/A	$ 832.67	$ -	0.00%	N/A	$ 843.48	$ -	0.00%	N/A	$ 854.83	$ -	0.00%
			Family	N/A	$ 1,357.93	$ -	0.00%	N/A	$ 1,375.16	$ -	0.00%	N/A	$ 1,393.27	$ -	0.00%	N/A	$ 1,412.31	$ -	0.00%
Platinum	PPO	N/A	SUPF1013																
			Single	N/A	$ 570.87	$ -	0.00%	N/A	$ 578.28	$ -	0.00%	N/A	$ 586.07	$ -	0.00%	N/A	$ 594.26	$ -	0.00%
			Double	N/A	$ 1,141.74	$ -	0.00%	N/A	$ 1,156.56	$ -	0.00%	N/A	$ 1,172.15	$ -	0.00%	N/A	$ 1,188.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 970.48	$ -	0.00%	N/A	$ 983.08	$ -	0.00%	N/A	$ 996.32	$ -	0.00%	N/A	$ 1,010.24	$ -	0.00%
			Family	N/A	$ 1,626.98	$ -	0.00%	N/A	$ 1,648.10	$ -	0.00%	N/A	$ 1,670.31	$ -	0.00%	N/A	$ 1,693.64	$ -	0.00%
Platinum	PPO	N/A	SUPF1014																
			Single	N/A	$ 565.19	$ -	0.00%	N/A	$ 572.53	$ -	0.00%	N/A	$ 580.24	$ -	0.00%	N/A	$ 588.35	$ -	0.00%
			Double	N/A	$ 1,130.38	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,160.49	$ -	0.00%	N/A	$ 1,176.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 960.83	$ -	0.00%	N/A	$ 973.30	$ -	0.00%	N/A	$ 986.42	$ -	0.00%	N/A	$ 1,000.20	$ -	0.00%
			Family	N/A	$ 1,610.80	$ -	0.00%	N/A	$ 1,631.71	$ -	0.00%	N/A	$ 1,653.70	$ -	0.00%	N/A	$ 1,676.80	$ -	0.00%
Silver	PPO	N/A	SUSF3016																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.18	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.16	$ -	0.00%	N/A	$ 702.84	$ -	0.00%
			Family	N/A	$ 1,131.92	$ -	0.00%	N/A	$ 1,146.61	$ -	0.00%	N/A	$ 1,162.06	$ -	0.00%	N/A	$ 1,178.29	$ -	0.00%
Bronze	HDP	N/A	SUBF4003																
			Single	N/A	$ 330.80	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.61	$ -	0.00%	N/A	$ 344.35	$ -	0.00%
			Double	N/A	$ 661.60	$ -	0.00%	N/A	$ 670.19	$ -	0.00%	N/A	$ 679.22	$ -	0.00%	N/A	$ 688.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 562.36	$ -	0.00%	N/A	$ 569.66	$ -	0.00%	N/A	$ 577.34	$ -	0.00%	N/A	$ 585.40	$ -	0.00%
			Family	N/A	$ 942.78	$ -	0.00%	N/A	$ 955.02	$ -	0.00%	N/A	$ 967.89	$ -	0.00%	N/A	$ 981.41	$ -	0.00%
Platinum	PPO	N/A	SUPF1027																
			Single	N/A	$ 584.57	$ -	0.00%	N/A	$ 592.16	$ -	0.00%	N/A	$ 600.14	$ -	0.00%	N/A	$ 608.52	$ -	0.00%
			Double	N/A	$ 1,169.14	$ -	0.00%	N/A	$ 1,184.32	$ -	0.00%	N/A	$ 1,200.28	$ -	0.00%	N/A	$ 1,217.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 993.77	$ -	0.00%	N/A	$ 1,006.67	$ -	0.00%	N/A	$ 1,020.24	$ -	0.00%	N/A	$ 1,034.49	$ -	0.00%
			Family	N/A	$ 1,666.03	$ -	0.00%	N/A	$ 1,687.65	$ -	0.00%	N/A	$ 1,710.40	$ -	0.00%	N/A	$ 1,734.29	$ -	0.00%
Platinum	PPO	N/A	SUPF1028																
			Single	N/A	$ 578.76	$ -	0.00%	N/A	$ 586.27	$ -	0.00%	N/A	$ 594.17	$ -	0.00%	N/A	$ 602.47	$ -	0.00%
			Double	N/A	$ 1,157.51	$ -	0.00%	N/A	$ 1,172.54	$ -	0.00%	N/A	$ 1,188.34	$ -	0.00%	N/A	$ 1,204.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 983.89	$ -	0.00%	N/A	$ 996.66	$ -	0.00%	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,024.20	$ -	0.00%
			Family	N/A	$ 1,649.46	$ -	0.00%	N/A	$ 1,670.87	$ -	0.00%	N/A	$ 1,693.39	$ -	0.00%	N/A	$ 1,717.04	$ -	0.00%
Silver	PPO	N/A	SUSF3035																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.97	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.38	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.79	$ -	0.00%	N/A	$ 719.71	$ -	0.00%
			Family	N/A	$ 1,159.08	$ -	0.00%	N/A	$ 1,174.13	$ -	0.00%	N/A	$ 1,189.95	$ -	0.00%	N/A	$ 1,206.57	$ -	0.00%
Bronze	HDP	N/A	SUBF4021																
			Single	N/A	$ 338.74	$ -	0.00%	N/A	$ 343.14	$ -	0.00%	N/A	$ 347.76	$ -	0.00%	N/A	$ 352.62	$ -	0.00%
			Double	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.27	$ -	0.00%	N/A	$ 695.52	$ -	0.00%	N/A	$ 705.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.86	$ -	0.00%	N/A	$ 583.33	$ -	0.00%	N/A	$ 591.19	$ -	0.00%	N/A	$ 599.45	$ -	0.00%
			Family	N/A	$ 965.40	$ -	0.00%	N/A	$ 977.94	$ -	0.00%	N/A	$ 991.12	$ -	0.00%	N/A	$ 1,004.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1041																
			Single	N/A	$ 566.89	$ -	0.00%	N/A	$ 574.25	$ -	0.00%	N/A	$ 581.99	$ -	0.00%	N/A	$ 590.12	$ -	0.00%
			Double	N/A	$ 1,133.78	$ -	0.00%	N/A	$ 1,148.50	$ -	0.00%	N/A	$ 1,163.98	$ -	0.00%	N/A	$ 1,180.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 963.71	$ -	0.00%	N/A	$ 976.22	$ -	0.00%	N/A	$ 989.38	$ -	0.00%	N/A	$ 1,003.20	$ -	0.00%
			Family	N/A	$ 1,615.64	$ -	0.00%	N/A	$ 1,636.61	$ -	0.00%	N/A	$ 1,658.67	$ -	0.00%	N/A	$ 1,681.84	$ -	0.00%
Platinum	PPO	N/A	SUPF1042																
			Single	N/A	$ 561.25	$ -	0.00%	N/A	$ 568.54	$ -	0.00%	N/A	$ 576.20	$ -	0.00%	N/A	$ 584.25	$ -	0.00%
			Double	N/A	$ 1,122.51	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.40	$ -	0.00%	N/A	$ 1,168.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 954.13	$ -	0.00%	N/A	$ 966.52	$ -	0.00%	N/A	$ 979.54	$ -	0.00%	N/A	$ 993.22	$ -	0.00%
			Family	N/A	$ 1,599.57	$ -	0.00%	N/A	$ 1,620.34	$ -	0.00%	N/A	$ 1,642.17	$ -	0.00%	N/A	$ 1,665.11	$ -	0.00%
Silver	PPO	N/A	SUSF3051																
			Single	N/A	$ 394.39	$ -	0.00%	N/A	$ 399.51	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.55	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.47	$ -	0.00%	N/A	$ 679.18	$ -	0.00%	N/A	$ 688.33	$ -	0.00%	N/A	$ 697.94	$ -	0.00%
			Family	N/A	$ 1,124.03	$ -	0.00%	N/A	$ 1,138.62	$ -	0.00%	N/A	$ 1,153.96	$ -	0.00%	N/A	$ 1,170.08	$ -	0.00%
Bronze	HDP	N/A	SUBF4039																
			Single	N/A	$ 328.49	$ -	0.00%	N/A	$ 332.76	$ -	0.00%	N/A	$ 337.24	$ -	0.00%	N/A	$ 341.95	$ -	0.00%
			Double	N/A	$ 656.99	$ -	0.00%	N/A	$ 665.52	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.44	$ -	0.00%	N/A	$ 565.69	$ -	0.00%	N/A	$ 573.31	$ -	0.00%	N/A	$ 581.32	$ -	0.00%
			Family	N/A	$ 936.21	$ -	0.00%	N/A	$ 948.36	$ -	0.00%	N/A	$ 961.14	$ -	0.00%	N/A	$ 974.57	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1055																
			Single	N/A	$ 570.87	$ -	0.00%	N/A	$ 578.28	$ -	0.00%	N/A	$ 586.07	$ -	0.00%	N/A	$ 594.26	$ -	0.00%
			Double	N/A	$ 1,141.74	$ -	0.00%	N/A	$ 1,156.56	$ -	0.00%	N/A	$ 1,172.15	$ -	0.00%	N/A	$ 1,188.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 970.48	$ -	0.00%	N/A	$ 983.08	$ -	0.00%	N/A	$ 996.32	$ -	0.00%	N/A	$ 1,010.24	$ -	0.00%
			Family	N/A	$ 1,626.98	$ -	0.00%	N/A	$ 1,648.10	$ -	0.00%	N/A	$ 1,670.31	$ -	0.00%	N/A	$ 1,693.64	$ -	0.00%
Platinum	PPO	N/A	SUPF1056																
			Single	N/A	$ 565.19	$ -	0.00%	N/A	$ 572.53	$ -	0.00%	N/A	$ 580.24	$ -	0.00%	N/A	$ 588.35	$ -	0.00%
			Double	N/A	$ 1,130.38	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,160.49	$ -	0.00%	N/A	$ 1,176.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 960.83	$ -	0.00%	N/A	$ 973.30	$ -	0.00%	N/A	$ 986.42	$ -	0.00%	N/A	$ 1,000.20	$ -	0.00%
			Family	N/A	$ 1,610.80	$ -	0.00%	N/A	$ 1,631.71	$ -	0.00%	N/A	$ 1,653.70	$ -	0.00%	N/A	$ 1,676.80	$ -	0.00%
Silver	PPO	N/A	SUSF3067																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.18	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.16	$ -	0.00%	N/A	$ 702.84	$ -	0.00%
			Family	N/A	$ 1,131.92	$ -	0.00%	N/A	$ 1,146.61	$ -	0.00%	N/A	$ 1,162.06	$ -	0.00%	N/A	$ 1,178.29	$ -	0.00%
Bronze	HDP	N/A	SUBF4057																
			Single	N/A	$ 330.80	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.61	$ -	0.00%	N/A	$ 344.35	$ -	0.00%
			Double	N/A	$ 661.60	$ -	0.00%	N/A	$ 670.19	$ -	0.00%	N/A	$ 679.22	$ -	0.00%	N/A	$ 688.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 562.36	$ -	0.00%	N/A	$ 569.66	$ -	0.00%	N/A	$ 577.34	$ -	0.00%	N/A	$ 585.40	$ -	0.00%
			Family	N/A	$ 942.78	$ -	0.00%	N/A	$ 955.02	$ -	0.00%	N/A	$ 967.89	$ -	0.00%	N/A	$ 981.41	$ -	0.00%
Platinum	PPO	N/A	SUPF1069																
			Single	N/A	$ 580.50	$ -	0.00%	N/A	$ 588.03	$ -	0.00%	N/A	$ 595.96	$ -	0.00%	N/A	$ 604.28	$ -	0.00%
			Double	N/A	$ 1,160.99	$ -	0.00%	N/A	$ 1,176.06	$ -	0.00%	N/A	$ 1,191.91	$ -	0.00%	N/A	$ 1,208.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 986.84	$ -	0.00%	N/A	$ 999.65	$ -	0.00%	N/A	$ 1,013.12	$ -	0.00%	N/A	$ 1,027.28	$ -	0.00%
			Family	N/A	$ 1,654.41	$ -	0.00%	N/A	$ 1,675.89	$ -	0.00%	N/A	$ 1,698.47	$ -	0.00%	N/A	$ 1,722.20	$ -	0.00%
Platinum	PPO	N/A	SUPF1070																
			Single	N/A	$ 574.72	$ -	0.00%	N/A	$ 582.18	$ -	0.00%	N/A	$ 590.03	$ -	0.00%	N/A	$ 598.27	$ -	0.00%
			Double	N/A	$ 1,149.45	$ -	0.00%	N/A	$ 1,164.37	$ -	0.00%	N/A	$ 1,180.06	$ -	0.00%	N/A	$ 1,196.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 977.03	$ -	0.00%	N/A	$ 989.71	$ -	0.00%	N/A	$ 1,003.05	$ -	0.00%	N/A	$ 1,017.06	$ -	0.00%
			Family	N/A	$ 1,637.96	$ -	0.00%	N/A	$ 1,659.22	$ -	0.00%	N/A	$ 1,681.58	$ -	0.00%	N/A	$ 1,705.07	$ -	0.00%
Silver	PPO	N/A	SUSF3083																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 686.56	$ -	0.00%	N/A	$ 695.48	$ -	0.00%	N/A	$ 704.85	$ -	0.00%	N/A	$ 714.69	$ -	0.00%
			Family	N/A	$ 1,151.00	$ -	0.00%	N/A	$ 1,165.94	$ -	0.00%	N/A	$ 1,181.66	$ -	0.00%	N/A	$ 1,198.16	$ -	0.00%
Bronze	HDP	N/A	SUBF4075																
			Single	N/A	$ 336.38	$ -	0.00%	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.34	$ -	0.00%	N/A	$ 350.16	$ -	0.00%
			Double	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.49	$ -	0.00%	N/A	$ 690.67	$ -	0.00%	N/A	$ 700.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.84	$ -	0.00%	N/A	$ 579.27	$ -	0.00%	N/A	$ 587.07	$ -	0.00%	N/A	$ 595.27	$ -	0.00%
			Family	N/A	$ 958.68	$ -	0.00%	N/A	$ 971.12	$ -	0.00%	N/A	$ 984.21	$ -	0.00%	N/A	$ 997.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1083																
			Single	N/A	$ 584.57	$ -	0.00%	N/A	$ 592.16	$ -	0.00%	N/A	$ 600.14	$ -	0.00%	N/A	$ 608.52	$ -	0.00%
			Double	N/A	$ 1,169.14	$ -	0.00%	N/A	$ 1,184.32	$ -	0.00%	N/A	$ 1,200.28	$ -	0.00%	N/A	$ 1,217.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 993.77	$ -	0.00%	N/A	$ 1,006.67	$ -	0.00%	N/A	$ 1,020.24	$ -	0.00%	N/A	$ 1,034.49	$ -	0.00%
			Family	N/A	$ 1,666.03	$ -	0.00%	N/A	$ 1,687.65	$ -	0.00%	N/A	$ 1,710.40	$ -	0.00%	N/A	$ 1,734.29	$ -	0.00%
Platinum	PPO	N/A	SUPF1084																
			Single	N/A	$ 578.76	$ -	0.00%	N/A	$ 586.27	$ -	0.00%	N/A	$ 594.17	$ -	0.00%	N/A	$ 602.47	$ -	0.00%
			Double	N/A	$ 1,157.51	$ -	0.00%	N/A	$ 1,172.54	$ -	0.00%	N/A	$ 1,188.34	$ -	0.00%	N/A	$ 1,204.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 983.89	$ -	0.00%	N/A	$ 996.66	$ -	0.00%	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,024.20	$ -	0.00%
			Family	N/A	$ 1,649.46	$ -	0.00%	N/A	$ 1,670.87	$ -	0.00%	N/A	$ 1,693.39	$ -	0.00%	N/A	$ 1,717.04	$ -	0.00%
Silver	PPO	N/A	SUSF3099																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.97	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.38	$ -	0.00%	N/A	$ 700.36	$ -	0.00%	N/A	$ 709.79	$ -	0.00%	N/A	$ 719.71	$ -	0.00%
			Family	N/A	$ 1,159.08	$ -	0.00%	N/A	$ 1,174.13	$ -	0.00%	N/A	$ 1,189.95	$ -	0.00%	N/A	$ 1,206.57	$ -	0.00%
Bronze	HDP	N/A	SUBF4093																
			Single	N/A	$ 338.74	$ -	0.00%	N/A	$ 343.14	$ -	0.00%	N/A	$ 347.76	$ -	0.00%	N/A	$ 352.62	$ -	0.00%
			Double	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.27	$ -	0.00%	N/A	$ 695.52	$ -	0.00%	N/A	$ 705.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 575.86	$ -	0.00%	N/A	$ 583.33	$ -	0.00%	N/A	$ 591.19	$ -	0.00%	N/A	$ 599.45	$ -	0.00%
			Family	N/A	$ 965.40	$ -	0.00%	N/A	$ 977.94	$ -	0.00%	N/A	$ 991.12	$ -	0.00%	N/A	$ 1,004.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1097																
			Single	N/A	$ 580.50	$ -	0.00%	N/A	$ 588.03	$ -	0.00%	N/A	$ 595.96	$ -	0.00%	N/A	$ 604.28	$ -	0.00%
			Double	N/A	$ 1,160.99	$ -	0.00%	N/A	$ 1,176.06	$ -	0.00%	N/A	$ 1,191.91	$ -	0.00%	N/A	$ 1,208.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 986.84	$ -	0.00%	N/A	$ 999.65	$ -	0.00%	N/A	$ 1,013.12	$ -	0.00%	N/A	$ 1,027.28	$ -	0.00%
			Family	N/A	$ 1,654.41	$ -	0.00%	N/A	$ 1,675.89	$ -	0.00%	N/A	$ 1,698.47	$ -	0.00%	N/A	$ 1,722.20	$ -	0.00%
Platinum	PPO	N/A	SUPF1098																
			Single	N/A	$ 574.72	$ -	0.00%	N/A	$ 582.18	$ -	0.00%	N/A	$ 590.03	$ -	0.00%	N/A	$ 598.27	$ -	0.00%
			Double	N/A	$ 1,149.45	$ -	0.00%	N/A	$ 1,164.37	$ -	0.00%	N/A	$ 1,180.06	$ -	0.00%	N/A	$ 1,196.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 977.03	$ -	0.00%	N/A	$ 989.71	$ -	0.00%	N/A	$ 1,003.05	$ -	0.00%	N/A	$ 1,017.06	$ -	0.00%
			Family	N/A	$ 1,637.96	$ -	0.00%	N/A	$ 1,659.22	$ -	0.00%	N/A	$ 1,681.58	$ -	0.00%	N/A	$ 1,705.07	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3115																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 686.56	$ -	0.00%	N/A	$ 695.48	$ -	0.00%	N/A	$ 704.85	$ -	0.00%	N/A	$ 714.69	$ -	0.00%
			Family	N/A	$ 1,151.00	$ -	0.00%	N/A	$ 1,165.94	$ -	0.00%	N/A	$ 1,181.66	$ -	0.00%	N/A	$ 1,198.16	$ -	0.00%
Bronze	HDP	N/A	SUBF4111																
			Single	N/A	$ 336.38	$ -	0.00%	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.34	$ -	0.00%	N/A	$ 350.16	$ -	0.00%
			Double	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.49	$ -	0.00%	N/A	$ 690.67	$ -	0.00%	N/A	$ 700.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 571.84	$ -	0.00%	N/A	$ 579.27	$ -	0.00%	N/A	$ 587.07	$ -	0.00%	N/A	$ 595.27	$ -	0.00%
			Family	N/A	$ 958.68	$ -	0.00%	N/A	$ 971.12	$ -	0.00%	N/A	$ 984.21	$ -	0.00%	N/A	$ 997.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1111																
			Single	N/A	$ 566.89	$ -	0.00%	N/A	$ 574.25	$ -	0.00%	N/A	$ 581.99	$ -	0.00%	N/A	$ 590.12	$ -	0.00%
			Double	N/A	$ 1,133.78	$ -	0.00%	N/A	$ 1,148.50	$ -	0.00%	N/A	$ 1,163.98	$ -	0.00%	N/A	$ 1,180.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 963.71	$ -	0.00%	N/A	$ 976.22	$ -	0.00%	N/A	$ 989.38	$ -	0.00%	N/A	$ 1,003.20	$ -	0.00%
			Family	N/A	$ 1,615.64	$ -	0.00%	N/A	$ 1,636.61	$ -	0.00%	N/A	$ 1,658.67	$ -	0.00%	N/A	$ 1,681.84	$ -	0.00%
Platinum	PPO	N/A	SUPF1112																
			Single	N/A	$ 561.25	$ -	0.00%	N/A	$ 568.54	$ -	0.00%	N/A	$ 576.20	$ -	0.00%	N/A	$ 584.25	$ -	0.00%
			Double	N/A	$ 1,122.51	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.40	$ -	0.00%	N/A	$ 1,168.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 954.13	$ -	0.00%	N/A	$ 966.52	$ -	0.00%	N/A	$ 979.54	$ -	0.00%	N/A	$ 993.22	$ -	0.00%
			Family	N/A	$ 1,599.57	$ -	0.00%	N/A	$ 1,620.34	$ -	0.00%	N/A	$ 1,642.17	$ -	0.00%	N/A	$ 1,665.11	$ -	0.00%
Silver	PPO	N/A	SUSF3131																
			Single	N/A	$ 394.39	$ -	0.00%	N/A	$ 399.51	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.55	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.47	$ -	0.00%	N/A	$ 679.18	$ -	0.00%	N/A	$ 688.33	$ -	0.00%	N/A	$ 697.94	$ -	0.00%
			Family	N/A	$ 1,124.03	$ -	0.00%	N/A	$ 1,138.62	$ -	0.00%	N/A	$ 1,153.96	$ -	0.00%	N/A	$ 1,170.08	$ -	0.00%
Bronze	HDP	N/A	SUBF4129																
			Single	N/A	$ 328.49	$ -	0.00%	N/A	$ 332.76	$ -	0.00%	N/A	$ 337.24	$ -	0.00%	N/A	$ 341.95	$ -	0.00%
			Double	N/A	$ 656.99	$ -	0.00%	N/A	$ 665.52	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 558.44	$ -	0.00%	N/A	$ 565.69	$ -	0.00%	N/A	$ 573.31	$ -	0.00%	N/A	$ 581.32	$ -	0.00%
			Family	N/A	$ 936.21	$ -	0.00%	N/A	$ 948.36	$ -	0.00%	N/A	$ 961.14	$ -	0.00%	N/A	$ 974.57	$ -	0.00%
Platinum	PPO	N/A	SUPF1125																
			Single	N/A	$ 570.87	$ -	0.00%	N/A	$ 578.28	$ -	0.00%	N/A	$ 586.07	$ -	0.00%	N/A	$ 594.26	$ -	0.00%
			Double	N/A	$ 1,141.74	$ -	0.00%	N/A	$ 1,156.56	$ -	0.00%	N/A	$ 1,172.15	$ -	0.00%	N/A	$ 1,188.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,001.22	$ -	0.00%	N/A	$ 1,013.82	$ -	0.00%	N/A	$ 1,027.06	$ -	0.00%	N/A	$ 1,040.98	$ -	0.00%
			Family	N/A	$ 1,657.72	$ -	0.00%	N/A	$ 1,678.84	$ -	0.00%	N/A	$ 1,701.05	$ -	0.00%	N/A	$ 1,724.38	$ -	0.00%
Platinum	PPO	N/A	SUPF1126																
			Single	N/A	$ 565.19	$ -	0.00%	N/A	$ 572.53	$ -	0.00%	N/A	$ 580.24	$ -	0.00%	N/A	$ 588.35	$ -	0.00%
			Double	N/A	$ 1,130.38	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,160.49	$ -	0.00%	N/A	$ 1,176.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 991.57	$ -	0.00%	N/A	$ 1,004.04	$ -	0.00%	N/A	$ 1,017.16	$ -	0.00%	N/A	$ 1,030.94	$ -	0.00%
			Family	N/A	$ 1,641.54	$ -	0.00%	N/A	$ 1,662.45	$ -	0.00%	N/A	$ 1,684.44	$ -	0.00%	N/A	$ 1,707.54	$ -	0.00%
Silver	PPO	N/A	SUSF3147																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.92	$ -	0.00%	N/A	$ 714.68	$ -	0.00%	N/A	$ 723.90	$ -	0.00%	N/A	$ 733.58	$ -	0.00%
			Family	N/A	$ 1,162.66	$ -	0.00%	N/A	$ 1,177.35	$ -	0.00%	N/A	$ 1,192.80	$ -	0.00%	N/A	$ 1,209.03	$ -	0.00%
Bronze	HDP	N/A	SUBF4147																
			Single	N/A	$ 330.80	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.61	$ -	0.00%	N/A	$ 344.35	$ -	0.00%
			Double	N/A	$ 661.60	$ -	0.00%	N/A	$ 670.19	$ -	0.00%	N/A	$ 679.22	$ -	0.00%	N/A	$ 688.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.10	$ -	0.00%	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.08	$ -	0.00%	N/A	$ 616.14	$ -	0.00%
			Family	N/A	$ 973.52	$ -	0.00%	N/A	$ 985.76	$ -	0.00%	N/A	$ 998.63	$ -	0.00%	N/A	$ 1,012.15	$ -	0.00%
Platinum	PPO	N/A	SUPF1139																
			Single	N/A	$ 584.57	$ -	0.00%	N/A	$ 592.16	$ -	0.00%	N/A	$ 600.14	$ -	0.00%	N/A	$ 608.52	$ -	0.00%
			Double	N/A	$ 1,169.14	$ -	0.00%	N/A	$ 1,184.32	$ -	0.00%	N/A	$ 1,200.28	$ -	0.00%	N/A	$ 1,217.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.51	$ -	0.00%	N/A	$ 1,037.41	$ -	0.00%	N/A	$ 1,050.98	$ -	0.00%	N/A	$ 1,065.23	$ -	0.00%
			Family	N/A	$ 1,696.77	$ -	0.00%	N/A	$ 1,718.39	$ -	0.00%	N/A	$ 1,741.14	$ -	0.00%	N/A	$ 1,765.03	$ -	0.00%
Platinum	PPO	N/A	SUPF1140																
			Single	N/A	$ 578.76	$ -	0.00%	N/A	$ 586.27	$ -	0.00%	N/A	$ 594.17	$ -	0.00%	N/A	$ 602.47	$ -	0.00%
			Double	N/A	$ 1,157.51	$ -	0.00%	N/A	$ 1,172.54	$ -	0.00%	N/A	$ 1,188.34	$ -	0.00%	N/A	$ 1,204.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,014.63	$ -	0.00%	N/A	$ 1,027.40	$ -	0.00%	N/A	$ 1,040.83	$ -	0.00%	N/A	$ 1,054.94	$ -	0.00%
			Family	N/A	$ 1,680.20	$ -	0.00%	N/A	$ 1,701.61	$ -	0.00%	N/A	$ 1,724.13	$ -	0.00%	N/A	$ 1,747.78	$ -	0.00%
Silver	PPO	N/A	SUSF3163																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.97	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.12	$ -	0.00%	N/A	$ 731.10	$ -	0.00%	N/A	$ 740.53	$ -	0.00%	N/A	$ 750.45	$ -	0.00%
			Family	N/A	$ 1,189.82	$ -	0.00%	N/A	$ 1,204.87	$ -	0.00%	N/A	$ 1,220.69	$ -	0.00%	N/A	$ 1,237.31	$ -	0.00%
Bronze	HDP	N/A	SUBF4165																
			Single	N/A	$ 338.74	$ -	0.00%	N/A	$ 343.14	$ -	0.00%	N/A	$ 347.76	$ -	0.00%	N/A	$ 352.62	$ -	0.00%
			Double	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.27	$ -	0.00%	N/A	$ 695.52	$ -	0.00%	N/A	$ 705.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.60	$ -	0.00%	N/A	$ 614.07	$ -	0.00%	N/A	$ 621.93	$ -	0.00%	N/A	$ 630.19	$ -	0.00%
			Family	N/A	$ 996.14	$ -	0.00%	N/A	$ 1,008.68	$ -	0.00%	N/A	$ 1,021.86	$ -	0.00%	N/A	$ 1,035.70	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1153																
			Single	N/A	$ 566.89	$ -	0.00%	N/A	$ 574.25	$ -	0.00%	N/A	$ 581.99	$ -	0.00%	N/A	$ 590.12	$ -	0.00%
			Double	N/A	$ 1,133.78	$ -	0.00%	N/A	$ 1,148.50	$ -	0.00%	N/A	$ 1,163.98	$ -	0.00%	N/A	$ 1,180.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 994.45	$ -	0.00%	N/A	$ 1,006.96	$ -	0.00%	N/A	$ 1,020.12	$ -	0.00%	N/A	$ 1,033.94	$ -	0.00%
			Family	N/A	$ 1,646.38	$ -	0.00%	N/A	$ 1,667.35	$ -	0.00%	N/A	$ 1,689.41	$ -	0.00%	N/A	$ 1,712.58	$ -	0.00%
Platinum	PPO	N/A	SUPF1154																
			Single	N/A	$ 561.25	$ -	0.00%	N/A	$ 568.54	$ -	0.00%	N/A	$ 576.20	$ -	0.00%	N/A	$ 584.25	$ -	0.00%
			Double	N/A	$ 1,122.51	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.40	$ -	0.00%	N/A	$ 1,168.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 984.87	$ -	0.00%	N/A	$ 997.26	$ -	0.00%	N/A	$ 1,010.28	$ -	0.00%	N/A	$ 1,023.96	$ -	0.00%
			Family	N/A	$ 1,630.31	$ -	0.00%	N/A	$ 1,651.08	$ -	0.00%	N/A	$ 1,672.91	$ -	0.00%	N/A	$ 1,695.85	$ -	0.00%
Silver	PPO	N/A	SUSF3179																
			Single	N/A	$ 394.39	$ -	0.00%	N/A	$ 399.51	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.55	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.21	$ -	0.00%	N/A	$ 709.92	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 728.68	$ -	0.00%
			Family	N/A	$ 1,154.77	$ -	0.00%	N/A	$ 1,169.36	$ -	0.00%	N/A	$ 1,184.70	$ -	0.00%	N/A	$ 1,200.82	$ -	0.00%
Bronze	HDP	N/A	SUBF4183																
			Single	N/A	$ 328.49	$ -	0.00%	N/A	$ 332.76	$ -	0.00%	N/A	$ 337.24	$ -	0.00%	N/A	$ 341.95	$ -	0.00%
			Double	N/A	$ 656.99	$ -	0.00%	N/A	$ 665.52	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.18	$ -	0.00%	N/A	$ 596.43	$ -	0.00%	N/A	$ 604.05	$ -	0.00%	N/A	$ 612.06	$ -	0.00%
			Family	N/A	$ 966.95	$ -	0.00%	N/A	$ 979.10	$ -	0.00%	N/A	$ 991.88	$ -	0.00%	N/A	$ 1,005.31	$ -	0.00%
Platinum	PPO	N/A	SUPF1167																
			Single	N/A	$ 570.87	$ -	0.00%	N/A	$ 578.28	$ -	0.00%	N/A	$ 586.07	$ -	0.00%	N/A	$ 594.26	$ -	0.00%
			Double	N/A	$ 1,141.74	$ -	0.00%	N/A	$ 1,156.56	$ -	0.00%	N/A	$ 1,172.15	$ -	0.00%	N/A	$ 1,188.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,001.22	$ -	0.00%	N/A	$ 1,013.82	$ -	0.00%	N/A	$ 1,027.06	$ -	0.00%	N/A	$ 1,040.98	$ -	0.00%
			Family	N/A	$ 1,657.72	$ -	0.00%	N/A	$ 1,678.84	$ -	0.00%	N/A	$ 1,701.05	$ -	0.00%	N/A	$ 1,724.38	$ -	0.00%
Platinum	PPO	N/A	SUPF1168																
			Single	N/A	$ 565.19	$ -	0.00%	N/A	$ 572.53	$ -	0.00%	N/A	$ 580.24	$ -	0.00%	N/A	$ 588.35	$ -	0.00%
			Double	N/A	$ 1,130.38	$ -	0.00%	N/A	$ 1,145.06	$ -	0.00%	N/A	$ 1,160.49	$ -	0.00%	N/A	$ 1,176.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 991.57	$ -	0.00%	N/A	$ 1,004.04	$ -	0.00%	N/A	$ 1,017.16	$ -	0.00%	N/A	$ 1,030.94	$ -	0.00%
			Family	N/A	$ 1,641.54	$ -	0.00%	N/A	$ 1,662.45	$ -	0.00%	N/A	$ 1,684.44	$ -	0.00%	N/A	$ 1,707.54	$ -	0.00%
Silver	PPO	N/A	SUSF3195																
			Single	N/A	$ 397.16	$ -	0.00%	N/A	$ 402.32	$ -	0.00%	N/A	$ 407.74	$ -	0.00%	N/A	$ 413.44	$ -	0.00%
			Double	N/A	$ 794.33	$ -	0.00%	N/A	$ 804.64	$ -	0.00%	N/A	$ 815.48	$ -	0.00%	N/A	$ 826.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.92	$ -	0.00%	N/A	$ 714.68	$ -	0.00%	N/A	$ 723.90	$ -	0.00%	N/A	$ 733.58	$ -	0.00%
			Family	N/A	$ 1,162.66	$ -	0.00%	N/A	$ 1,177.35	$ -	0.00%	N/A	$ 1,192.80	$ -	0.00%	N/A	$ 1,209.03	$ -	0.00%
Bronze	HDP	N/A	SUBF4201																
			Single	N/A	$ 330.80	$ -	0.00%	N/A	$ 335.09	$ -	0.00%	N/A	$ 339.61	$ -	0.00%	N/A	$ 344.35	$ -	0.00%
			Double	N/A	$ 661.60	$ -	0.00%	N/A	$ 670.19	$ -	0.00%	N/A	$ 679.22	$ -	0.00%	N/A	$ 688.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.10	$ -	0.00%	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.08	$ -	0.00%	N/A	$ 616.14	$ -	0.00%
			Family	N/A	$ 973.52	$ -	0.00%	N/A	$ 985.76	$ -	0.00%	N/A	$ 998.63	$ -	0.00%	N/A	$ 1,012.15	$ -	0.00%
Platinum	PPO	N/A	SUPF1181																
			Single	N/A	$ 580.50	$ -	0.00%	N/A	$ 588.03	$ -	0.00%	N/A	$ 595.96	$ -	0.00%	N/A	$ 604.28	$ -	0.00%
			Double	N/A	$ 1,160.99	$ -	0.00%	N/A	$ 1,176.06	$ -	0.00%	N/A	$ 1,191.91	$ -	0.00%	N/A	$ 1,208.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,017.58	$ -	0.00%	N/A	$ 1,030.39	$ -	0.00%	N/A	$ 1,043.86	$ -	0.00%	N/A	$ 1,058.02	$ -	0.00%
			Family	N/A	$ 1,685.15	$ -	0.00%	N/A	$ 1,706.63	$ -	0.00%	N/A	$ 1,729.21	$ -	0.00%	N/A	$ 1,752.94	$ -	0.00%
Platinum	PPO	N/A	SUPF1182																
			Single	N/A	$ 574.72	$ -	0.00%	N/A	$ 582.18	$ -	0.00%	N/A	$ 590.03	$ -	0.00%	N/A	$ 598.27	$ -	0.00%
			Double	N/A	$ 1,149.45	$ -	0.00%	N/A	$ 1,164.37	$ -	0.00%	N/A	$ 1,180.06	$ -	0.00%	N/A	$ 1,196.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,007.77	$ -	0.00%	N/A	$ 1,020.45	$ -	0.00%	N/A	$ 1,033.79	$ -	0.00%	N/A	$ 1,047.80	$ -	0.00%
			Family	N/A	$ 1,668.70	$ -	0.00%	N/A	$ 1,689.96	$ -	0.00%	N/A	$ 1,712.32	$ -	0.00%	N/A	$ 1,735.81	$ -	0.00%
Silver	PPO	N/A	SUSF3211																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.30	$ -	0.00%	N/A	$ 726.22	$ -	0.00%	N/A	$ 735.59	$ -	0.00%	N/A	$ 745.43	$ -	0.00%
			Family	N/A	$ 1,181.74	$ -	0.00%	N/A	$ 1,196.68	$ -	0.00%	N/A	$ 1,212.40	$ -	0.00%	N/A	$ 1,228.90	$ -	0.00%
Bronze	HDP	N/A	SUBF4219																
			Single	N/A	$ 336.38	$ -	0.00%	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.34	$ -	0.00%	N/A	$ 350.16	$ -	0.00%
			Double	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.49	$ -	0.00%	N/A	$ 690.67	$ -	0.00%	N/A	$ 700.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.58	$ -	0.00%	N/A	$ 610.01	$ -	0.00%	N/A	$ 617.81	$ -	0.00%	N/A	$ 626.01	$ -	0.00%
			Family	N/A	$ 989.42	$ -	0.00%	N/A	$ 1,001.86	$ -	0.00%	N/A	$ 1,014.95	$ -	0.00%	N/A	$ 1,028.70	$ -	0.00%
Platinum	PPO	N/A	SUPF1195																
			Single	N/A	$ 584.57	$ -	0.00%	N/A	$ 592.16	$ -	0.00%	N/A	$ 600.14	$ -	0.00%	N/A	$ 608.52	$ -	0.00%
			Double	N/A	$ 1,169.14	$ -	0.00%	N/A	$ 1,184.32	$ -	0.00%	N/A	$ 1,200.28	$ -	0.00%	N/A	$ 1,217.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.51	$ -	0.00%	N/A	$ 1,037.41	$ -	0.00%	N/A	$ 1,050.98	$ -	0.00%	N/A	$ 1,065.23	$ -	0.00%
			Family	N/A	$ 1,696.77	$ -	0.00%	N/A	$ 1,718.39	$ -	0.00%	N/A	$ 1,741.14	$ -	0.00%	N/A	$ 1,765.03	$ -	0.00%
Platinum	PPO	N/A	SUPF1196																
			Single	N/A	$ 578.76	$ -	0.00%	N/A	$ 586.27	$ -	0.00%	N/A	$ 594.17	$ -	0.00%	N/A	$ 602.47	$ -	0.00%
			Double	N/A	$ 1,157.51	$ -	0.00%	N/A	$ 1,172.54	$ -	0.00%	N/A	$ 1,188.34	$ -	0.00%	N/A	$ 1,204.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,014.63	$ -	0.00%	N/A	$ 1,027.40	$ -	0.00%	N/A	$ 1,040.83	$ -	0.00%	N/A	$ 1,054.94	$ -	0.00%
			Family	N/A	$ 1,680.20	$ -	0.00%	N/A	$ 1,701.61	$ -	0.00%	N/A	$ 1,724.13	$ -	0.00%	N/A	$ 1,747.78	$ -	0.00%

CDPHP Universal Benefits, Inc.
Albany Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3227																
			Single	N/A	$ 406.70	$ -	0.00%	N/A	$ 411.97	$ -	0.00%	N/A	$ 417.53	$ -	0.00%	N/A	$ 423.36	$ -	0.00%
			Double	N/A	$ 813.39	$ -	0.00%	N/A	$ 823.95	$ -	0.00%	N/A	$ 835.05	$ -	0.00%	N/A	$ 846.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.12	$ -	0.00%	N/A	$ 731.10	$ -	0.00%	N/A	$ 740.53	$ -	0.00%	N/A	$ 750.45	$ -	0.00%
			Family	N/A	$ 1,189.82	$ -	0.00%	N/A	$ 1,204.87	$ -	0.00%	N/A	$ 1,220.69	$ -	0.00%	N/A	$ 1,237.31	$ -	0.00%
Bronze	HDP	N/A	SUBF4237																
			Single	N/A	$ 338.74	$ -	0.00%	N/A	$ 343.14	$ -	0.00%	N/A	$ 347.76	$ -	0.00%	N/A	$ 352.62	$ -	0.00%
			Double	N/A	$ 677.48	$ -	0.00%	N/A	$ 686.27	$ -	0.00%	N/A	$ 695.52	$ -	0.00%	N/A	$ 705.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.60	$ -	0.00%	N/A	$ 614.07	$ -	0.00%	N/A	$ 621.93	$ -	0.00%	N/A	$ 630.19	$ -	0.00%
			Family	N/A	$ 996.14	$ -	0.00%	N/A	$ 1,008.68	$ -	0.00%	N/A	$ 1,021.86	$ -	0.00%	N/A	$ 1,035.70	$ -	0.00%
Platinum	PPO	N/A	SUPF1209																
			Single	N/A	$ 580.50	$ -	0.00%	N/A	$ 588.03	$ -	0.00%	N/A	$ 595.96	$ -	0.00%	N/A	$ 604.28	$ -	0.00%
			Double	N/A	$ 1,160.99	$ -	0.00%	N/A	$ 1,176.06	$ -	0.00%	N/A	$ 1,191.91	$ -	0.00%	N/A	$ 1,208.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,017.58	$ -	0.00%	N/A	$ 1,030.39	$ -	0.00%	N/A	$ 1,043.86	$ -	0.00%	N/A	$ 1,058.02	$ -	0.00%
			Family	N/A	$ 1,685.15	$ -	0.00%	N/A	$ 1,706.63	$ -	0.00%	N/A	$ 1,729.21	$ -	0.00%	N/A	$ 1,752.94	$ -	0.00%
Platinum	PPO	N/A	SUPF1210																
			Single	N/A	$ 574.72	$ -	0.00%	N/A	$ 582.18	$ -	0.00%	N/A	$ 590.03	$ -	0.00%	N/A	$ 598.27	$ -	0.00%
			Double	N/A	$ 1,149.45	$ -	0.00%	N/A	$ 1,164.37	$ -	0.00%	N/A	$ 1,180.06	$ -	0.00%	N/A	$ 1,196.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,007.77	$ -	0.00%	N/A	$ 1,020.45	$ -	0.00%	N/A	$ 1,033.79	$ -	0.00%	N/A	$ 1,047.80	$ -	0.00%
			Family	N/A	$ 1,668.70	$ -	0.00%	N/A	$ 1,689.96	$ -	0.00%	N/A	$ 1,712.32	$ -	0.00%	N/A	$ 1,735.81	$ -	0.00%
Silver	PPO	N/A	SUSF3243																
			Single	N/A	$ 403.86	$ -	0.00%	N/A	$ 409.10	$ -	0.00%	N/A	$ 414.62	$ -	0.00%	N/A	$ 420.41	$ -	0.00%
			Double	N/A	$ 807.72	$ -	0.00%	N/A	$ 818.21	$ -	0.00%	N/A	$ 829.23	$ -	0.00%	N/A	$ 840.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.30	$ -	0.00%	N/A	$ 726.22	$ -	0.00%	N/A	$ 735.59	$ -	0.00%	N/A	$ 745.43	$ -	0.00%
			Family	N/A	$ 1,181.74	$ -	0.00%	N/A	$ 1,196.68	$ -	0.00%	N/A	$ 1,212.40	$ -	0.00%	N/A	$ 1,228.90	$ -	0.00%
Bronze	HDP	N/A	SUBF4255																
			Single	N/A	$ 336.38	$ -	0.00%	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.34	$ -	0.00%	N/A	$ 350.16	$ -	0.00%
			Double	N/A	$ 672.75	$ -	0.00%	N/A	$ 681.49	$ -	0.00%	N/A	$ 690.67	$ -	0.00%	N/A	$ 700.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.58	$ -	0.00%	N/A	$ 610.01	$ -	0.00%	N/A	$ 617.81	$ -	0.00%	N/A	$ 626.01	$ -	0.00%
			Family	N/A	$ 989.42	$ -	0.00%	N/A	$ 1,001.86	$ -	0.00%	N/A	$ 1,014.95	$ -	0.00%	N/A	$ 1,028.70	$ -	0.00%
Platinum	PPO	N/A	SUPF1223																
			Single	N/A	$ 566.89	$ -	0.00%	N/A	$ 574.25	$ -	0.00%	N/A	$ 581.99	$ -	0.00%	N/A	$ 590.12	$ -	0.00%
			Double	N/A	$ 1,133.78	$ -	0.00%	N/A	$ 1,148.50	$ -	0.00%	N/A	$ 1,163.98	$ -	0.00%	N/A	$ 1,180.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 994.45	$ -	0.00%	N/A	$ 1,006.96	$ -	0.00%	N/A	$ 1,020.12	$ -	0.00%	N/A	$ 1,033.94	$ -	0.00%
			Family	N/A	$ 1,646.38	$ -	0.00%	N/A	$ 1,667.35	$ -	0.00%	N/A	$ 1,689.41	$ -	0.00%	N/A	$ 1,712.58	$ -	0.00%
Platinum	PPO	N/A	SUPF1224																
			Single	N/A	$ 561.25	$ -	0.00%	N/A	$ 568.54	$ -	0.00%	N/A	$ 576.20	$ -	0.00%	N/A	$ 584.25	$ -	0.00%
			Double	N/A	$ 1,122.51	$ -	0.00%	N/A	$ 1,137.08	$ -	0.00%	N/A	$ 1,152.40	$ -	0.00%	N/A	$ 1,168.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 984.87	$ -	0.00%	N/A	$ 997.26	$ -	0.00%	N/A	$ 1,010.28	$ -	0.00%	N/A	$ 1,023.96	$ -	0.00%
			Family	N/A	$ 1,630.31	$ -	0.00%	N/A	$ 1,651.08	$ -	0.00%	N/A	$ 1,672.91	$ -	0.00%	N/A	$ 1,695.85	$ -	0.00%
Silver	PPO	N/A	SUSF3259																
			Single	N/A	$ 394.39	$ -	0.00%	N/A	$ 399.51	$ -	0.00%	N/A	$ 404.90	$ -	0.00%	N/A	$ 410.55	$ -	0.00%
			Double	N/A	$ 788.79	$ -	0.00%	N/A	$ 799.03	$ -	0.00%	N/A	$ 809.80	$ -	0.00%	N/A	$ 821.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 701.21	$ -	0.00%	N/A	$ 709.92	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 728.68	$ -	0.00%
			Family	N/A	$ 1,154.77	$ -	0.00%	N/A	$ 1,169.36	$ -	0.00%	N/A	$ 1,184.70	$ -	0.00%	N/A	$ 1,200.82	$ -	0.00%
Bronze	HDP	N/A	SUBF4273																
			Single	N/A	$ 328.49	$ -	0.00%	N/A	$ 332.76	$ -	0.00%	N/A	$ 337.24	$ -	0.00%	N/A	$ 341.95	$ -	0.00%
			Double	N/A	$ 656.99	$ -	0.00%	N/A	$ 665.52	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 589.18	$ -	0.00%	N/A	$ 596.43	$ -	0.00%	N/A	$ 604.05	$ -	0.00%	N/A	$ 612.06	$ -	0.00%
			Family	N/A	$ 966.95	$ -	0.00%	N/A	$ 979.10	$ -	0.00%	N/A	$ 991.88	$ -	0.00%	N/A	$ 1,005.31	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1002																
			Single	N/A	$593.23	$ -	0.00%	N/A	$600.93	$ -	0.00%	N/A	$ 609.03	$ -	0.00%	N/A	$ 617.54	$ -	0.00%
			Double	N/A	$ 1,186.46	$ -	0.00%	N/A	$ 1,201.86	$ -	0.00%	N/A	$ 1,218.06	$ -	0.00%	N/A	$ 1,235.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,008.49	$ -	0.00%	N/A	$ 1,021.58	$ -	0.00%	N/A	$ 1,035.35	$ -	0.00%	N/A	$ 1,049.81	$ -	0.00%
			Family	N/A	$ 1,690.70	$ -	0.00%	N/A	$ 1,712.65	$ -	0.00%	N/A	$ 1,735.73	$ -	0.00%	N/A	$ 1,759.98	$ -	0.00%
Platinum	EPO	N/A	SUPF1003																
			Single	N/A	$ 617.34	$ -	0.00%	N/A	$ 625.35	$ -	0.00%	N/A	$ 633.78	$ -	0.00%	N/A	$ 642.63	$ -	0.00%
			Double	N/A	$ 1,234.68	$ -	0.00%	N/A	$ 1,250.71	$ -	0.00%	N/A	$ 1,267.56	$ -	0.00%	N/A	$ 1,285.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,049.48	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%	N/A	$ 1,077.43	$ -	0.00%	N/A	$ 1,092.48	$ -	0.00%
			Family	N/A	$ 1,759.42	$ -	0.00%	N/A	$ 1,782.26	$ -	0.00%	N/A	$ 1,806.28	$ -	0.00%	N/A	$ 1,831.51	$ -	0.00%
Platinum	EPO	N/A	SUPF1004																
			Single	N/A	$ 595.28	$ -	0.00%	N/A	$ 603.01	$ -	0.00%	N/A	$ 611.13	$ -	0.00%	N/A	$ 619.67	$ -	0.00%
			Double	N/A	$ 1,190.56	$ -	0.00%	N/A	$ 1,206.01	$ -	0.00%	N/A	$ 1,222.26	$ -	0.00%	N/A	$ 1,239.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,011.97	$ -	0.00%	N/A	$ 1,025.11	$ -	0.00%	N/A	$ 1,038.92	$ -	0.00%	N/A	$ 1,053.44	$ -	0.00%
			Family	N/A	$ 1,696.54	$ -	0.00%	N/A	$ 1,718.57	$ -	0.00%	N/A	$ 1,741.73	$ -	0.00%	N/A	$ 1,766.06	$ -	0.00%
Platinum	EPO	N/A	SUPF1006																
			Single	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.20	$ -	0.00%	N/A	$ 616.39	$ -	0.00%	N/A	$ 625.00	$ -	0.00%
			Double	N/A	$ 1,200.81	$ -	0.00%	N/A	$ 1,216.40	$ -	0.00%	N/A	$ 1,232.79	$ -	0.00%	N/A	$ 1,250.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.69	$ -	0.00%	N/A	$ 1,033.94	$ -	0.00%	N/A	$ 1,047.87	$ -	0.00%	N/A	$ 1,062.51	$ -	0.00%
			Family	N/A	$ 1,711.15	$ -	0.00%	N/A	$ 1,733.36	$ -	0.00%	N/A	$ 1,756.72	$ -	0.00%	N/A	$ 1,781.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1007																
			Single	N/A	$ 615.01	$ -	0.00%	N/A	$ 622.99	$ -	0.00%	N/A	$ 631.39	$ -	0.00%	N/A	$ 640.21	$ -	0.00%
			Double	N/A	$ 1,230.02	$ -	0.00%	N/A	$ 1,245.98	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%	N/A	$ 1,280.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.51	$ -	0.00%	N/A	$ 1,059.09	$ -	0.00%	N/A	$ 1,073.36	$ -	0.00%	N/A	$ 1,088.35	$ -	0.00%
			Family	N/A	$ 1,752.77	$ -	0.00%	N/A	$ 1,775.53	$ -	0.00%	N/A	$ 1,799.45	$ -	0.00%	N/A	$ 1,824.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1008																
			Single	N/A	$ 616.26	$ -	0.00%	N/A	$ 624.26	$ -	0.00%	N/A	$ 632.67	$ -	0.00%	N/A	$ 641.51	$ -	0.00%
			Double	N/A	$ 1,232.51	$ -	0.00%	N/A	$ 1,248.51	$ -	0.00%	N/A	$ 1,265.34	$ -	0.00%	N/A	$ 1,283.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,047.64	$ -	0.00%	N/A	$ 1,061.24	$ -	0.00%	N/A	$ 1,075.54	$ -	0.00%	N/A	$ 1,090.56	$ -	0.00%
			Family	N/A	$ 1,756.33	$ -	0.00%	N/A	$ 1,779.13	$ -	0.00%	N/A	$ 1,803.11	$ -	0.00%	N/A	$ 1,828.30	$ -	0.00%
Gold	EPO	N/A	SUGF2002																
			Single	N/A	$ 520.67	$ -	0.00%	N/A	$ 527.43	$ -	0.00%	N/A	$ 534.53	$ -	0.00%	N/A	$ 542.00	$ -	0.00%
			Double	N/A	$ 1,041.34	$ -	0.00%	N/A	$ 1,054.85	$ -	0.00%	N/A	$ 1,069.07	$ -	0.00%	N/A	$ 1,084.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 885.14	$ -	0.00%	N/A	$ 896.63	$ -	0.00%	N/A	$ 908.71	$ -	0.00%	N/A	$ 921.40	$ -	0.00%
			Family	N/A	$ 1,483.90	$ -	0.00%	N/A	$ 1,503.17	$ -	0.00%	N/A	$ 1,523.42	$ -	0.00%	N/A	$ 1,544.71	$ -	0.00%
Gold	EPO	N/A	SUGF2003																
			Single	N/A	$ 515.71	$ -	0.00%	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.44	$ -	0.00%	N/A	$ 536.84	$ -	0.00%
			Double	N/A	$ 1,031.41	$ -	0.00%	N/A	$ 1,044.80	$ -	0.00%	N/A	$ 1,058.88	$ -	0.00%	N/A	$ 1,073.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.70	$ -	0.00%	N/A	$ 888.08	$ -	0.00%	N/A	$ 900.05	$ -	0.00%	N/A	$ 912.62	$ -	0.00%
			Family	N/A	$ 1,469.77	$ -	0.00%	N/A	$ 1,488.85	$ -	0.00%	N/A	$ 1,508.91	$ -	0.00%	N/A	$ 1,529.99	$ -	0.00%
Gold	EPO	N/A	SUGF2004																
			Single	N/A	$ 523.34	$ -	0.00%	N/A	$ 530.13	$ -	0.00%	N/A	$ 537.27	$ -	0.00%	N/A	$ 544.78	$ -	0.00%
			Double	N/A	$ 1,046.67	$ -	0.00%	N/A	$ 1,060.26	$ -	0.00%	N/A	$ 1,074.55	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.67	$ -	0.00%	N/A	$ 901.22	$ -	0.00%	N/A	$ 913.36	$ -	0.00%	N/A	$ 926.12	$ -	0.00%
			Family	N/A	$ 1,491.51	$ -	0.00%	N/A	$ 1,510.87	$ -	0.00%	N/A	$ 1,531.23	$ -	0.00%	N/A	$ 1,552.62	$ -	0.00%
Gold	EPO	N/A	SUGF2005																
			Single	N/A	$ 527.00	$ -	0.00%	N/A	$ 533.84	$ -	0.00%	N/A	$ 541.03	$ -	0.00%	N/A	$ 548.59	$ -	0.00%
			Double	N/A	$ 1,053.99	$ -	0.00%	N/A	$ 1,067.67	$ -	0.00%	N/A	$ 1,082.06	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.89	$ -	0.00%	N/A	$ 907.52	$ -	0.00%	N/A	$ 919.75	$ -	0.00%	N/A	$ 932.60	$ -	0.00%
			Family	N/A	$ 1,501.94	$ -	0.00%	N/A	$ 1,521.43	$ -	0.00%	N/A	$ 1,541.94	$ -	0.00%	N/A	$ 1,563.48	$ -	0.00%
Gold	EPO	N/A	SUGF2007																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.38	$ -	0.00%	N/A	$ 927.26	$ -	0.00%	N/A	$ 939.75	$ -	0.00%	N/A	$ 952.88	$ -	0.00%
			Family	N/A	$ 1,534.60	$ -	0.00%	N/A	$ 1,554.52	$ -	0.00%	N/A	$ 1,575.47	$ -	0.00%	N/A	$ 1,597.48	$ -	0.00%
Gold	EPO	N/A	SUGF2008																
			Single	N/A	$ 533.80	$ -	0.00%	N/A	$ 540.73	$ -	0.00%	N/A	$ 548.02	$ -	0.00%	N/A	$ 555.68	$ -	0.00%
			Double	N/A	$ 1,067.61	$ -	0.00%	N/A	$ 1,081.47	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%	N/A	$ 1,111.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.47	$ -	0.00%	N/A	$ 919.25	$ -	0.00%	N/A	$ 931.63	$ -	0.00%	N/A	$ 944.65	$ -	0.00%
			Family	N/A	$ 1,521.34	$ -	0.00%	N/A	$ 1,541.09	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%	N/A	$ 1,583.68	$ -	0.00%
Gold	EPO	N/A	SUGF2009																
			Single	N/A	$ 533.78	$ -	0.00%	N/A	$ 540.71	$ -	0.00%	N/A	$ 547.99	$ -	0.00%	N/A	$ 555.65	$ -	0.00%
			Double	N/A	$ 1,067.55	$ -	0.00%	N/A	$ 1,081.41	$ -	0.00%	N/A	$ 1,095.98	$ -	0.00%	N/A	$ 1,111.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.42	$ -	0.00%	N/A	$ 919.20	$ -	0.00%	N/A	$ 931.59	$ -	0.00%	N/A	$ 944.60	$ -	0.00%
			Family	N/A	$ 1,521.26	$ -	0.00%	N/A	$ 1,541.01	$ -	0.00%	N/A	$ 1,561.78	$ -	0.00%	N/A	$ 1,583.59	$ -	0.00%
Gold	HDE	N/A	SUGF2011																
			Single	N/A	$ 524.10	$ -	0.00%	N/A	$ 530.90	$ -	0.00%	N/A	$ 538.05	$ -	0.00%	N/A	$ 545.57	$ -	0.00%
			Double	N/A	$ 1,048.19	$ -	0.00%	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,076.11	$ -	0.00%	N/A	$ 1,091.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.96	$ -	0.00%	N/A	$ 902.53	$ -	0.00%	N/A	$ 914.69	$ -	0.00%	N/A	$ 927.47	$ -	0.00%
			Family	N/A	$ 1,493.68	$ -	0.00%	N/A	$ 1,513.07	$ -	0.00%	N/A	$ 1,533.46	$ -	0.00%	N/A	$ 1,554.88	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2013																
			Single	N/A	$ 514.18	$ -	0.00%	N/A	$ 520.85	$ -	0.00%	N/A	$ 527.87	$ -	0.00%	N/A	$ 535.25	$ -	0.00%
			Double	N/A	$ 1,028.35	$ -	0.00%	N/A	$ 1,041.70	$ -	0.00%	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,070.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.10	$ -	0.00%	N/A	$ 885.45	$ -	0.00%	N/A	$ 897.38	$ -	0.00%	N/A	$ 909.92	$ -	0.00%
			Family	N/A	$ 1,465.41	$ -	0.00%	N/A	$ 1,484.43	$ -	0.00%	N/A	$ 1,504.43	$ -	0.00%	N/A	$ 1,525.45	$ -	0.00%
Silver	EPO	N/A	SUSF3002																
			Single	N/A	$ 443.01	$ -	0.00%	N/A	$ 448.76	$ -	0.00%	N/A	$ 454.81	$ -	0.00%	N/A	$ 461.16	$ -	0.00%
			Double	N/A	$ 886.02	$ -	0.00%	N/A	$ 897.52	$ -	0.00%	N/A	$ 909.62	$ -	0.00%	N/A	$ 922.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.12	$ -	0.00%	N/A	$ 762.90	$ -	0.00%	N/A	$ 773.18	$ -	0.00%	N/A	$ 783.98	$ -	0.00%
			Family	N/A	$ 1,262.58	$ -	0.00%	N/A	$ 1,278.97	$ -	0.00%	N/A	$ 1,296.21	$ -	0.00%	N/A	$ 1,314.31	$ -	0.00%
Silver	EPO	N/A	SUSF3003																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.29	$ -	0.00%	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.62	$ -	0.00%	N/A	$ 794.56	$ -	0.00%
			Family	N/A	$ 1,279.63	$ -	0.00%	N/A	$ 1,296.25	$ -	0.00%	N/A	$ 1,313.71	$ -	0.00%	N/A	$ 1,332.06	$ -	0.00%
Silver	EPO	N/A	SUSF3004																
			Single	N/A	$ 446.20	$ -	0.00%	N/A	$ 451.99	$ -	0.00%	N/A	$ 458.08	$ -	0.00%	N/A	$ 464.48	$ -	0.00%
			Double	N/A	$ 892.40	$ -	0.00%	N/A	$ 903.98	$ -	0.00%	N/A	$ 916.17	$ -	0.00%	N/A	$ 928.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.54	$ -	0.00%	N/A	$ 768.39	$ -	0.00%	N/A	$ 778.74	$ -	0.00%	N/A	$ 789.62	$ -	0.00%
			Family	N/A	$ 1,271.67	$ -	0.00%	N/A	$ 1,288.18	$ -	0.00%	N/A	$ 1,305.54	$ -	0.00%	N/A	$ 1,323.77	$ -	0.00%
Silver	HDE	N/A	SUSF3005																
			Single	N/A	$ 444.75	$ -	0.00%	N/A	$ 450.52	$ -	0.00%	N/A	$ 456.59	$ -	0.00%	N/A	$ 462.97	$ -	0.00%
			Double	N/A	$ 889.50	$ -	0.00%	N/A	$ 901.04	$ -	0.00%	N/A	$ 913.18	$ -	0.00%	N/A	$ 925.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.07	$ -	0.00%	N/A	$ 765.89	$ -	0.00%	N/A	$ 776.21	$ -	0.00%	N/A	$ 787.05	$ -	0.00%
			Family	N/A	$ 1,267.53	$ -	0.00%	N/A	$ 1,283.99	$ -	0.00%	N/A	$ 1,301.29	$ -	0.00%	N/A	$ 1,319.47	$ -	0.00%
Silver	HDE	N/A	SUSF3006																
			Single	N/A	$ 446.28	$ -	0.00%	N/A	$ 452.08	$ -	0.00%	N/A	$ 458.17	$ -	0.00%	N/A	$ 464.57	$ -	0.00%
			Double	N/A	$ 892.56	$ -	0.00%	N/A	$ 904.15	$ -	0.00%	N/A	$ 916.33	$ -	0.00%	N/A	$ 929.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.68	$ -	0.00%	N/A	$ 768.53	$ -	0.00%	N/A	$ 778.88	$ -	0.00%	N/A	$ 789.76	$ -	0.00%
			Family	N/A	$ 1,271.90	$ -	0.00%	N/A	$ 1,288.41	$ -	0.00%	N/A	$ 1,305.78	$ -	0.00%	N/A	$ 1,324.02	$ -	0.00%
Silver	HDE	N/A	SUSF3007																
			Single	N/A	$ 450.44	$ -	0.00%	N/A	$ 456.29	$ -	0.00%	N/A	$ 462.44	$ -	0.00%	N/A	$ 468.90	$ -	0.00%
			Double	N/A	$ 900.88	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 924.88	$ -	0.00%	N/A	$ 937.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.75	$ -	0.00%	N/A	$ 775.69	$ -	0.00%	N/A	$ 786.15	$ -	0.00%	N/A	$ 797.13	$ -	0.00%
			Family	N/A	$ 1,283.76	$ -	0.00%	N/A	$ 1,300.43	$ -	0.00%	N/A	$ 1,317.95	$ -	0.00%	N/A	$ 1,336.36	$ -	0.00%
Silver	HDE	N/A	SUSF3008																
			Single	N/A	$ 428.05	$ -	0.00%	N/A	$ 433.61	$ -	0.00%	N/A	$ 439.45	$ -	0.00%	N/A	$ 445.59	$ -	0.00%
			Double	N/A	$ 856.10	$ -	0.00%	N/A	$ 867.22	$ -	0.00%	N/A	$ 878.90	$ -	0.00%	N/A	$ 891.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.69	$ -	0.00%	N/A	$ 737.14	$ -	0.00%	N/A	$ 747.07	$ -	0.00%	N/A	$ 757.50	$ -	0.00%
			Family	N/A	$ 1,219.95	$ -	0.00%	N/A	$ 1,235.79	$ -	0.00%	N/A	$ 1,252.44	$ -	0.00%	N/A	$ 1,269.93	$ -	0.00%
Silver	HDE	N/A	SUSF3010																
			Single	N/A	$ 427.45	$ -	0.00%	N/A	$ 432.99	$ -	0.00%	N/A	$ 438.83	$ -	0.00%	N/A	$ 444.96	$ -	0.00%
			Double	N/A	$ 854.89	$ -	0.00%	N/A	$ 865.99	$ -	0.00%	N/A	$ 877.66	$ -	0.00%	N/A	$ 889.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.66	$ -	0.00%	N/A	$ 736.09	$ -	0.00%	N/A	$ 746.01	$ -	0.00%	N/A	$ 756.43	$ -	0.00%
			Family	N/A	$ 1,218.22	$ -	0.00%	N/A	$ 1,234.04	$ -	0.00%	N/A	$ 1,250.66	$ -	0.00%	N/A	$ 1,268.14	$ -	0.00%
Silver	HDE	N/A	SUSF3011																
			Single	N/A	$ 432.33	$ -	0.00%	N/A	$ 437.94	$ -	0.00%	N/A	$ 443.84	$ -	0.00%	N/A	$ 450.04	$ -	0.00%
			Double	N/A	$ 864.66	$ -	0.00%	N/A	$ 875.88	$ -	0.00%	N/A	$ 887.68	$ -	0.00%	N/A	$ 900.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.96	$ -	0.00%	N/A	$ 744.50	$ -	0.00%	N/A	$ 754.53	$ -	0.00%	N/A	$ 765.07	$ -	0.00%
			Family	N/A	$ 1,232.13	$ -	0.00%	N/A	$ 1,248.13	$ -	0.00%	N/A	$ 1,264.95	$ -	0.00%	N/A	$ 1,282.62	$ -	0.00%
Silver	HDE	N/A	SUSF3012																
			Single	N/A	$ 439.59	$ -	0.00%	N/A	$ 445.30	$ -	0.00%	N/A	$ 451.30	$ -	0.00%	N/A	$ 457.60	$ -	0.00%
			Double	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.60	$ -	0.00%	N/A	$ 915.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.31	$ -	0.00%	N/A	$ 757.01	$ -	0.00%	N/A	$ 767.21	$ -	0.00%	N/A	$ 777.93	$ -	0.00%
			Family	N/A	$ 1,252.84	$ -	0.00%	N/A	$ 1,269.10	$ -	0.00%	N/A	$ 1,286.20	$ -	0.00%	N/A	$ 1,304.17	$ -	0.00%
Silver	EPO	N/A	SUSF3013																
			Single	N/A	$ 441.37	$ -	0.00%	N/A	$ 447.10	$ -	0.00%	N/A	$ 453.13	$ -	0.00%	N/A	$ 459.46	$ -	0.00%
			Double	N/A	$ 882.75	$ -	0.00%	N/A	$ 894.21	$ -	0.00%	N/A	$ 906.26	$ -	0.00%	N/A	$ 918.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.34	$ -	0.00%	N/A	$ 760.08	$ -	0.00%	N/A	$ 770.32	$ -	0.00%	N/A	$ 781.08	$ -	0.00%
			Family	N/A	$ 1,257.92	$ -	0.00%	N/A	$ 1,274.25	$ -	0.00%	N/A	$ 1,291.42	$ -	0.00%	N/A	$ 1,309.46	$ -	0.00%
Silver	EPO	N/A	SUSF3014																
			Single	N/A	$ 432.05	$ -	0.00%	N/A	$ 437.66	$ -	0.00%	N/A	$ 443.56	$ -	0.00%	N/A	$ 449.76	$ -	0.00%
			Double	N/A	$ 864.11	$ -	0.00%	N/A	$ 875.33	$ -	0.00%	N/A	$ 887.12	$ -	0.00%	N/A	$ 899.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.49	$ -	0.00%	N/A	$ 744.03	$ -	0.00%	N/A	$ 754.05	$ -	0.00%	N/A	$ 764.59	$ -	0.00%
			Family	N/A	$ 1,231.36	$ -	0.00%	N/A	$ 1,247.34	$ -	0.00%	N/A	$ 1,264.15	$ -	0.00%	N/A	$ 1,281.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4002																
			Single	N/A	$ 392.98	$ -	0.00%	N/A	$ 398.09	$ -	0.00%	N/A	$ 403.45	$ -	0.00%	N/A	$ 409.09	$ -	0.00%
			Double	N/A	$ 785.97	$ -	0.00%	N/A	$ 796.17	$ -	0.00%	N/A	$ 806.90	$ -	0.00%	N/A	$ 818.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.07	$ -	0.00%	N/A	$ 676.75	$ -	0.00%	N/A	$ 685.87	$ -	0.00%	N/A	$ 695.45	$ -	0.00%
			Family	N/A	$ 1,120.00	$ -	0.00%	N/A	$ 1,134.54	$ -	0.00%	N/A	$ 1,149.83	$ -	0.00%	N/A	$ 1,165.90	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4004																
			Single	N/A	$ 370.15	$ -	0.00%	N/A	$ 374.95	$ -	0.00%	N/A	$ 380.01	$ -	0.00%	N/A	$ 385.32	$ -	0.00%
			Double	N/A	$ 740.30	$ -	0.00%	N/A	$ 749.91	$ -	0.00%	N/A	$ 760.01	$ -	0.00%	N/A	$ 770.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.25	$ -	0.00%	N/A	$ 637.42	$ -	0.00%	N/A	$ 646.01	$ -	0.00%	N/A	$ 655.04	$ -	0.00%
			Family	N/A	$ 1,054.92	$ -	0.00%	N/A	$ 1,068.62	$ -	0.00%	N/A	$ 1,083.02	$ -	0.00%	N/A	$ 1,098.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4005																
			Single	N/A	$ 371.58	$ -	0.00%	N/A	$ 376.40	$ -	0.00%	N/A	$ 381.47	$ -	0.00%	N/A	$ 386.80	$ -	0.00%
			Double	N/A	$ 743.15	$ -	0.00%	N/A	$ 752.80	$ -	0.00%	N/A	$ 762.95	$ -	0.00%	N/A	$ 773.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.68	$ -	0.00%	N/A	$ 639.88	$ -	0.00%	N/A	$ 648.50	$ -	0.00%	N/A	$ 657.56	$ -	0.00%
			Family	N/A	$ 1,059.00	$ -	0.00%	N/A	$ 1,072.74	$ -	0.00%	N/A	$ 1,087.20	$ -	0.00%	N/A	$ 1,102.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4006																
			Single	N/A	$ 371.29	$ -	0.00%	N/A	$ 376.11	$ -	0.00%	N/A	$ 381.18	$ -	0.00%	N/A	$ 386.50	$ -	0.00%
			Double	N/A	$ 742.58	$ -	0.00%	N/A	$ 752.22	$ -	0.00%	N/A	$ 762.36	$ -	0.00%	N/A	$ 773.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.19	$ -	0.00%	N/A	$ 639.39	$ -	0.00%	N/A	$ 648.00	$ -	0.00%	N/A	$ 657.06	$ -	0.00%
			Family	N/A	$ 1,058.18	$ -	0.00%	N/A	$ 1,071.92	$ -	0.00%	N/A	$ 1,086.36	$ -	0.00%	N/A	$ 1,101.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4007																
			Single	N/A	$ 373.28	$ -	0.00%	N/A	$ 378.12	$ -	0.00%	N/A	$ 383.22	$ -	0.00%	N/A	$ 388.57	$ -	0.00%
			Double	N/A	$ 746.55	$ -	0.00%	N/A	$ 756.24	$ -	0.00%	N/A	$ 766.43	$ -	0.00%	N/A	$ 777.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.57	$ -	0.00%	N/A	$ 642.81	$ -	0.00%	N/A	$ 651.47	$ -	0.00%	N/A	$ 660.57	$ -	0.00%
			Family	N/A	$ 1,063.84	$ -	0.00%	N/A	$ 1,077.65	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,107.43	$ -	0.00%
Bronze	HDE	N/A	SUBF4008																
			Single	N/A	$ 378.39	$ -	0.00%	N/A	$ 383.31	$ -	0.00%	N/A	$ 388.47	$ -	0.00%	N/A	$ 393.90	$ -	0.00%
			Double	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.61	$ -	0.00%	N/A	$ 776.94	$ -	0.00%	N/A	$ 787.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.27	$ -	0.00%	N/A	$ 651.62	$ -	0.00%	N/A	$ 660.40	$ -	0.00%	N/A	$ 669.63	$ -	0.00%
			Family	N/A	$ 1,078.42	$ -	0.00%	N/A	$ 1,092.42	$ -	0.00%	N/A	$ 1,107.14	$ -	0.00%	N/A	$ 1,122.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4009																
			Single	N/A	$ 372.54	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.32	$ -	0.00%	N/A	$ 641.55	$ -	0.00%	N/A	$ 650.19	$ -	0.00%	N/A	$ 659.27	$ -	0.00%
			Family	N/A	$ 1,061.75	$ -	0.00%	N/A	$ 1,075.53	$ -	0.00%	N/A	$ 1,090.03	$ -	0.00%	N/A	$ 1,105.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4010																
			Single	N/A	$ 367.35	$ -	0.00%	N/A	$ 372.12	$ -	0.00%	N/A	$ 377.14	$ -	0.00%	N/A	$ 382.41	$ -	0.00%
			Double	N/A	$ 734.71	$ -	0.00%	N/A	$ 744.25	$ -	0.00%	N/A	$ 754.28	$ -	0.00%	N/A	$ 764.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.50	$ -	0.00%	N/A	$ 632.61	$ -	0.00%	N/A	$ 641.13	$ -	0.00%	N/A	$ 650.09	$ -	0.00%
			Family	N/A	$ 1,046.96	$ -	0.00%	N/A	$ 1,060.55	$ -	0.00%	N/A	$ 1,074.84	$ -	0.00%	N/A	$ 1,089.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4012																
			Single	N/A	$ 369.31	$ -	0.00%	N/A	$ 374.10	$ -	0.00%	N/A	$ 379.14	$ -	0.00%	N/A	$ 384.44	$ -	0.00%
			Double	N/A	$ 738.62	$ -	0.00%	N/A	$ 748.21	$ -	0.00%	N/A	$ 758.29	$ -	0.00%	N/A	$ 768.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.82	$ -	0.00%	N/A	$ 635.97	$ -	0.00%	N/A	$ 644.54	$ -	0.00%	N/A	$ 653.55	$ -	0.00%
			Family	N/A	$ 1,052.53	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%	N/A	$ 1,080.56	$ -	0.00%	N/A	$ 1,095.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4013																
			Single	N/A	$ 372.62	$ -	0.00%	N/A	$ 377.45	$ -	0.00%	N/A	$ 382.54	$ -	0.00%	N/A	$ 387.89	$ -	0.00%
			Double	N/A	$ 745.24	$ -	0.00%	N/A	$ 754.91	$ -	0.00%	N/A	$ 765.08	$ -	0.00%	N/A	$ 775.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.45	$ -	0.00%	N/A	$ 641.67	$ -	0.00%	N/A	$ 650.32	$ -	0.00%	N/A	$ 659.40	$ -	0.00%
			Family	N/A	$ 1,061.96	$ -	0.00%	N/A	$ 1,075.75	$ -	0.00%	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,105.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4015																
			Single	N/A	$ 356.48	$ -	0.00%	N/A	$ 361.11	$ -	0.00%	N/A	$ 365.97	$ -	0.00%	N/A	$ 371.08	$ -	0.00%
			Double	N/A	$ 712.96	$ -	0.00%	N/A	$ 722.21	$ -	0.00%	N/A	$ 731.94	$ -	0.00%	N/A	$ 742.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.01	$ -	0.00%	N/A	$ 613.88	$ -	0.00%	N/A	$ 622.15	$ -	0.00%	N/A	$ 630.84	$ -	0.00%
			Family	N/A	$ 1,015.96	$ -	0.00%	N/A	$ 1,029.15	$ -	0.00%	N/A	$ 1,043.02	$ -	0.00%	N/A	$ 1,057.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4016																
			Single	N/A	$ 360.14	$ -	0.00%	N/A	$ 364.82	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.90	$ -	0.00%
			Double	N/A	$ 720.28	$ -	0.00%	N/A	$ 729.63	$ -	0.00%	N/A	$ 739.46	$ -	0.00%	N/A	$ 749.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.24	$ -	0.00%	N/A	$ 620.19	$ -	0.00%	N/A	$ 628.54	$ -	0.00%	N/A	$ 637.32	$ -	0.00%
			Family	N/A	$ 1,026.40	$ -	0.00%	N/A	$ 1,039.73	$ -	0.00%	N/A	$ 1,053.74	$ -	0.00%	N/A	$ 1,068.46	$ -	0.00%
Bronze	HDE	N/A	SUBF4017																
			Single	N/A	$ 365.65	$ -	0.00%	N/A	$ 370.40	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.63	$ -	0.00%
			Double	N/A	$ 731.30	$ -	0.00%	N/A	$ 740.79	$ -	0.00%	N/A	$ 750.78	$ -	0.00%	N/A	$ 761.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.61	$ -	0.00%	N/A	$ 629.67	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 647.07	$ -	0.00%
			Family	N/A	$ 1,042.10	$ -	0.00%	N/A	$ 1,055.63	$ -	0.00%	N/A	$ 1,069.86	$ -	0.00%	N/A	$ 1,084.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4018																
			Single	N/A	$ 370.65	$ -	0.00%	N/A	$ 375.46	$ -	0.00%	N/A	$ 380.52	$ -	0.00%	N/A	$ 385.84	$ -	0.00%
			Double	N/A	$ 741.30	$ -	0.00%	N/A	$ 750.93	$ -	0.00%	N/A	$ 761.05	$ -	0.00%	N/A	$ 771.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.11	$ -	0.00%	N/A	$ 638.29	$ -	0.00%	N/A	$ 646.89	$ -	0.00%	N/A	$ 655.93	$ -	0.00%
			Family	N/A	$ 1,056.36	$ -	0.00%	N/A	$ 1,070.07	$ -	0.00%	N/A	$ 1,084.49	$ -	0.00%	N/A	$ 1,099.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1016																
			Single	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.86	$ -	0.00%	N/A	$ 629.53	$ -	0.00%
			Double	N/A	$ 1,209.50	$ -	0.00%	N/A	$ 1,225.20	$ -	0.00%	N/A	$ 1,241.71	$ -	0.00%	N/A	$ 1,259.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.08	$ -	0.00%	N/A	$ 1,041.42	$ -	0.00%	N/A	$ 1,055.46	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%
			Family	N/A	$ 1,723.54	$ -	0.00%	N/A	$ 1,745.91	$ -	0.00%	N/A	$ 1,769.44	$ -	0.00%	N/A	$ 1,794.16	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1017																
			Single	N/A	$ 632.16	$ -	0.00%	N/A	$ 640.36	$ -	0.00%	N/A	$ 648.99	$ -	0.00%	N/A	$ 658.06	$ -	0.00%
			Double	N/A	$ 1,264.31	$ -	0.00%	N/A	$ 1,280.72	$ -	0.00%	N/A	$ 1,297.98	$ -	0.00%	N/A	$ 1,316.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%	N/A	$ 1,103.29	$ -	0.00%	N/A	$ 1,118.70	$ -	0.00%
			Family	N/A	$ 1,801.64	$ -	0.00%	N/A	$ 1,825.03	$ -	0.00%	N/A	$ 1,849.63	$ -	0.00%	N/A	$ 1,875.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1018																
			Single	N/A	$ 609.54	$ -	0.00%	N/A	$ 617.45	$ -	0.00%	N/A	$ 625.77	$ -	0.00%	N/A	$ 634.51	$ -	0.00%
			Double	N/A	$ 1,219.07	$ -	0.00%	N/A	$ 1,234.90	$ -	0.00%	N/A	$ 1,251.54	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,036.21	$ -	0.00%	N/A	$ 1,049.66	$ -	0.00%	N/A	$ 1,063.81	$ -	0.00%	N/A	$ 1,078.67	$ -	0.00%
			Family	N/A	$ 1,737.18	$ -	0.00%	N/A	$ 1,759.73	$ -	0.00%	N/A	$ 1,783.44	$ -	0.00%	N/A	$ 1,808.35	$ -	0.00%
Platinum	EPO	N/A	SUPF1020																
			Single	N/A	$ 614.81	$ -	0.00%	N/A	$ 622.79	$ -	0.00%	N/A	$ 631.19	$ -	0.00%	N/A	$ 640.00	$ -	0.00%
			Double	N/A	$ 1,229.63	$ -	0.00%	N/A	$ 1,245.59	$ -	0.00%	N/A	$ 1,262.37	$ -	0.00%	N/A	$ 1,280.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.18	$ -	0.00%	N/A	$ 1,058.75	$ -	0.00%	N/A	$ 1,073.02	$ -	0.00%	N/A	$ 1,088.01	$ -	0.00%
			Family	N/A	$ 1,752.22	$ -	0.00%	N/A	$ 1,774.96	$ -	0.00%	N/A	$ 1,798.88	$ -	0.00%	N/A	$ 1,824.01	$ -	0.00%
Platinum	EPO	N/A	SUPF1021																
			Single	N/A	$ 629.77	$ -	0.00%	N/A	$ 637.94	$ -	0.00%	N/A	$ 646.54	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Double	N/A	$ 1,259.54	$ -	0.00%	N/A	$ 1,275.89	$ -	0.00%	N/A	$ 1,293.08	$ -	0.00%	N/A	$ 1,311.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.61	$ -	0.00%	N/A	$ 1,084.50	$ -	0.00%	N/A	$ 1,099.12	$ -	0.00%	N/A	$ 1,114.47	$ -	0.00%
			Family	N/A	$ 1,794.84	$ -	0.00%	N/A	$ 1,818.14	$ -	0.00%	N/A	$ 1,842.64	$ -	0.00%	N/A	$ 1,868.38	$ -	0.00%
Platinum	EPO	N/A	SUPF1022																
			Single	N/A	$ 631.05	$ -	0.00%	N/A	$ 639.24	$ -	0.00%	N/A	$ 647.85	$ -	0.00%	N/A	$ 656.90	$ -	0.00%
			Double	N/A	$ 1,262.09	$ -	0.00%	N/A	$ 1,278.48	$ -	0.00%	N/A	$ 1,295.71	$ -	0.00%	N/A	$ 1,313.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,072.78	$ -	0.00%	N/A	$ 1,086.71	$ -	0.00%	N/A	$ 1,101.35	$ -	0.00%	N/A	$ 1,116.74	$ -	0.00%
			Family	N/A	$ 1,798.48	$ -	0.00%	N/A	$ 1,821.83	$ -	0.00%	N/A	$ 1,846.38	$ -	0.00%	N/A	$ 1,872.18	$ -	0.00%
Gold	EPO	N/A	SUGF2015																
			Single	N/A	$ 530.78	$ -	0.00%	N/A	$ 537.67	$ -	0.00%	N/A	$ 544.92	$ -	0.00%	N/A	$ 552.53	$ -	0.00%
			Double	N/A	$ 1,061.56	$ -	0.00%	N/A	$ 1,075.34	$ -	0.00%	N/A	$ 1,089.83	$ -	0.00%	N/A	$ 1,105.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.33	$ -	0.00%	N/A	$ 914.04	$ -	0.00%	N/A	$ 926.36	$ -	0.00%	N/A	$ 939.30	$ -	0.00%
			Family	N/A	$ 1,512.72	$ -	0.00%	N/A	$ 1,532.36	$ -	0.00%	N/A	$ 1,553.01	$ -	0.00%	N/A	$ 1,574.71	$ -	0.00%
Gold	EPO	N/A	SUGF2016																
			Single	N/A	$ 528.08	$ -	0.00%	N/A	$ 534.94	$ -	0.00%	N/A	$ 542.15	$ -	0.00%	N/A	$ 549.72	$ -	0.00%
			Double	N/A	$ 1,056.17	$ -	0.00%	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,099.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 897.74	$ -	0.00%	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.65	$ -	0.00%	N/A	$ 934.53	$ -	0.00%
			Family	N/A	$ 1,505.04	$ -	0.00%	N/A	$ 1,524.58	$ -	0.00%	N/A	$ 1,545.12	$ -	0.00%	N/A	$ 1,566.71	$ -	0.00%
Gold	EPO	N/A	SUGF2017																
			Single	N/A	$ 535.90	$ -	0.00%	N/A	$ 542.85	$ -	0.00%	N/A	$ 550.17	$ -	0.00%	N/A	$ 557.85	$ -	0.00%
			Double	N/A	$ 1,071.79	$ -	0.00%	N/A	$ 1,085.71	$ -	0.00%	N/A	$ 1,100.34	$ -	0.00%	N/A	$ 1,115.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.02	$ -	0.00%	N/A	$ 922.85	$ -	0.00%	N/A	$ 935.29	$ -	0.00%	N/A	$ 948.35	$ -	0.00%
			Family	N/A	$ 1,527.30	$ -	0.00%	N/A	$ 1,547.13	$ -	0.00%	N/A	$ 1,567.98	$ -	0.00%	N/A	$ 1,589.88	$ -	0.00%
Gold	EPO	N/A	SUGF2018																
			Single	N/A	$ 539.64	$ -	0.00%	N/A	$ 546.65	$ -	0.00%	N/A	$ 554.01	$ -	0.00%	N/A	$ 561.75	$ -	0.00%
			Double	N/A	$ 1,079.29	$ -	0.00%	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,108.03	$ -	0.00%	N/A	$ 1,123.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.39	$ -	0.00%	N/A	$ 929.30	$ -	0.00%	N/A	$ 941.83	$ -	0.00%	N/A	$ 954.98	$ -	0.00%
			Family	N/A	$ 1,537.98	$ -	0.00%	N/A	$ 1,557.95	$ -	0.00%	N/A	$ 1,578.94	$ -	0.00%	N/A	$ 1,601.00	$ -	0.00%
Gold	EPO	N/A	SUGF2020																
			Single	N/A	$ 551.38	$ -	0.00%	N/A	$ 558.54	$ -	0.00%	N/A	$ 566.06	$ -	0.00%	N/A	$ 573.97	$ -	0.00%
			Double	N/A	$ 1,102.76	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%	N/A	$ 1,132.13	$ -	0.00%	N/A	$ 1,147.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.34	$ -	0.00%	N/A	$ 949.51	$ -	0.00%	N/A	$ 962.31	$ -	0.00%	N/A	$ 975.75	$ -	0.00%
			Family	N/A	$ 1,571.43	$ -	0.00%	N/A	$ 1,591.83	$ -	0.00%	N/A	$ 1,613.28	$ -	0.00%	N/A	$ 1,635.82	$ -	0.00%
Gold	EPO	N/A	SUGF2021																
			Single	N/A	$ 546.61	$ -	0.00%	N/A	$ 553.71	$ -	0.00%	N/A	$ 561.17	$ -	0.00%	N/A	$ 569.01	$ -	0.00%
			Double	N/A	$ 1,093.23	$ -	0.00%	N/A	$ 1,107.42	$ -	0.00%	N/A	$ 1,122.34	$ -	0.00%	N/A	$ 1,138.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.25	$ -	0.00%	N/A	$ 941.31	$ -	0.00%	N/A	$ 953.99	$ -	0.00%	N/A	$ 967.32	$ -	0.00%
			Family	N/A	$ 1,557.85	$ -	0.00%	N/A	$ 1,578.08	$ -	0.00%	N/A	$ 1,599.34	$ -	0.00%	N/A	$ 1,621.68	$ -	0.00%
Gold	EPO	N/A	SUGF2022																
			Single	N/A	$ 546.59	$ -	0.00%	N/A	$ 553.68	$ -	0.00%	N/A	$ 561.14	$ -	0.00%	N/A	$ 568.98	$ -	0.00%
			Double	N/A	$ 1,093.17	$ -	0.00%	N/A	$ 1,107.36	$ -	0.00%	N/A	$ 1,122.29	$ -	0.00%	N/A	$ 1,137.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.20	$ -	0.00%	N/A	$ 941.26	$ -	0.00%	N/A	$ 953.94	$ -	0.00%	N/A	$ 967.27	$ -	0.00%
			Family	N/A	$ 1,557.77	$ -	0.00%	N/A	$ 1,577.99	$ -	0.00%	N/A	$ 1,599.26	$ -	0.00%	N/A	$ 1,621.60	$ -	0.00%
Gold	HDE	N/A	SUGF2024																
			Single	N/A	$ 536.68	$ -	0.00%	N/A	$ 543.64	$ -	0.00%	N/A	$ 550.97	$ -	0.00%	N/A	$ 558.66	$ -	0.00%
			Double	N/A	$ 1,073.35	$ -	0.00%	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,101.94	$ -	0.00%	N/A	$ 1,117.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.19	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.73	$ -	0.00%
			Family	N/A	$ 1,529.52	$ -	0.00%	N/A	$ 1,549.38	$ -	0.00%	N/A	$ 1,570.26	$ -	0.00%	N/A	$ 1,592.20	$ -	0.00%
Gold	EPO	N/A	SUGF2026																
			Single	N/A	$ 526.52	$ -	0.00%	N/A	$ 533.35	$ -	0.00%	N/A	$ 540.54	$ -	0.00%	N/A	$ 548.09	$ -	0.00%
			Double	N/A	$ 1,053.04	$ -	0.00%	N/A	$ 1,066.71	$ -	0.00%	N/A	$ 1,081.08	$ -	0.00%	N/A	$ 1,096.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.08	$ -	0.00%	N/A	$ 906.70	$ -	0.00%	N/A	$ 918.92	$ -	0.00%	N/A	$ 931.75	$ -	0.00%
			Family	N/A	$ 1,500.58	$ -	0.00%	N/A	$ 1,520.06	$ -	0.00%	N/A	$ 1,540.54	$ -	0.00%	N/A	$ 1,562.06	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3018																
			Single	N/A	$ 451.62	$ -	0.00%	N/A	$ 457.48	$ -	0.00%	N/A	$ 463.64	$ -	0.00%	N/A	$ 470.12	$ -	0.00%
			Double	N/A	$ 903.23	$ -	0.00%	N/A	$ 914.96	$ -	0.00%	N/A	$ 927.29	$ -	0.00%	N/A	$ 940.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.75	$ -	0.00%	N/A	$ 777.71	$ -	0.00%	N/A	$ 788.19	$ -	0.00%	N/A	$ 799.20	$ -	0.00%
			Family	N/A	$ 1,287.10	$ -	0.00%	N/A	$ 1,303.81	$ -	0.00%	N/A	$ 1,321.38	$ -	0.00%	N/A	$ 1,339.84	$ -	0.00%
Silver	EPO	N/A	SUSF3019																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.48	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.61	$ -	0.00%	N/A	$ 791.76	$ -	0.00%	N/A	$ 802.42	$ -	0.00%	N/A	$ 813.63	$ -	0.00%
			Family	N/A	$ 1,310.34	$ -	0.00%	N/A	$ 1,327.36	$ -	0.00%	N/A	$ 1,345.24	$ -	0.00%	N/A	$ 1,364.03	$ -	0.00%
Silver	EPO	N/A	SUSF3020																
			Single	N/A	$ 456.91	$ -	0.00%	N/A	$ 462.84	$ -	0.00%	N/A	$ 469.08	$ -	0.00%	N/A	$ 475.63	$ -	0.00%
			Double	N/A	$ 913.82	$ -	0.00%	N/A	$ 925.68	$ -	0.00%	N/A	$ 938.15	$ -	0.00%	N/A	$ 951.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.74	$ -	0.00%	N/A	$ 786.83	$ -	0.00%	N/A	$ 797.43	$ -	0.00%	N/A	$ 808.57	$ -	0.00%
			Family	N/A	$ 1,302.19	$ -	0.00%	N/A	$ 1,319.09	$ -	0.00%	N/A	$ 1,336.87	$ -	0.00%	N/A	$ 1,355.55	$ -	0.00%
Silver	HDE	N/A	SUSF3021																
			Single	N/A	$ 455.42	$ -	0.00%	N/A	$ 461.33	$ -	0.00%	N/A	$ 467.55	$ -	0.00%	N/A	$ 474.08	$ -	0.00%
			Double	N/A	$ 910.84	$ -	0.00%	N/A	$ 922.67	$ -	0.00%	N/A	$ 935.10	$ -	0.00%	N/A	$ 948.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.22	$ -	0.00%	N/A	$ 784.27	$ -	0.00%	N/A	$ 794.84	$ -	0.00%	N/A	$ 805.94	$ -	0.00%
			Family	N/A	$ 1,297.95	$ -	0.00%	N/A	$ 1,314.80	$ -	0.00%	N/A	$ 1,332.52	$ -	0.00%	N/A	$ 1,351.13	$ -	0.00%
Silver	HDE	N/A	SUSF3022																
			Single	N/A	$ 456.99	$ -	0.00%	N/A	$ 462.93	$ -	0.00%	N/A	$ 469.16	$ -	0.00%	N/A	$ 475.72	$ -	0.00%
			Double	N/A	$ 913.98	$ -	0.00%	N/A	$ 925.85	$ -	0.00%	N/A	$ 938.33	$ -	0.00%	N/A	$ 951.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.89	$ -	0.00%	N/A	$ 786.97	$ -	0.00%	N/A	$ 797.58	$ -	0.00%	N/A	$ 808.72	$ -	0.00%
			Family	N/A	$ 1,302.43	$ -	0.00%	N/A	$ 1,319.34	$ -	0.00%	N/A	$ 1,337.12	$ -	0.00%	N/A	$ 1,355.79	$ -	0.00%
Silver	HDE	N/A	SUSF3023																
			Single	N/A	$ 461.25	$ -	0.00%	N/A	$ 467.24	$ -	0.00%	N/A	$ 473.54	$ -	0.00%	N/A	$ 480.15	$ -	0.00%
			Double	N/A	$ 922.51	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.07	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 784.13	$ -	0.00%	N/A	$ 794.31	$ -	0.00%	N/A	$ 805.01	$ -	0.00%	N/A	$ 816.26	$ -	0.00%
			Family	N/A	$ 1,314.57	$ -	0.00%	N/A	$ 1,331.64	$ -	0.00%	N/A	$ 1,349.58	$ -	0.00%	N/A	$ 1,368.43	$ -	0.00%
Silver	HDE	N/A	SUSF3024																
			Single	N/A	$ 438.33	$ -	0.00%	N/A	$ 444.02	$ -	0.00%	N/A	$ 450.00	$ -	0.00%	N/A	$ 456.29	$ -	0.00%
			Double	N/A	$ 876.65	$ -	0.00%	N/A	$ 888.03	$ -	0.00%	N/A	$ 900.00	$ -	0.00%	N/A	$ 912.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.15	$ -	0.00%	N/A	$ 754.83	$ -	0.00%	N/A	$ 765.00	$ -	0.00%	N/A	$ 775.68	$ -	0.00%
			Family	N/A	$ 1,249.23	$ -	0.00%	N/A	$ 1,265.44	$ -	0.00%	N/A	$ 1,282.50	$ -	0.00%	N/A	$ 1,300.41	$ -	0.00%
Silver	HDE	N/A	SUSF3026																
			Single	N/A	$ 437.70	$ -	0.00%	N/A	$ 443.39	$ -	0.00%	N/A	$ 449.36	$ -	0.00%	N/A	$ 455.64	$ -	0.00%
			Double	N/A	$ 875.41	$ -	0.00%	N/A	$ 886.77	$ -	0.00%	N/A	$ 898.72	$ -	0.00%	N/A	$ 911.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.10	$ -	0.00%	N/A	$ 753.76	$ -	0.00%	N/A	$ 763.91	$ -	0.00%	N/A	$ 774.59	$ -	0.00%
			Family	N/A	$ 1,247.46	$ -	0.00%	N/A	$ 1,263.65	$ -	0.00%	N/A	$ 1,280.68	$ -	0.00%	N/A	$ 1,298.57	$ -	0.00%
Silver	HDE	N/A	SUSF3027																
			Single	N/A	$ 442.70	$ -	0.00%	N/A	$ 448.45	$ -	0.00%	N/A	$ 454.49	$ -	0.00%	N/A	$ 460.84	$ -	0.00%
			Double	N/A	$ 885.41	$ -	0.00%	N/A	$ 896.90	$ -	0.00%	N/A	$ 908.99	$ -	0.00%	N/A	$ 921.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.60	$ -	0.00%	N/A	$ 762.37	$ -	0.00%	N/A	$ 772.64	$ -	0.00%	N/A	$ 783.43	$ -	0.00%
			Family	N/A	$ 1,261.71	$ -	0.00%	N/A	$ 1,278.08	$ -	0.00%	N/A	$ 1,295.31	$ -	0.00%	N/A	$ 1,313.40	$ -	0.00%
Silver	HDE	N/A	SUSF3028																
			Single	N/A	$ 450.14	$ -	0.00%	N/A	$ 455.99	$ -	0.00%	N/A	$ 462.13	$ -	0.00%	N/A	$ 468.59	$ -	0.00%
			Double	N/A	$ 900.28	$ -	0.00%	N/A	$ 911.97	$ -	0.00%	N/A	$ 924.26	$ -	0.00%	N/A	$ 937.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.24	$ -	0.00%	N/A	$ 775.18	$ -	0.00%	N/A	$ 785.62	$ -	0.00%	N/A	$ 796.60	$ -	0.00%
			Family	N/A	$ 1,282.91	$ -	0.00%	N/A	$ 1,299.56	$ -	0.00%	N/A	$ 1,317.07	$ -	0.00%	N/A	$ 1,335.47	$ -	0.00%
Silver	EPO	N/A	SUSF3029																
			Single	N/A	$ 451.97	$ -	0.00%	N/A	$ 457.83	$ -	0.00%	N/A	$ 464.00	$ -	0.00%	N/A	$ 470.49	$ -	0.00%
			Double	N/A	$ 903.93	$ -	0.00%	N/A	$ 915.67	$ -	0.00%	N/A	$ 928.01	$ -	0.00%	N/A	$ 940.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.34	$ -	0.00%	N/A	$ 778.32	$ -	0.00%	N/A	$ 788.81	$ -	0.00%	N/A	$ 799.83	$ -	0.00%
			Family	N/A	$ 1,288.11	$ -	0.00%	N/A	$ 1,304.83	$ -	0.00%	N/A	$ 1,322.41	$ -	0.00%	N/A	$ 1,340.88	$ -	0.00%
Silver	EPO	N/A	SUSF3033																
			Single	N/A	$ 442.42	$ -	0.00%	N/A	$ 448.17	$ -	0.00%	N/A	$ 454.21	$ -	0.00%	N/A	$ 460.55	$ -	0.00%
			Double	N/A	$ 884.85	$ -	0.00%	N/A	$ 896.34	$ -	0.00%	N/A	$ 908.41	$ -	0.00%	N/A	$ 921.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.12	$ -	0.00%	N/A	$ 761.89	$ -	0.00%	N/A	$ 772.15	$ -	0.00%	N/A	$ 782.94	$ -	0.00%
			Family	N/A	$ 1,260.91	$ -	0.00%	N/A	$ 1,277.28	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,312.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4020																
			Single	N/A	$ 385.78	$ -	0.00%	N/A	$ 390.79	$ -	0.00%	N/A	$ 396.06	$ -	0.00%	N/A	$ 401.59	$ -	0.00%
			Double	N/A	$ 771.56	$ -	0.00%	N/A	$ 781.58	$ -	0.00%	N/A	$ 792.11	$ -	0.00%	N/A	$ 803.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.83	$ -	0.00%	N/A	$ 664.34	$ -	0.00%	N/A	$ 673.29	$ -	0.00%	N/A	$ 682.70	$ -	0.00%
			Family	N/A	$ 1,099.48	$ -	0.00%	N/A	$ 1,113.75	$ -	0.00%	N/A	$ 1,128.76	$ -	0.00%	N/A	$ 1,144.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4022																
			Single	N/A	$ 379.03	$ -	0.00%	N/A	$ 383.95	$ -	0.00%	N/A	$ 389.13	$ -	0.00%	N/A	$ 394.56	$ -	0.00%
			Double	N/A	$ 758.06	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 778.25	$ -	0.00%	N/A	$ 789.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.35	$ -	0.00%	N/A	$ 652.72	$ -	0.00%	N/A	$ 661.52	$ -	0.00%	N/A	$ 670.76	$ -	0.00%
			Family	N/A	$ 1,080.24	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.01	$ -	0.00%	N/A	$ 1,124.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4023																
			Single	N/A	$ 380.50	$ -	0.00%	N/A	$ 385.43	$ -	0.00%	N/A	$ 390.63	$ -	0.00%	N/A	$ 396.09	$ -	0.00%
			Double	N/A	$ 760.99	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.26	$ -	0.00%	N/A	$ 792.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.84	$ -	0.00%	N/A	$ 655.24	$ -	0.00%	N/A	$ 664.07	$ -	0.00%	N/A	$ 673.35	$ -	0.00%
			Family	N/A	$ 1,084.41	$ -	0.00%	N/A	$ 1,098.49	$ -	0.00%	N/A	$ 1,113.29	$ -	0.00%	N/A	$ 1,128.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4024																
			Single	N/A	$ 380.20	$ -	0.00%	N/A	$ 385.14	$ -	0.00%	N/A	$ 390.33	$ -	0.00%	N/A	$ 395.78	$ -	0.00%
			Double	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.27	$ -	0.00%	N/A	$ 780.65	$ -	0.00%	N/A	$ 791.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.34	$ -	0.00%	N/A	$ 654.73	$ -	0.00%	N/A	$ 663.56	$ -	0.00%	N/A	$ 672.83	$ -	0.00%
			Family	N/A	$ 1,083.58	$ -	0.00%	N/A	$ 1,097.64	$ -	0.00%	N/A	$ 1,112.43	$ -	0.00%	N/A	$ 1,127.97	$ -	0.00%
Bronze	HDE	N/A	SUBF4025																
			Single	N/A	$ 382.23	$ -	0.00%	N/A	$ 387.20	$ -	0.00%	N/A	$ 392.41	$ -	0.00%	N/A	$ 397.90	$ -	0.00%
			Double	N/A	$ 764.47	$ -	0.00%	N/A	$ 774.39	$ -	0.00%	N/A	$ 784.83	$ -	0.00%	N/A	$ 795.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.80	$ -	0.00%	N/A	$ 658.23	$ -	0.00%	N/A	$ 667.10	$ -	0.00%	N/A	$ 676.42	$ -	0.00%
			Family	N/A	$ 1,089.37	$ -	0.00%	N/A	$ 1,103.51	$ -	0.00%	N/A	$ 1,118.38	$ -	0.00%	N/A	$ 1,134.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4026																
			Single	N/A	$ 387.47	$ -	0.00%	N/A	$ 392.50	$ -	0.00%	N/A	$ 397.79	$ -	0.00%	N/A	$ 403.35	$ -	0.00%
			Double	N/A	$ 774.95	$ -	0.00%	N/A	$ 785.01	$ -	0.00%	N/A	$ 795.59	$ -	0.00%	N/A	$ 806.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.71	$ -	0.00%	N/A	$ 667.26	$ -	0.00%	N/A	$ 676.25	$ -	0.00%	N/A	$ 685.70	$ -	0.00%
			Family	N/A	$ 1,104.30	$ -	0.00%	N/A	$ 1,118.64	$ -	0.00%	N/A	$ 1,133.71	$ -	0.00%	N/A	$ 1,149.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4027																
			Single	N/A	$ 381.48	$ -	0.00%	N/A	$ 386.44	$ -	0.00%	N/A	$ 391.64	$ -	0.00%	N/A	$ 397.12	$ -	0.00%
			Double	N/A	$ 762.97	$ -	0.00%	N/A	$ 772.87	$ -	0.00%	N/A	$ 783.29	$ -	0.00%	N/A	$ 794.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.52	$ -	0.00%	N/A	$ 656.94	$ -	0.00%	N/A	$ 665.80	$ -	0.00%	N/A	$ 675.10	$ -	0.00%
			Family	N/A	$ 1,087.23	$ -	0.00%	N/A	$ 1,101.34	$ -	0.00%	N/A	$ 1,116.19	$ -	0.00%	N/A	$ 1,131.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4028																
			Single	N/A	$ 376.17	$ -	0.00%	N/A	$ 381.05	$ -	0.00%	N/A	$ 386.19	$ -	0.00%	N/A	$ 391.58	$ -	0.00%
			Double	N/A	$ 752.34	$ -	0.00%	N/A	$ 762.11	$ -	0.00%	N/A	$ 772.38	$ -	0.00%	N/A	$ 783.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.49	$ -	0.00%	N/A	$ 647.79	$ -	0.00%	N/A	$ 656.52	$ -	0.00%	N/A	$ 665.69	$ -	0.00%
			Family	N/A	$ 1,072.09	$ -	0.00%	N/A	$ 1,086.00	$ -	0.00%	N/A	$ 1,100.64	$ -	0.00%	N/A	$ 1,116.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4030																
			Single	N/A	$ 378.17	$ -	0.00%	N/A	$ 383.08	$ -	0.00%	N/A	$ 388.24	$ -	0.00%	N/A	$ 393.67	$ -	0.00%
			Double	N/A	$ 756.34	$ -	0.00%	N/A	$ 766.16	$ -	0.00%	N/A	$ 776.49	$ -	0.00%	N/A	$ 787.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.89	$ -	0.00%	N/A	$ 651.24	$ -	0.00%	N/A	$ 660.01	$ -	0.00%	N/A	$ 669.23	$ -	0.00%
			Family	N/A	$ 1,077.79	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%	N/A	$ 1,106.49	$ -	0.00%	N/A	$ 1,121.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4031																
			Single	N/A	$ 381.56	$ -	0.00%	N/A	$ 386.51	$ -	0.00%	N/A	$ 391.72	$ -	0.00%	N/A	$ 397.19	$ -	0.00%
			Double	N/A	$ 763.12	$ -	0.00%	N/A	$ 773.03	$ -	0.00%	N/A	$ 783.44	$ -	0.00%	N/A	$ 794.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.65	$ -	0.00%	N/A	$ 657.07	$ -	0.00%	N/A	$ 665.93	$ -	0.00%	N/A	$ 675.23	$ -	0.00%
			Family	N/A	$ 1,087.45	$ -	0.00%	N/A	$ 1,101.56	$ -	0.00%	N/A	$ 1,116.41	$ -	0.00%	N/A	$ 1,132.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4033																
			Single	N/A	$ 365.03	$ -	0.00%	N/A	$ 369.77	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.99	$ -	0.00%
			Double	N/A	$ 730.07	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.51	$ -	0.00%	N/A	$ 759.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.56	$ -	0.00%	N/A	$ 628.61	$ -	0.00%	N/A	$ 637.08	$ -	0.00%	N/A	$ 645.98	$ -	0.00%
			Family	N/A	$ 1,040.34	$ -	0.00%	N/A	$ 1,053.85	$ -	0.00%	N/A	$ 1,068.05	$ -	0.00%	N/A	$ 1,082.97	$ -	0.00%
Bronze	HDE	N/A	SUBF4034																
			Single	N/A	$ 368.78	$ -	0.00%	N/A	$ 373.57	$ -	0.00%	N/A	$ 378.61	$ -	0.00%	N/A	$ 383.89	$ -	0.00%
			Double	N/A	$ 737.57	$ -	0.00%	N/A	$ 747.14	$ -	0.00%	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.93	$ -	0.00%	N/A	$ 635.07	$ -	0.00%	N/A	$ 643.63	$ -	0.00%	N/A	$ 652.62	$ -	0.00%
			Family	N/A	$ 1,051.03	$ -	0.00%	N/A	$ 1,064.68	$ -	0.00%	N/A	$ 1,079.03	$ -	0.00%	N/A	$ 1,094.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4035																
			Single	N/A	$ 374.43	$ -	0.00%	N/A	$ 379.29	$ -	0.00%	N/A	$ 384.40	$ -	0.00%	N/A	$ 389.77	$ -	0.00%
			Double	N/A	$ 748.85	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.80	$ -	0.00%	N/A	$ 779.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 636.52	$ -	0.00%	N/A	$ 644.79	$ -	0.00%	N/A	$ 653.48	$ -	0.00%	N/A	$ 662.60	$ -	0.00%
			Family	N/A	$ 1,067.11	$ -	0.00%	N/A	$ 1,080.97	$ -	0.00%	N/A	$ 1,095.53	$ -	0.00%	N/A	$ 1,110.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4036																
			Single	N/A	$ 379.55	$ -	0.00%	N/A	$ 384.47	$ -	0.00%	N/A	$ 389.66	$ -	0.00%	N/A	$ 395.10	$ -	0.00%
			Double	N/A	$ 759.09	$ -	0.00%	N/A	$ 768.95	$ -	0.00%	N/A	$ 779.31	$ -	0.00%	N/A	$ 790.20	$ -	0.00%
			Emp/Child(ren)	N/A	64523.00%	$ -	0.00%	N/A	$ 653.61	$ -	0.00%	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.67	$ -	0.00%
			Family	N/A	$ 1,081.71	$ -	0.00%	N/A	$ 1,095.75	$ -	0.00%	N/A	$ 1,110.52	$ -	0.00%	N/A	$ 1,126.03	$ -	0.00%
Platinum	EPO	N/A	SUPF1030																
			Single	N/A	$ 586.46	$ -	0.00%	N/A	$ 594.07	$ -	0.00%	N/A	$ 602.08	$ -	0.00%	N/A	$ 610.49	$ -	0.00%
			Double	N/A	$ 1,172.92	$ -	0.00%	N/A	$ 1,188.15	$ -	0.00%	N/A	$ 1,204.16	$ -	0.00%	N/A	$ 1,220.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.98	$ -	0.00%	N/A	$ 1,009.93	$ -	0.00%	N/A	$ 1,023.53	$ -	0.00%	N/A	$ 1,037.83	$ -	0.00%
			Family	N/A	$ 1,671.41	$ -	0.00%	N/A	$ 1,693.11	$ -	0.00%	N/A	$ 1,715.93	$ -	0.00%	N/A	$ 1,739.90	$ -	0.00%
Platinum	EPO	N/A	SUPF1031																
			Single	N/A	$ 613.04	$ -	0.00%	N/A	$ 620.99	$ -	0.00%	N/A	$ 629.36	$ -	0.00%	N/A	$ 638.16	$ -	0.00%
			Double	N/A	$ 1,226.07	$ -	0.00%	N/A	$ 1,241.99	$ -	0.00%	N/A	$ 1,258.73	$ -	0.00%	N/A	$ 1,276.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,042.16	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,069.92	$ -	0.00%	N/A	$ 1,084.86	$ -	0.00%
			Family	N/A	$ 1,747.15	$ -	0.00%	N/A	$ 1,769.84	$ -	0.00%	N/A	$ 1,793.68	$ -	0.00%	N/A	$ 1,818.74	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1032																
			Single	N/A	$ 591.10	$ -	0.00%	N/A	$ 598.77	$ -	0.00%	N/A	$ 606.84	$ -	0.00%	N/A	$ 615.32	$ -	0.00%
			Double	N/A	$ 1,182.20	$ -	0.00%	N/A	$ 1,197.55	$ -	0.00%	N/A	$ 1,213.68	$ -	0.00%	N/A	$ 1,230.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,004.87	$ -	0.00%	N/A	$ 1,017.92	$ -	0.00%	N/A	$ 1,031.63	$ -	0.00%	N/A	$ 1,046.04	$ -	0.00%
			Family	N/A	$ 1,684.64	$ -	0.00%	N/A	$ 1,706.50	$ -	0.00%	N/A	$ 1,729.50	$ -	0.00%	N/A	$ 1,753.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1034																
			Single	N/A	$ 596.22	$ -	0.00%	N/A	$ 603.96	$ -	0.00%	N/A	$ 612.10	$ -	0.00%	N/A	$ 620.65	$ -	0.00%
			Double	N/A	$ 1,192.44	$ -	0.00%	N/A	$ 1,207.92	$ -	0.00%	N/A	$ 1,224.19	$ -	0.00%	N/A	$ 1,241.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,013.57	$ -	0.00%	N/A	$ 1,026.73	$ -	0.00%	N/A	$ 1,040.56	$ -	0.00%	N/A	$ 1,055.10	$ -	0.00%
			Family	N/A	$ 1,699.22	$ -	0.00%	N/A	$ 1,721.28	$ -	0.00%	N/A	$ 1,744.48	$ -	0.00%	N/A	$ 1,768.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1035																
			Single	N/A	$ 610.72	$ -	0.00%	N/A	$ 618.65	$ -	0.00%	N/A	$ 626.99	$ -	0.00%	N/A	$ 635.74	$ -	0.00%
			Double	N/A	$ 1,221.44	$ -	0.00%	N/A	$ 1,237.30	$ -	0.00%	N/A	$ 1,253.97	$ -	0.00%	N/A	$ 1,271.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,038.23	$ -	0.00%	N/A	$ 1,051.70	$ -	0.00%	N/A	$ 1,065.88	$ -	0.00%	N/A	$ 1,080.77	$ -	0.00%
			Family	N/A	$ 1,740.56	$ -	0.00%	N/A	$ 1,763.15	$ -	0.00%	N/A	$ 1,786.91	$ -	0.00%	N/A	$ 1,811.87	$ -	0.00%
Platinum	EPO	N/A	SUPF1036																
			Single	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.91	$ -	0.00%	N/A	$ 628.26	$ -	0.00%	N/A	$ 637.04	$ -	0.00%
			Double	N/A	$ 1,223.92	$ -	0.00%	N/A	$ 1,239.81	$ -	0.00%	N/A	$ 1,256.52	$ -	0.00%	N/A	$ 1,274.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,040.33	$ -	0.00%	N/A	$ 1,053.84	$ -	0.00%	N/A	$ 1,068.04	$ -	0.00%	N/A	$ 1,082.96	$ -	0.00%
			Family	N/A	$ 1,744.09	$ -	0.00%	N/A	$ 1,766.73	$ -	0.00%	N/A	$ 1,790.54	$ -	0.00%	N/A	$ 1,815.55	$ -	0.00%
Gold	EPO	N/A	SUGF2028																
			Single	N/A	$ 514.73	$ -	0.00%	N/A	$ 521.41	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.82	$ -	0.00%
			Double	N/A	$ 1,029.45	$ -	0.00%	N/A	$ 1,042.82	$ -	0.00%	N/A	$ 1,056.87	$ -	0.00%	N/A	$ 1,071.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 875.04	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.34	$ -	0.00%	N/A	$ 910.89	$ -	0.00%
			Family	N/A	$ 1,466.97	$ -	0.00%	N/A	$ 1,486.02	$ -	0.00%	N/A	$ 1,506.04	$ -	0.00%	N/A	$ 1,527.08	$ -	0.00%
Gold	EPO	N/A	SUGF2029																
			Single	N/A	$ 512.11	$ -	0.00%	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.75	$ -	0.00%	N/A	$ 533.10	$ -	0.00%
			Double	N/A	$ 1,024.23	$ -	0.00%	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,051.50	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 870.59	$ -	0.00%	N/A	$ 881.89	$ -	0.00%	N/A	$ 893.78	$ -	0.00%	N/A	$ 906.26	$ -	0.00%
			Family	N/A	$ 1,459.52	$ -	0.00%	N/A	$ 1,478.47	$ -	0.00%	N/A	$ 1,498.39	$ -	0.00%	N/A	$ 1,519.32	$ -	0.00%
Gold	EPO	N/A	SUGF2030																
			Single	N/A	$ 519.69	$ -	0.00%	N/A	$ 526.43	$ -	0.00%	N/A	$ 533.53	$ -	0.00%	N/A	$ 540.98	$ -	0.00%
			Double	N/A	$ 1,039.38	$ -	0.00%	N/A	$ 1,052.87	$ -	0.00%	N/A	$ 1,067.06	$ -	0.00%	N/A	$ 1,081.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 883.47	$ -	0.00%	N/A	$ 894.94	$ -	0.00%	N/A	$ 907.00	$ -	0.00%	N/A	$ 919.67	$ -	0.00%
			Family	N/A	$ 1,481.11	$ -	0.00%	N/A	$ 1,500.34	$ -	0.00%	N/A	$ 1,520.56	$ -	0.00%	N/A	$ 1,541.80	$ -	0.00%
Gold	EPO	N/A	SUGF2031																
			Single	N/A	$ 523.32	$ -	0.00%	N/A	$ 530.12	$ -	0.00%	N/A	$ 537.26	$ -	0.00%	N/A	$ 544.76	$ -	0.00%
			Double	N/A	$ 1,046.64	$ -	0.00%	N/A	$ 1,060.23	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,089.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.65	$ -	0.00%	N/A	$ 901.20	$ -	0.00%	N/A	$ 913.34	$ -	0.00%	N/A	$ 926.10	$ -	0.00%
			Family	N/A	$ 1,491.47	$ -	0.00%	N/A	$ 1,510.83	$ -	0.00%	N/A	$ 1,531.19	$ -	0.00%	N/A	$ 1,552.58	$ -	0.00%
Gold	EPO	N/A	SUGF2033																
			Single	N/A	$ 534.70	$ -	0.00%	N/A	$ 541.64	$ -	0.00%	N/A	$ 548.94	$ -	0.00%	N/A	$ 556.61	$ -	0.00%
			Double	N/A	$ 1,069.41	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.99	$ -	0.00%	N/A	$ 920.79	$ -	0.00%	N/A	$ 933.20	$ -	0.00%	N/A	$ 946.24	$ -	0.00%
			Family	N/A	$ 1,523.90	$ -	0.00%	N/A	$ 1,543.69	$ -	0.00%	N/A	$ 1,564.49	$ -	0.00%	N/A	$ 1,586.34	$ -	0.00%
Gold	EPO	N/A	SUGF2034																
			Single	N/A	$ 530.08	$ -	0.00%	N/A	$ 536.96	$ -	0.00%	N/A	$ 544.20	$ -	0.00%	N/A	$ 551.80	$ -	0.00%
			Double	N/A	$ 1,060.17	$ -	0.00%	N/A	$ 1,073.93	$ -	0.00%	N/A	$ 1,088.40	$ -	0.00%	N/A	$ 1,103.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.14	$ -	0.00%	N/A	$ 912.84	$ -	0.00%	N/A	$ 925.14	$ -	0.00%	N/A	$ 938.06	$ -	0.00%
			Family	N/A	$ 1,510.74	$ -	0.00%	N/A	$ 1,530.35	$ -	0.00%	N/A	$ 1,550.97	$ -	0.00%	N/A	$ 1,572.64	$ -	0.00%
Gold	EPO	N/A	SUGF2035																
			Single	N/A	$ 530.06	$ -	0.00%	N/A	$ 536.94	$ -	0.00%	N/A	$ 544.17	$ -	0.00%	N/A	$ 551.77	$ -	0.00%
			Double	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,073.87	$ -	0.00%	N/A	$ 1,088.34	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.09	$ -	0.00%	N/A	$ 912.79	$ -	0.00%	N/A	$ 925.09	$ -	0.00%	N/A	$ 938.02	$ -	0.00%
			Family	N/A	$ 1,510.66	$ -	0.00%	N/A	$ 1,530.27	$ -	0.00%	N/A	$ 1,550.89	$ -	0.00%	N/A	$ 1,572.55	$ -	0.00%
Gold	HDE	N/A	SUGF2037																
			Single	N/A	$ 520.44	$ -	0.00%	N/A	$ 527.20	$ -	0.00%	N/A	$ 534.30	$ -	0.00%	N/A	$ 541.77	$ -	0.00%
			Double	N/A	$ 1,040.89	$ -	0.00%	N/A	$ 1,054.40	$ -	0.00%	N/A	$ 1,068.61	$ -	0.00%	N/A	$ 1,083.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.75	$ -	0.00%	N/A	$ 896.24	$ -	0.00%	N/A	$ 908.32	$ -	0.00%	N/A	$ 921.01	$ -	0.00%
			Family	N/A	$ 1,483.26	$ -	0.00%	N/A	$ 1,502.52	$ -	0.00%	N/A	$ 1,522.77	$ -	0.00%	N/A	$ 1,544.04	$ -	0.00%
Gold	EPO	N/A	SUGF2039																
			Single	N/A	$ 510.59	$ -	0.00%	N/A	$ 517.22	$ -	0.00%	N/A	$ 524.19	$ -	0.00%	N/A	$ 531.51	$ -	0.00%
			Double	N/A	$ 1,021.19	$ -	0.00%	N/A	$ 1,034.44	$ -	0.00%	N/A	$ 1,048.38	$ -	0.00%	N/A	$ 1,063.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 868.01	$ -	0.00%	N/A	$ 879.28	$ -	0.00%	N/A	$ 891.13	$ -	0.00%	N/A	$ 903.57	$ -	0.00%
			Family	N/A	$ 1,455.19	$ -	0.00%	N/A	$ 1,474.08	$ -	0.00%	N/A	$ 1,493.95	$ -	0.00%	N/A	$ 1,514.82	$ -	0.00%
Silver	EPO	N/A	SUSF3037																
			Single	N/A	$ 437.96	$ -	0.00%	N/A	$ 443.64	$ -	0.00%	N/A	$ 449.62	$ -	0.00%	N/A	$ 455.90	$ -	0.00%
			Double	N/A	$ 875.91	$ -	0.00%	N/A	$ 887.28	$ -	0.00%	N/A	$ 899.24	$ -	0.00%	N/A	$ 911.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.53	$ -	0.00%	N/A	$ 754.19	$ -	0.00%	N/A	$ 764.35	$ -	0.00%	N/A	$ 775.03	$ -	0.00%
			Family	N/A	$ 1,248.18	$ -	0.00%	N/A	$ 1,264.38	$ -	0.00%	N/A	$ 1,281.42	$ -	0.00%	N/A	$ 1,299.32	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3038																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.97	$ -	0.00%	N/A	$ 767.81	$ -	0.00%	N/A	$ 778.16	$ -	0.00%	N/A	$ 789.03	$ -	0.00%
			Family	N/A	$ 1,270.71	$ -	0.00%	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,304.56	$ -	0.00%	N/A	$ 1,322.78	$ -	0.00%
Silver	EPO	N/A	SUSF3039																
			Single	N/A	$ 443.09	$ -	0.00%	N/A	$ 448.84	$ -	0.00%	N/A	$ 454.89	$ -	0.00%	N/A	$ 461.24	$ -	0.00%
			Double	N/A	$ 886.18	$ -	0.00%	N/A	$ 897.68	$ -	0.00%	N/A	$ 909.78	$ -	0.00%	N/A	$ 922.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.25	$ -	0.00%	N/A	$ 763.03	$ -	0.00%	N/A	$ 773.31	$ -	0.00%	N/A	$ 784.12	$ -	0.00%
			Family	N/A	$ 1,262.81	$ -	0.00%	N/A	$ 1,279.20	$ -	0.00%	N/A	$ 1,296.44	$ -	0.00%	N/A	$ 1,314.55	$ -	0.00%
Silver	HDE	N/A	SUSF3040																
			Single	N/A	$ 441.65	$ -	0.00%	N/A	$ 447.38	$ -	0.00%	N/A	$ 453.41	$ -	0.00%	N/A	$ 459.74	$ -	0.00%
			Double	N/A	$ 883.30	$ -	0.00%	N/A	$ 894.76	$ -	0.00%	N/A	$ 906.82	$ -	0.00%	N/A	$ 919.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.80	$ -	0.00%	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.80	$ -	0.00%	N/A	$ 781.56	$ -	0.00%
			Family	N/A	$ 1,258.70	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%	N/A	$ 1,292.22	$ -	0.00%	N/A	$ 1,310.27	$ -	0.00%
Silver	HDE	N/A	SUSF3041																
			Single	N/A	$ 443.17	$ -	0.00%	N/A	$ 448.92	$ -	0.00%	N/A	$ 454.97	$ -	0.00%	N/A	$ 461.33	$ -	0.00%
			Double	N/A	$ 886.34	$ -	0.00%	N/A	$ 897.85	$ -	0.00%	N/A	$ 909.95	$ -	0.00%	N/A	$ 922.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.39	$ -	0.00%	N/A	$ 763.17	$ -	0.00%	N/A	$ 773.46	$ -	0.00%	N/A	$ 784.26	$ -	0.00%
			Family	N/A	$ 1,263.04	$ -	0.00%	N/A	$ 1,279.43	$ -	0.00%	N/A	$ 1,296.67	$ -	0.00%	N/A	$ 1,314.79	$ -	0.00%
Silver	HDE	N/A	SUSF3042																
			Single	N/A	$ 447.30	$ -	0.00%	N/A	$ 453.11	$ -	0.00%	N/A	$ 459.22	$ -	0.00%	N/A	$ 465.63	$ -	0.00%
			Double	N/A	$ 894.60	$ -	0.00%	N/A	$ 906.22	$ -	0.00%	N/A	$ 918.43	$ -	0.00%	N/A	$ 931.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.41	$ -	0.00%	N/A	$ 770.29	$ -	0.00%	N/A	$ 780.67	$ -	0.00%	N/A	$ 791.57	$ -	0.00%
			Family	N/A	$ 1,274.81	$ -	0.00%	N/A	$ 1,291.36	$ -	0.00%	N/A	$ 1,308.76	$ -	0.00%	N/A	$ 1,327.05	$ -	0.00%
Silver	HDE	N/A	SUSF3043																
			Single	N/A	$ 425.07	$ -	0.00%	N/A	$ 430.59	$ -	0.00%	N/A	$ 436.39	$ -	0.00%	N/A	$ 442.49	$ -	0.00%
			Double	N/A	$ 850.14	$ -	0.00%	N/A	$ 861.17	$ -	0.00%	N/A	$ 872.78	$ -	0.00%	N/A	$ 884.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.62	$ -	0.00%	N/A	$ 732.00	$ -	0.00%	N/A	$ 741.86	$ -	0.00%	N/A	$ 752.22	$ -	0.00%
			Family	N/A	$ 1,211.45	$ -	0.00%	N/A	$ 1,227.17	$ -	0.00%	N/A	$ 1,243.71	$ -	0.00%	N/A	$ 1,261.08	$ -	0.00%
Silver	HDE	N/A	SUSF3045																
			Single	N/A	$ 424.47	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.77	$ -	0.00%	N/A	$ 441.86	$ -	0.00%
			Double	N/A	$ 848.93	$ -	0.00%	N/A	$ 859.95	$ -	0.00%	N/A	$ 871.54	$ -	0.00%	N/A	$ 883.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.59	$ -	0.00%	N/A	$ 730.96	$ -	0.00%	N/A	$ 740.81	$ -	0.00%	N/A	$ 751.16	$ -	0.00%
			Family	N/A	$ 1,209.73	$ -	0.00%	N/A	$ 1,225.43	$ -	0.00%	N/A	$ 1,241.95	$ -	0.00%	N/A	$ 1,259.30	$ -	0.00%
Silver	HDE	N/A	SUSF3046																
			Single	N/A	$ 429.31	$ -	0.00%	N/A	$ 434.89	$ -	0.00%	N/A	$ 440.75	$ -	0.00%	N/A	$ 446.91	$ -	0.00%
			Double	N/A	$ 858.63	$ -	0.00%	N/A	$ 869.78	$ -	0.00%	N/A	$ 881.50	$ -	0.00%	N/A	$ 893.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.83	$ -	0.00%	N/A	$ 739.31	$ -	0.00%	N/A	$ 749.27	$ -	0.00%	N/A	$ 759.74	$ -	0.00%
			Family	N/A	$ 1,223.55	$ -	0.00%	N/A	$ 1,239.43	$ -	0.00%	N/A	$ 1,256.13	$ -	0.00%	N/A	$ 1,273.68	$ -	0.00%
Silver	HDE	N/A	SUSF3047																
			Single	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.19	$ -	0.00%	N/A	$ 448.15	$ -	0.00%	N/A	$ 454.41	$ -	0.00%
			Double	N/A	$ 873.06	$ -	0.00%	N/A	$ 884.39	$ -	0.00%	N/A	$ 896.31	$ -	0.00%	N/A	$ 908.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 742.10	$ -	0.00%	N/A	$ 751.73	$ -	0.00%	N/A	$ 761.86	$ -	0.00%	N/A	$ 772.50	$ -	0.00%
			Family	N/A	$ 1,244.10	$ -	0.00%	N/A	$ 1,260.26	$ -	0.00%	N/A	$ 1,277.24	$ -	0.00%	N/A	$ 1,295.08	$ -	0.00%
Silver	EPO	N/A	SUSF3048																
			Single	N/A	$ 438.30	$ -	0.00%	N/A	$ 443.99	$ -	0.00%	N/A	$ 449.97	$ -	0.00%	N/A	$ 456.26	$ -	0.00%
			Double	N/A	$ 876.60	$ -	0.00%	N/A	$ 887.97	$ -	0.00%	N/A	$ 899.94	$ -	0.00%	N/A	$ 912.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.11	$ -	0.00%	N/A	$ 754.78	$ -	0.00%	N/A	$ 764.95	$ -	0.00%	N/A	$ 775.64	$ -	0.00%
			Family	N/A	$ 1,249.15	$ -	0.00%	N/A	$ 1,265.36	$ -	0.00%	N/A	$ 1,282.42	$ -	0.00%	N/A	$ 1,300.33	$ -	0.00%
Silver	EPO	N/A	SUSF3049																
			Single	N/A	$ 429.04	$ -	0.00%	N/A	$ 434.61	$ -	0.00%	N/A	$ 440.47	$ -	0.00%	N/A	$ 446.62	$ -	0.00%
			Double	N/A	$ 858.09	$ -	0.00%	N/A	$ 869.23	$ -	0.00%	N/A	$ 880.94	$ -	0.00%	N/A	$ 893.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.37	$ -	0.00%	N/A	$ 738.84	$ -	0.00%	N/A	$ 748.80	$ -	0.00%	N/A	$ 759.26	$ -	0.00%
			Family	N/A	$ 1,222.77	$ -	0.00%	N/A	$ 1,238.65	$ -	0.00%	N/A	$ 1,255.34	$ -	0.00%	N/A	$ 1,272.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4038																
			Single	N/A	$ 374.11	$ -	0.00%	N/A	$ 378.97	$ -	0.00%	N/A	$ 384.08	$ -	0.00%	N/A	$ 389.44	$ -	0.00%
			Double	N/A	$ 748.23	$ -	0.00%	N/A	$ 757.94	$ -	0.00%	N/A	$ 768.15	$ -	0.00%	N/A	$ 778.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.99	$ -	0.00%	N/A	$ 644.25	$ -	0.00%	N/A	$ 652.93	$ -	0.00%	N/A	$ 662.05	$ -	0.00%
			Family	N/A	$ 1,066.22	$ -	0.00%	N/A	$ 1,080.07	$ -	0.00%	N/A	$ 1,094.62	$ -	0.00%	N/A	$ 1,109.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4040																
			Single	N/A	$ 367.57	$ -	0.00%	N/A	$ 372.34	$ -	0.00%	N/A	$ 377.36	$ -	0.00%	N/A	$ 382.63	$ -	0.00%
			Double	N/A	$ 735.14	$ -	0.00%	N/A	$ 744.68	$ -	0.00%	N/A	$ 754.72	$ -	0.00%	N/A	$ 765.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.87	$ -	0.00%	N/A	$ 632.98	$ -	0.00%	N/A	$ 641.51	$ -	0.00%	N/A	$ 650.47	$ -	0.00%
			Family	N/A	$ 1,047.57	$ -	0.00%	N/A	$ 1,061.17	$ -	0.00%	N/A	$ 1,075.47	$ -	0.00%	N/A	$ 1,090.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4041																
			Single	N/A	$ 368.99	$ -	0.00%	N/A	$ 373.78	$ -	0.00%	N/A	$ 378.81	$ -	0.00%	N/A	$ 384.11	$ -	0.00%
			Double	N/A	$ 737.97	$ -	0.00%	N/A	$ 747.55	$ -	0.00%	N/A	$ 757.63	$ -	0.00%	N/A	$ 768.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.28	$ -	0.00%	N/A	$ 635.42	$ -	0.00%	N/A	$ 643.98	$ -	0.00%	N/A	$ 652.98	$ -	0.00%
			Family	N/A	$ 1,051.61	$ -	0.00%	N/A	$ 1,065.27	$ -	0.00%	N/A	$ 1,079.62	$ -	0.00%	N/A	$ 1,094.70	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4042																
			Single	N/A	$ 368.70	$ -	0.00%	N/A	$ 373.49	$ -	0.00%	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.81	$ -	0.00%
			Double	N/A	$ 737.41	$ -	0.00%	N/A	$ 746.98	$ -	0.00%	N/A	$ 757.04	$ -	0.00%	N/A	$ 767.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.79	$ -	0.00%	N/A	$ 634.93	$ -	0.00%	N/A	$ 643.49	$ -	0.00%	N/A	$ 652.48	$ -	0.00%
			Family	N/A	$ 1,050.80	$ -	0.00%	N/A	$ 1,064.44	$ -	0.00%	N/A	$ 1,078.79	$ -	0.00%	N/A	$ 1,093.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4043																
			Single	N/A	$ 370.67	$ -	0.00%	N/A	$ 375.49	$ -	0.00%	N/A	$ 380.55	$ -	0.00%	N/A	$ 385.86	$ -	0.00%
			Double	N/A	$ 741.35	$ -	0.00%	N/A	$ 750.97	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 771.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.15	$ -	0.00%	N/A	$ 638.33	$ -	0.00%	N/A	$ 646.93	$ -	0.00%	N/A	$ 655.97	$ -	0.00%
			Family	N/A	$ 1,056.42	$ -	0.00%	N/A	$ 1,070.14	$ -	0.00%	N/A	$ 1,084.56	$ -	0.00%	N/A	$ 1,099.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4044																
			Single	N/A	$ 375.76	$ -	0.00%	N/A	$ 380.63	$ -	0.00%	N/A	$ 385.76	$ -	0.00%	N/A	$ 391.15	$ -	0.00%
			Double	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.27	$ -	0.00%	N/A	$ 771.53	$ -	0.00%	N/A	$ 782.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.78	$ -	0.00%	N/A	$ 647.08	$ -	0.00%	N/A	$ 655.80	$ -	0.00%	N/A	$ 664.96	$ -	0.00%
			Family	N/A	$ 1,070.90	$ -	0.00%	N/A	$ 1,084.81	$ -	0.00%	N/A	$ 1,099.42	$ -	0.00%	N/A	$ 1,114.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4045																
			Single	N/A	$ 369.95	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.80	$ -	0.00%	N/A	$ 385.10	$ -	0.00%
			Double	N/A	$ 739.89	$ -	0.00%	N/A	$ 749.50	$ -	0.00%	N/A	$ 759.60	$ -	0.00%	N/A	$ 770.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.91	$ -	0.00%	N/A	$ 637.07	$ -	0.00%	N/A	$ 645.66	$ -	0.00%	N/A	$ 654.68	$ -	0.00%
			Family	N/A	$ 1,054.35	$ -	0.00%	N/A	$ 1,068.03	$ -	0.00%	N/A	$ 1,082.43	$ -	0.00%	N/A	$ 1,097.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4046																
			Single	N/A	$ 364.79	$ -	0.00%	N/A	$ 369.53	$ -	0.00%	N/A	$ 374.51	$ -	0.00%	N/A	$ 379.74	$ -	0.00%
			Double	N/A	$ 729.59	$ -	0.00%	N/A	$ 739.06	$ -	0.00%	N/A	$ 749.02	$ -	0.00%	N/A	$ 759.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.15	$ -	0.00%	N/A	$ 628.20	$ -	0.00%	N/A	$ 636.66	$ -	0.00%	N/A	$ 645.56	$ -	0.00%
			Family	N/A	$ 1,039.66	$ -	0.00%	N/A	$ 1,053.16	$ -	0.00%	N/A	$ 1,067.35	$ -	0.00%	N/A	$ 1,082.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4048																
			Single	N/A	$ 366.73	$ -	0.00%	N/A	$ 371.50	$ -	0.00%	N/A	$ 376.50	$ -	0.00%	N/A	$ 381.76	$ -	0.00%
			Double	N/A	$ 733.47	$ -	0.00%	N/A	$ 742.99	$ -	0.00%	N/A	$ 753.00	$ -	0.00%	N/A	$ 763.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.45	$ -	0.00%	N/A	$ 631.54	$ -	0.00%	N/A	$ 640.05	$ -	0.00%	N/A	$ 648.99	$ -	0.00%
			Family	N/A	$ 1,045.19	$ -	0.00%	N/A	$ 1,058.76	$ -	0.00%	N/A	$ 1,073.03	$ -	0.00%	N/A	$ 1,088.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4049																
			Single	N/A	$ 370.02	$ -	0.00%	N/A	$ 374.82	$ -	0.00%	N/A	$ 379.87	$ -	0.00%	N/A	$ 385.18	$ -	0.00%
			Double	N/A	$ 740.04	$ -	0.00%	N/A	$ 749.65	$ -	0.00%	N/A	$ 759.75	$ -	0.00%	N/A	$ 770.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.03	$ -	0.00%	N/A	$ 637.20	$ -	0.00%	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.81	$ -	0.00%
			Family	N/A	$ 1,054.56	$ -	0.00%	N/A	$ 1,068.25	$ -	0.00%	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,097.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4051																
			Single	N/A	$ 353.99	$ -	0.00%	N/A	$ 358.59	$ -	0.00%	N/A	$ 363.42	$ -	0.00%	N/A	$ 368.50	$ -	0.00%
			Double	N/A	$ 707.99	$ -	0.00%	N/A	$ 717.18	$ -	0.00%	N/A	$ 726.84	$ -	0.00%	N/A	$ 737.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.79	$ -	0.00%	N/A	$ 609.60	$ -	0.00%	N/A	$ 617.82	$ -	0.00%	N/A	$ 626.45	$ -	0.00%
			Family	N/A	$ 1,008.88	$ -	0.00%	N/A	$ 1,021.98	$ -	0.00%	N/A	$ 1,035.75	$ -	0.00%	N/A	$ 1,050.22	$ -	0.00%
Bronze	HDE	N/A	SUBF4052																
			Single	N/A	$ 357.63	$ -	0.00%	N/A	$ 362.27	$ -	0.00%	N/A	$ 367.15	$ -	0.00%	N/A	$ 372.28	$ -	0.00%
			Double	N/A	$ 715.26	$ -	0.00%	N/A	$ 724.55	$ -	0.00%	N/A	$ 734.31	$ -	0.00%	N/A	$ 744.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 607.97	$ -	0.00%	N/A	$ 615.86	$ -	0.00%	N/A	$ 624.16	$ -	0.00%	N/A	$ 632.88	$ -	0.00%
			Family	N/A	$ 1,019.25	$ -	0.00%	N/A	$ 1,032.48	$ -	0.00%	N/A	$ 1,046.39	$ -	0.00%	N/A	$ 1,061.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4053																
			Single	N/A	$ 363.10	$ -	0.00%	N/A	$ 367.82	$ -	0.00%	N/A	$ 372.77	$ -	0.00%	N/A	$ 377.98	$ -	0.00%
			Double	N/A	$ 726.20	$ -	0.00%	N/A	$ 735.63	$ -	0.00%	N/A	$ 745.54	$ -	0.00%	N/A	$ 755.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.27	$ -	0.00%	N/A	$ 625.29	$ -	0.00%	N/A	$ 633.71	$ -	0.00%	N/A	$ 642.56	$ -	0.00%
			Family	N/A	$ 1,034.84	$ -	0.00%	N/A	$ 1,048.27	$ -	0.00%	N/A	$ 1,062.40	$ -	0.00%	N/A	$ 1,077.24	$ -	0.00%
Bronze	HDE	N/A	SUBF4054																
			Single	N/A	$ 368.07	$ -	0.00%	N/A	$ 372.85	$ -	0.00%	N/A	$ 377.87	$ -	0.00%	N/A	$ 383.15	$ -	0.00%
			Double	N/A	$ 736.14	$ -	0.00%	N/A	$ 745.69	$ -	0.00%	N/A	$ 755.74	$ -	0.00%	N/A	$ 766.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.72	$ -	0.00%	N/A	$ 633.84	$ -	0.00%	N/A	$ 642.38	$ -	0.00%	N/A	$ 651.35	$ -	0.00%
			Family	N/A	$ 1,048.99	$ -	0.00%	N/A	$ 1,062.61	$ -	0.00%	N/A	$ 1,076.93	$ -	0.00%	N/A	$ 1,091.98	$ -	0.00%
Platinum	EPO	N/A	SUPF1044																
			Single	N/A	$ 590.58	$ -	0.00%	N/A	$ 598.24	$ -	0.00%	N/A	$ 606.31	$ -	0.00%	N/A	$ 614.78	$ -	0.00%
			Double	N/A	$ 1,181.15	$ -	0.00%	N/A	$ 1,196.49	$ -	0.00%	N/A	$ 1,212.61	$ -	0.00%	N/A	$ 1,229.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,003.98	$ -	0.00%	N/A	$ 1,017.01	$ -	0.00%	N/A	$ 1,030.72	$ -	0.00%	N/A	$ 1,045.12	$ -	0.00%
			Family	N/A	$ 1,683.14	$ -	0.00%	N/A	$ 1,704.99	$ -	0.00%	N/A	$ 1,727.97	$ -	0.00%	N/A	$ 1,752.11	$ -	0.00%
Platinum	EPO	N/A	SUPF1045																
			Single	N/A	$ 617.34	$ -	0.00%	N/A	$ 625.35	$ -	0.00%	N/A	$ 633.78	$ -	0.00%	N/A	$ 642.63	$ -	0.00%
			Double	N/A	$ 1,234.68	$ -	0.00%	N/A	$ 1,250.71	$ -	0.00%	N/A	$ 1,267.56	$ -	0.00%	N/A	$ 1,285.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,049.48	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%	N/A	$ 1,077.43	$ -	0.00%	N/A	$ 1,092.48	$ -	0.00%
			Family	N/A	$ 1,759.42	$ -	0.00%	N/A	$ 1,782.26	$ -	0.00%	N/A	$ 1,806.28	$ -	0.00%	N/A	$ 1,831.51	$ -	0.00%
Platinum	EPO	N/A	SUPF1046																
			Single	N/A	$ 595.25	$ -	0.00%	N/A	$ 602.98	$ -	0.00%	N/A	$ 611.10	$ -	0.00%	N/A	$ 619.64	$ -	0.00%
			Double	N/A	$ 1,190.50	$ -	0.00%	N/A	$ 1,205.95	$ -	0.00%	N/A	$ 1,222.20	$ -	0.00%	N/A	$ 1,239.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,011.92	$ -	0.00%	N/A	$ 1,025.06	$ -	0.00%	N/A	$ 1,038.87	$ -	0.00%	N/A	$ 1,053.39	$ -	0.00%
			Family	N/A	$ 1,696.46	$ -	0.00%	N/A	$ 1,718.48	$ -	0.00%	N/A	$ 1,741.64	$ -	0.00%	N/A	$ 1,765.97	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1048																
			Single	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.20	$ -	0.00%	N/A	$ 616.39	$ -	0.00%	N/A	$ 625.00	$ -	0.00%
			Double	N/A	$ 1,200.81	$ -	0.00%	N/A	$ 1,216.40	$ -	0.00%	N/A	$ 1,232.79	$ -	0.00%	N/A	$ 1,250.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.69	$ -	0.00%	N/A	$ 1,033.94	$ -	0.00%	N/A	$ 1,047.87	$ -	0.00%	N/A	$ 1,062.51	$ -	0.00%
			Family	N/A	$ 1,711.15	$ -	0.00%	N/A	$ 1,733.36	$ -	0.00%	N/A	$ 1,756.72	$ -	0.00%	N/A	$ 1,781.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1049																
			Single	N/A	$ 615.01	$ -	0.00%	N/A	$ 622.99	$ -	0.00%	N/A	$ 631.39	$ -	0.00%	N/A	$ 640.21	$ -	0.00%
			Double	N/A	$ 1,230.02	$ -	0.00%	N/A	$ 1,245.98	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%	N/A	$ 1,280.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.51	$ -	0.00%	N/A	$ 1,059.09	$ -	0.00%	N/A	$ 1,073.36	$ -	0.00%	N/A	$ 1,088.35	$ -	0.00%
			Family	N/A	$ 1,752.77	$ -	0.00%	N/A	$ 1,775.53	$ -	0.00%	N/A	$ 1,799.45	$ -	0.00%	N/A	$ 1,824.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1050																
			Single	N/A	$ 616.26	$ -	0.00%	N/A	$ 624.26	$ -	0.00%	N/A	$ 632.67	$ -	0.00%	N/A	$ 641.51	$ -	0.00%
			Double	N/A	$ 1,232.51	$ -	0.00%	N/A	$ 1,248.51	$ -	0.00%	N/A	$ 1,265.34	$ -	0.00%	N/A	$ 1,283.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,047.64	$ -	0.00%	N/A	$ 1,061.24	$ -	0.00%	N/A	$ 1,075.54	$ -	0.00%	N/A	$ 1,090.56	$ -	0.00%
			Family	N/A	$ 1,756.33	$ -	0.00%	N/A	$ 1,779.13	$ -	0.00%	N/A	$ 1,803.11	$ -	0.00%	N/A	$ 1,828.30	$ -	0.00%
Gold	EPO	N/A	SUGF2041																
			Single	N/A	$ 518.34	$ -	0.00%	N/A	$ 525.07	$ -	0.00%	N/A	$ 532.14	$ -	0.00%	N/A	$ 539.58	$ -	0.00%
			Double	N/A	$ 1,036.68	$ -	0.00%	N/A	$ 1,050.14	$ -	0.00%	N/A	$ 1,064.29	$ -	0.00%	N/A	$ 1,079.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.18	$ -	0.00%	N/A	$ 892.62	$ -	0.00%	N/A	$ 904.65	$ -	0.00%	N/A	$ 917.28	$ -	0.00%
			Family	N/A	$ 1,477.27	$ -	0.00%	N/A	$ 1,496.45	$ -	0.00%	N/A	$ 1,516.61	$ -	0.00%	N/A	$ 1,537.80	$ -	0.00%
Gold	EPO	N/A	SUGF2042																
			Single	N/A	$ 515.71	$ -	0.00%	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.44	$ -	0.00%	N/A	$ 536.84	$ -	0.00%
			Double	N/A	$ 1,031.41	$ -	0.00%	N/A	$ 1,044.80	$ -	0.00%	N/A	$ 1,058.88	$ -	0.00%	N/A	$ 1,073.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.70	$ -	0.00%	N/A	$ 888.08	$ -	0.00%	N/A	$ 900.05	$ -	0.00%	N/A	$ 912.62	$ -	0.00%
			Family	N/A	$ 1,469.77	$ -	0.00%	N/A	$ 1,488.85	$ -	0.00%	N/A	$ 1,508.91	$ -	0.00%	N/A	$ 1,529.99	$ -	0.00%
Gold	EPO	N/A	SUGF2043																
			Single	N/A	$ 523.34	$ -	0.00%	N/A	$ 530.13	$ -	0.00%	N/A	$ 537.27	$ -	0.00%	N/A	$ 544.78	$ -	0.00%
			Double	N/A	$ 1,046.67	$ -	0.00%	N/A	$ 1,060.26	$ -	0.00%	N/A	$ 1,074.55	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.67	$ -	0.00%	N/A	$ 901.22	$ -	0.00%	N/A	$ 913.36	$ -	0.00%	N/A	$ 926.12	$ -	0.00%
			Family	N/A	$ 1,491.51	$ -	0.00%	N/A	$ 1,510.87	$ -	0.00%	N/A	$ 1,531.23	$ -	0.00%	N/A	$ 1,552.62	$ -	0.00%
Gold	EPO	N/A	SUGF2044																
			Single	N/A	$ 527.00	$ -	0.00%	N/A	$ 533.84	$ -	0.00%	N/A	$ 541.03	$ -	0.00%	N/A	$ 548.59	$ -	0.00%
			Double	N/A	$ 1,053.99	$ -	0.00%	N/A	$ 1,067.67	$ -	0.00%	N/A	$ 1,082.06	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.89	$ -	0.00%	N/A	$ 907.52	$ -	0.00%	N/A	$ 919.75	$ -	0.00%	N/A	$ 932.60	$ -	0.00%
			Family	N/A	$ 1,501.94	$ -	0.00%	N/A	$ 1,521.43	$ -	0.00%	N/A	$ 1,541.94	$ -	0.00%	N/A	$ 1,563.48	$ -	0.00%
Gold	EPO	N/A	SUGF2046																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.38	$ -	0.00%	N/A	$ 927.26	$ -	0.00%	N/A	$ 939.75	$ -	0.00%	N/A	$ 952.88	$ -	0.00%
			Family	N/A	$ 1,534.60	$ -	0.00%	N/A	$ 1,554.52	$ -	0.00%	N/A	$ 1,575.47	$ -	0.00%	N/A	$ 1,597.48	$ -	0.00%
Gold	EPO	N/A	SUGF2047																
			Single	N/A	$ 533.80	$ -	0.00%	N/A	$ 540.73	$ -	0.00%	N/A	$ 548.02	$ -	0.00%	N/A	$ 555.68	$ -	0.00%
			Double	N/A	$ 1,067.61	$ -	0.00%	N/A	$ 1,081.47	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%	N/A	$ 1,111.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.47	$ -	0.00%	N/A	$ 919.25	$ -	0.00%	N/A	$ 931.63	$ -	0.00%	N/A	$ 944.65	$ -	0.00%
			Family	N/A	$ 1,521.34	$ -	0.00%	N/A	$ 1,541.09	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%	N/A	$ 1,583.68	$ -	0.00%
Gold	EPO	N/A	SUGF2048																
			Single	N/A	$ 533.78	$ -	0.00%	N/A	$ 540.71	$ -	0.00%	N/A	$ 547.99	$ -	0.00%	N/A	$ 555.65	$ -	0.00%
			Double	N/A	$ 1,067.55	$ -	0.00%	N/A	$ 1,081.41	$ -	0.00%	N/A	$ 1,095.98	$ -	0.00%	N/A	$ 1,111.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.42	$ -	0.00%	N/A	$ 919.20	$ -	0.00%	N/A	$ 931.59	$ -	0.00%	N/A	$ 944.60	$ -	0.00%
			Family	N/A	$ 1,521.26	$ -	0.00%	N/A	$ 1,541.01	$ -	0.00%	N/A	$ 1,561.78	$ -	0.00%	N/A	$ 1,583.59	$ -	0.00%
Gold	HDE	N/A	SUGF2050																
			Single	N/A	$ 524.10	$ -	0.00%	N/A	$ 530.90	$ -	0.00%	N/A	$ 538.05	$ -	0.00%	N/A	$ 545.57	$ -	0.00%
			Double	N/A	$ 1,048.19	$ -	0.00%	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,076.11	$ -	0.00%	N/A	$ 1,091.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.96	$ -	0.00%	N/A	$ 902.53	$ -	0.00%	N/A	$ 914.69	$ -	0.00%	N/A	$ 927.47	$ -	0.00%
			Family	N/A	$ 1,493.68	$ -	0.00%	N/A	$ 1,513.07	$ -	0.00%	N/A	$ 1,533.46	$ -	0.00%	N/A	$ 1,554.88	$ -	0.00%
Gold	EPO	N/A	SUGF2052																
			Single	N/A	$ 514.18	$ -	0.00%	N/A	$ 520.85	$ -	0.00%	N/A	$ 527.87	$ -	0.00%	N/A	$ 535.25	$ -	0.00%
			Double	N/A	$ 1,028.35	$ -	0.00%	N/A	$ 1,041.70	$ -	0.00%	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,070.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.10	$ -	0.00%	N/A	$ 885.45	$ -	0.00%	N/A	$ 897.38	$ -	0.00%	N/A	$ 909.92	$ -	0.00%
			Family	N/A	$ 1,465.41	$ -	0.00%	N/A	$ 1,484.43	$ -	0.00%	N/A	$ 1,504.43	$ -	0.00%	N/A	$ 1,525.45	$ -	0.00%
Silver	EPO	N/A	SUSF3053																
			Single	N/A	$ 441.03	$ -	0.00%	N/A	$ 446.76	$ -	0.00%	N/A	$ 452.78	$ -	0.00%	N/A	$ 459.10	$ -	0.00%
			Double	N/A	$ 882.06	$ -	0.00%	N/A	$ 893.51	$ -	0.00%	N/A	$ 905.55	$ -	0.00%	N/A	$ 918.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 749.75	$ -	0.00%	N/A	$ 759.48	$ -	0.00%	N/A	$ 769.72	$ -	0.00%	N/A	$ 780.47	$ -	0.00%
			Family	N/A	$ 1,256.94	$ -	0.00%	N/A	$ 1,273.25	$ -	0.00%	N/A	$ 1,290.41	$ -	0.00%	N/A	$ 1,308.44	$ -	0.00%
Silver	EPO	N/A	SUSF3054																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.29	$ -	0.00%	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.62	$ -	0.00%	N/A	$ 794.56	$ -	0.00%
			Family	N/A	$ 1,279.63	$ -	0.00%	N/A	$ 1,296.25	$ -	0.00%	N/A	$ 1,313.71	$ -	0.00%	N/A	$ 1,332.06	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3055																
			Single	N/A	$ 446.20	$ -	0.00%	N/A	$ 451.99	$ -	0.00%	N/A	$ 458.08	$ -	0.00%	N/A	$ 464.48	$ -	0.00%
			Double	N/A	$ 892.40	$ -	0.00%	N/A	$ 903.98	$ -	0.00%	N/A	$ 916.17	$ -	0.00%	N/A	$ 928.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.54	$ -	0.00%	N/A	$ 768.39	$ -	0.00%	N/A	$ 778.74	$ -	0.00%	N/A	$ 789.62	$ -	0.00%
			Family	N/A	$ 1,271.67	$ -	0.00%	N/A	$ 1,288.18	$ -	0.00%	N/A	$ 1,305.54	$ -	0.00%	N/A	$ 1,323.77	$ -	0.00%
Silver	HDE	N/A	SUSF3056																
			Single	N/A	$ 444.75	$ -	0.00%	N/A	$ 450.52	$ -	0.00%	N/A	$ 456.59	$ -	0.00%	N/A	$ 462.97	$ -	0.00%
			Double	N/A	$ 889.50	$ -	0.00%	N/A	$ 901.04	$ -	0.00%	N/A	$ 913.18	$ -	0.00%	N/A	$ 925.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.07	$ -	0.00%	N/A	$ 765.89	$ -	0.00%	N/A	$ 776.21	$ -	0.00%	N/A	$ 787.05	$ -	0.00%
			Family	N/A	$ 1,267.53	$ -	0.00%	N/A	$ 1,283.99	$ -	0.00%	N/A	$ 1,301.29	$ -	0.00%	N/A	$ 1,319.47	$ -	0.00%
Silver	HDE	N/A	SUSF3057																
			Single	N/A	$ 446.28	$ -	0.00%	N/A	$ 452.08	$ -	0.00%	N/A	$ 458.17	$ -	0.00%	N/A	$ 464.57	$ -	0.00%
			Double	N/A	$ 892.56	$ -	0.00%	N/A	$ 904.15	$ -	0.00%	N/A	$ 916.33	$ -	0.00%	N/A	$ 929.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.68	$ -	0.00%	N/A	$ 768.53	$ -	0.00%	N/A	$ 778.88	$ -	0.00%	N/A	$ 789.76	$ -	0.00%
			Family	N/A	$ 1,271.90	$ -	0.00%	N/A	$ 1,288.41	$ -	0.00%	N/A	$ 1,305.78	$ -	0.00%	N/A	$ 1,324.02	$ -	0.00%
Silver	HDE	N/A	SUSF3058																
			Single	N/A	$ 450.44	$ -	0.00%	N/A	$ 456.29	$ -	0.00%	N/A	$ 462.44	$ -	0.00%	N/A	$ 468.90	$ -	0.00%
			Double	N/A	$ 900.88	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 924.88	$ -	0.00%	N/A	$ 937.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.75	$ -	0.00%	N/A	$ 775.69	$ -	0.00%	N/A	$ 786.15	$ -	0.00%	N/A	$ 797.13	$ -	0.00%
			Family	N/A	$ 1,283.76	$ -	0.00%	N/A	$ 1,300.43	$ -	0.00%	N/A	$ 1,317.95	$ -	0.00%	N/A	$ 1,336.36	$ -	0.00%
Silver	HDE	N/A	SUSF3059																
			Single	N/A	$ 428.05	$ -	0.00%	N/A	$ 433.61	$ -	0.00%	N/A	$ 439.45	$ -	0.00%	N/A	$ 445.59	$ -	0.00%
			Double	N/A	$ 856.10	$ -	0.00%	N/A	$ 867.22	$ -	0.00%	N/A	$ 878.90	$ -	0.00%	N/A	$ 891.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.69	$ -	0.00%	N/A	$ 737.14	$ -	0.00%	N/A	$ 747.07	$ -	0.00%	N/A	$ 757.50	$ -	0.00%
			Family	N/A	$ 1,219.95	$ -	0.00%	N/A	$ 1,235.79	$ -	0.00%	N/A	$ 1,252.44	$ -	0.00%	N/A	$ 1,269.93	$ -	0.00%
Silver	HDE	N/A	SUSF3061																
			Single	N/A	$ 427.45	$ -	0.00%	N/A	$ 432.99	$ -	0.00%	N/A	$ 438.83	$ -	0.00%	N/A	$ 444.96	$ -	0.00%
			Double	N/A	$ 854.89	$ -	0.00%	N/A	$ 865.99	$ -	0.00%	N/A	$ 877.66	$ -	0.00%	N/A	$ 889.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.66	$ -	0.00%	N/A	$ 736.09	$ -	0.00%	N/A	$ 746.01	$ -	0.00%	N/A	$ 756.43	$ -	0.00%
			Family	N/A	$ 1,218.22	$ -	0.00%	N/A	$ 1,234.04	$ -	0.00%	N/A	$ 1,250.66	$ -	0.00%	N/A	$ 1,268.14	$ -	0.00%
Silver	HDE	N/A	SUSF3062																
			Single	N/A	$ 432.33	$ -	0.00%	N/A	$ 437.94	$ -	0.00%	N/A	$ 443.84	$ -	0.00%	N/A	$ 450.04	$ -	0.00%
			Double	N/A	$ 864.66	$ -	0.00%	N/A	$ 875.88	$ -	0.00%	N/A	$ 887.68	$ -	0.00%	N/A	$ 900.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.96	$ -	0.00%	N/A	$ 744.50	$ -	0.00%	N/A	$ 754.53	$ -	0.00%	N/A	$ 765.07	$ -	0.00%
			Family	N/A	$ 1,232.13	$ -	0.00%	N/A	$ 1,248.13	$ -	0.00%	N/A	$ 1,264.95	$ -	0.00%	N/A	$ 1,282.62	$ -	0.00%
Silver	HDE	N/A	SUSF3063																
			Single	N/A	$ 439.59	$ -	0.00%	N/A	$ 445.30	$ -	0.00%	N/A	$ 451.30	$ -	0.00%	N/A	$ 457.60	$ -	0.00%
			Double	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.60	$ -	0.00%	N/A	$ 915.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.31	$ -	0.00%	N/A	$ 757.01	$ -	0.00%	N/A	$ 767.21	$ -	0.00%	N/A	$ 777.93	$ -	0.00%
			Family	N/A	$ 1,252.84	$ -	0.00%	N/A	$ 1,269.10	$ -	0.00%	N/A	$ 1,286.20	$ -	0.00%	N/A	$ 1,304.17	$ -	0.00%
Silver	EPO	N/A	SUSF3064																
			Single	N/A	$ 441.37	$ -	0.00%	N/A	$ 447.10	$ -	0.00%	N/A	$ 453.13	$ -	0.00%	N/A	$ 459.46	$ -	0.00%
			Double	N/A	$ 882.75	$ -	0.00%	N/A	$ 894.21	$ -	0.00%	N/A	$ 906.26	$ -	0.00%	N/A	$ 918.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.34	$ -	0.00%	N/A	$ 760.08	$ -	0.00%	N/A	$ 770.32	$ -	0.00%	N/A	$ 781.08	$ -	0.00%
			Family	N/A	$ 1,257.92	$ -	0.00%	N/A	$ 1,274.25	$ -	0.00%	N/A	$ 1,291.42	$ -	0.00%	N/A	$ 1,309.46	$ -	0.00%
Silver	EPO	N/A	SUSF3065																
			Single	N/A	$ 432.05	$ -	0.00%	N/A	$ 437.66	$ -	0.00%	N/A	$ 443.56	$ -	0.00%	N/A	$ 449.76	$ -	0.00%
			Double	N/A	$ 864.11	$ -	0.00%	N/A	$ 875.33	$ -	0.00%	N/A	$ 887.12	$ -	0.00%	N/A	$ 899.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.49	$ -	0.00%	N/A	$ 744.03	$ -	0.00%	N/A	$ 754.05	$ -	0.00%	N/A	$ 764.59	$ -	0.00%
			Family	N/A	$ 1,231.36	$ -	0.00%	N/A	$ 1,247.34	$ -	0.00%	N/A	$ 1,264.15	$ -	0.00%	N/A	$ 1,281.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4056																
			Single	N/A	$ 376.74	$ -	0.00%	N/A	$ 381.63	$ -	0.00%	N/A	$ 386.77	$ -	0.00%	N/A	$ 392.18	$ -	0.00%
			Double	N/A	$ 753.48	$ -	0.00%	N/A	$ 763.26	$ -	0.00%	N/A	$ 773.55	$ -	0.00%	N/A	$ 784.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.46	$ -	0.00%	N/A	$ 648.77	$ -	0.00%	N/A	$ 657.51	$ -	0.00%	N/A	$ 666.70	$ -	0.00%
			Family	N/A	$ 1,073.71	$ -	0.00%	N/A	$ 1,087.65	$ -	0.00%	N/A	$ 1,102.30	$ -	0.00%	N/A	$ 1,117.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4058																
			Single	N/A	$ 370.15	$ -	0.00%	N/A	$ 374.95	$ -	0.00%	N/A	$ 380.01	$ -	0.00%	N/A	$ 385.32	$ -	0.00%
			Double	N/A	$ 740.30	$ -	0.00%	N/A	$ 749.91	$ -	0.00%	N/A	$ 760.01	$ -	0.00%	N/A	$ 770.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.25	$ -	0.00%	N/A	$ 637.42	$ -	0.00%	N/A	$ 646.01	$ -	0.00%	N/A	$ 655.04	$ -	0.00%
			Family	N/A	$ 1,054.92	$ -	0.00%	N/A	$ 1,068.62	$ -	0.00%	N/A	$ 1,083.02	$ -	0.00%	N/A	$ 1,098.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4059																
			Single	N/A	$ 371.58	$ -	0.00%	N/A	$ 376.40	$ -	0.00%	N/A	$ 381.47	$ -	0.00%	N/A	$ 386.80	$ -	0.00%
			Double	N/A	$ 743.15	$ -	0.00%	N/A	$ 752.80	$ -	0.00%	N/A	$ 762.95	$ -	0.00%	N/A	$ 773.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.68	$ -	0.00%	N/A	$ 639.88	$ -	0.00%	N/A	$ 648.50	$ -	0.00%	N/A	$ 657.56	$ -	0.00%
			Family	N/A	$ 1,059.00	$ -	0.00%	N/A	$ 1,072.74	$ -	0.00%	N/A	$ 1,087.20	$ -	0.00%	N/A	$ 1,102.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4060																
			Single	N/A	$ 371.29	$ -	0.00%	N/A	$ 376.11	$ -	0.00%	N/A	$ 381.18	$ -	0.00%	N/A	$ 386.50	$ -	0.00%
			Double	N/A	$ 742.58	$ -	0.00%	N/A	$ 752.22	$ -	0.00%	N/A	$ 762.36	$ -	0.00%	N/A	$ 773.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.19	$ -	0.00%	N/A	$ 639.39	$ -	0.00%	N/A	$ 648.00	$ -	0.00%	N/A	$ 657.06	$ -	0.00%
			Family	N/A	$ 1,058.18	$ -	0.00%	N/A	$ 1,071.92	$ -	0.00%	N/A	$ 1,086.36	$ -	0.00%	N/A	$ 1,101.54	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4061																
			Single	N/A	$ 373.28	$ -	0.00%	N/A	$ 378.12	$ -	0.00%	N/A	$ 383.22	$ -	0.00%	N/A	$ 388.57	$ -	0.00%
			Double	N/A	$ 746.55	$ -	0.00%	N/A	$ 756.24	$ -	0.00%	N/A	$ 766.43	$ -	0.00%	N/A	$ 777.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.57	$ -	0.00%	N/A	$ 642.81	$ -	0.00%	N/A	$ 651.47	$ -	0.00%	N/A	$ 660.57	$ -	0.00%
			Family	N/A	$ 1,063.84	$ -	0.00%	N/A	$ 1,077.65	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,107.43	$ -	0.00%
Bronze	HDE	N/A	SUBF4062																
			Single	N/A	$ 378.39	$ -	0.00%	N/A	$ 383.31	$ -	0.00%	N/A	$ 388.47	$ -	0.00%	N/A	$ 393.90	$ -	0.00%
			Double	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.61	$ -	0.00%	N/A	$ 776.94	$ -	0.00%	N/A	$ 787.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.27	$ -	0.00%	N/A	$ 651.62	$ -	0.00%	N/A	$ 660.40	$ -	0.00%	N/A	$ 669.63	$ -	0.00%
			Family	N/A	$ 1,078.42	$ -	0.00%	N/A	$ 1,092.42	$ -	0.00%	N/A	$ 1,107.14	$ -	0.00%	N/A	$ 1,122.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4063																
			Single	N/A	$ 372.54	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.32	$ -	0.00%	N/A	$ 641.55	$ -	0.00%	N/A	$ 650.19	$ -	0.00%	N/A	$ 659.27	$ -	0.00%
			Family	N/A	$ 1,061.75	$ -	0.00%	N/A	$ 1,075.53	$ -	0.00%	N/A	$ 1,090.03	$ -	0.00%	N/A	$ 1,105.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4064																
			Single	N/A	$ 367.35	$ -	0.00%	N/A	$ 372.12	$ -	0.00%	N/A	$ 377.14	$ -	0.00%	N/A	$ 382.41	$ -	0.00%
			Double	N/A	$ 734.71	$ -	0.00%	N/A	$ 744.25	$ -	0.00%	N/A	$ 754.28	$ -	0.00%	N/A	$ 764.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.50	$ -	0.00%	N/A	$ 632.61	$ -	0.00%	N/A	$ 641.13	$ -	0.00%	N/A	$ 650.09	$ -	0.00%
			Family	N/A	$ 1,046.96	$ -	0.00%	N/A	$ 1,060.55	$ -	0.00%	N/A	$ 1,074.84	$ -	0.00%	N/A	$ 1,089.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4066																
			Single	N/A	$ 369.31	$ -	0.00%	N/A	$ 374.10	$ -	0.00%	N/A	$ 379.14	$ -	0.00%	N/A	$ 384.44	$ -	0.00%
			Double	N/A	$ 738.62	$ -	0.00%	N/A	$ 748.21	$ -	0.00%	N/A	$ 758.29	$ -	0.00%	N/A	$ 768.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.82	$ -	0.00%	N/A	$ 635.97	$ -	0.00%	N/A	$ 644.54	$ -	0.00%	N/A	$ 653.55	$ -	0.00%
			Family	N/A	$ 1,052.53	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%	N/A	$ 1,080.56	$ -	0.00%	N/A	$ 1,095.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4067																
			Single	N/A	$ 372.62	$ -	0.00%	N/A	$ 377.45	$ -	0.00%	N/A	$ 382.54	$ -	0.00%	N/A	$ 387.89	$ -	0.00%
			Double	N/A	$ 745.24	$ -	0.00%	N/A	$ 754.91	$ -	0.00%	N/A	$ 765.08	$ -	0.00%	N/A	$ 775.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.45	$ -	0.00%	N/A	$ 641.67	$ -	0.00%	N/A	$ 650.32	$ -	0.00%	N/A	$ 659.40	$ -	0.00%
			Family	N/A	$ 1,061.96	$ -	0.00%	N/A	$ 1,075.75	$ -	0.00%	N/A	$ 1,090.24	$ -	0.00%	N/A	$ 1,105.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4069																
			Single	N/A	$ 356.48	$ -	0.00%	N/A	$ 361.11	$ -	0.00%	N/A	$ 365.97	$ -	0.00%	N/A	$ 371.08	$ -	0.00%
			Double	N/A	$ 712.96	$ -	0.00%	N/A	$ 722.21	$ -	0.00%	N/A	$ 731.94	$ -	0.00%	N/A	$ 742.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.01	$ -	0.00%	N/A	$ 613.88	$ -	0.00%	N/A	$ 622.15	$ -	0.00%	N/A	$ 630.84	$ -	0.00%
			Family	N/A	$ 1,015.96	$ -	0.00%	N/A	$ 1,029.15	$ -	0.00%	N/A	$ 1,043.02	$ -	0.00%	N/A	$ 1,057.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4070																
			Single	N/A	$ 360.14	$ -	0.00%	N/A	$ 364.82	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.90	$ -	0.00%
			Double	N/A	$ 720.28	$ -	0.00%	N/A	$ 729.63	$ -	0.00%	N/A	$ 739.46	$ -	0.00%	N/A	$ 749.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.24	$ -	0.00%	N/A	$ 620.19	$ -	0.00%	N/A	$ 628.54	$ -	0.00%	N/A	$ 637.32	$ -	0.00%
			Family	N/A	$ 1,026.40	$ -	0.00%	N/A	$ 1,039.73	$ -	0.00%	N/A	$ 1,053.74	$ -	0.00%	N/A	$ 1,068.46	$ -	0.00%
Bronze	HDE	N/A	SUBF4071																
			Single	N/A	$ 365.65	$ -	0.00%	N/A	$ 370.40	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.63	$ -	0.00%
			Double	N/A	$ 731.30	$ -	0.00%	N/A	$ 740.79	$ -	0.00%	N/A	$ 750.78	$ -	0.00%	N/A	$ 761.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.61	$ -	0.00%	N/A	$ 629.67	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 647.07	$ -	0.00%
			Family	N/A	$ 1,042.10	$ -	0.00%	N/A	$ 1,055.63	$ -	0.00%	N/A	$ 1,069.86	$ -	0.00%	N/A	$ 1,084.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4072																
			Single	N/A	$ 370.65	$ -	0.00%	N/A	$ 375.46	$ -	0.00%	N/A	$ 380.52	$ -	0.00%	N/A	$ 385.84	$ -	0.00%
			Double	N/A	$ 741.30	$ -	0.00%	N/A	$ 750.93	$ -	0.00%	N/A	$ 761.05	$ -	0.00%	N/A	$ 771.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.11	$ -	0.00%	N/A	$ 638.29	$ -	0.00%	N/A	$ 646.89	$ -	0.00%	N/A	$ 655.93	$ -	0.00%
			Family	N/A	$ 1,056.36	$ -	0.00%	N/A	$ 1,070.07	$ -	0.00%	N/A	$ 1,084.49	$ -	0.00%	N/A	$ 1,099.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1058																
			Single	N/A	$ 600.54	$ -	0.00%	N/A	$ 608.33	$ -	0.00%	N/A	$ 616.53	$ -	0.00%	N/A	$ 625.14	$ -	0.00%
			Double	N/A	$ 1,201.07	$ -	0.00%	N/A	$ 1,216.66	$ -	0.00%	N/A	$ 1,233.06	$ -	0.00%	N/A	$ 1,250.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.91	$ -	0.00%	N/A	$ 1,034.16	$ -	0.00%	N/A	$ 1,048.10	$ -	0.00%	N/A	$ 1,062.74	$ -	0.00%
			Family	N/A	$ 1,711.53	$ -	0.00%	N/A	$ 1,733.74	$ -	0.00%	N/A	$ 1,757.11	$ -	0.00%	N/A	$ 1,781.65	$ -	0.00%
Platinum	EPO	N/A	SUPF1059																
			Single	N/A	$ 627.75	$ -	0.00%	N/A	$ 635.90	$ -	0.00%	N/A	$ 644.47	$ -	0.00%	N/A	$ 653.47	$ -	0.00%
			Double	N/A	$ 1,255.50	$ -	0.00%	N/A	$ 1,271.80	$ -	0.00%	N/A	$ 1,288.94	$ -	0.00%	N/A	$ 1,306.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,067.17	$ -	0.00%	N/A	$ 1,081.03	$ -	0.00%	N/A	$ 1,095.60	$ -	0.00%	N/A	$ 1,110.90	$ -	0.00%
			Family	N/A	$ 1,789.09	$ -	0.00%	N/A	$ 1,812.31	$ -	0.00%	N/A	$ 1,836.73	$ -	0.00%	N/A	$ 1,862.39	$ -	0.00%
Platinum	EPO	N/A	SUPF1060																
			Single	N/A	$ 605.29	$ -	0.00%	N/A	$ 613.14	$ -	0.00%	N/A	$ 621.41	$ -	0.00%	N/A	$ 630.09	$ -	0.00%
			Double	N/A	$ 1,210.57	$ -	0.00%	N/A	$ 1,226.29	$ -	0.00%	N/A	$ 1,242.81	$ -	0.00%	N/A	$ 1,260.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.99	$ -	0.00%	N/A	$ 1,042.35	$ -	0.00%	N/A	$ 1,056.39	$ -	0.00%	N/A	$ 1,071.15	$ -	0.00%
			Family	N/A	$ 1,725.07	$ -	0.00%	N/A	$ 1,747.46	$ -	0.00%	N/A	$ 1,771.01	$ -	0.00%	N/A	$ 1,795.75	$ -	0.00%
Platinum	EPO	N/A	SUPF1062																
			Single	N/A	$ 610.53	$ -	0.00%	N/A	$ 618.45	$ -	0.00%	N/A	$ 626.79	$ -	0.00%	N/A	$ 635.54	$ -	0.00%
			Double	N/A	$ 1,221.05	$ -	0.00%	N/A	$ 1,236.91	$ -	0.00%	N/A	$ 1,253.57	$ -	0.00%	N/A	$ 1,271.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.90	$ -	0.00%	N/A	$ 1,051.37	$ -	0.00%	N/A	$ 1,065.54	$ -	0.00%	N/A	$ 1,080.42	$ -	0.00%
			Family	N/A	$ 1,740.00	$ -	0.00%	N/A	$ 1,762.59	$ -	0.00%	N/A	$ 1,786.34	$ -	0.00%	N/A	$ 1,811.30	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1063																
			Single	N/A	$ 625.38	$ -	0.00%	N/A	$ 633.50	$ -	0.00%	N/A	$ 642.03	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Double	N/A	$ 1,250.76	$ -	0.00%	N/A	$ 1,266.99	$ -	0.00%	N/A	$ 1,284.07	$ -	0.00%	N/A	$ 1,302.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.14	$ -	0.00%	N/A	$ 1,076.94	$ -	0.00%	N/A	$ 1,091.46	$ -	0.00%	N/A	$ 1,106.70	$ -	0.00%
			Family	N/A	$ 1,782.33	$ -	0.00%	N/A	$ 1,805.47	$ -	0.00%	N/A	$ 1,829.80	$ -	0.00%	N/A	$ 1,855.36	$ -	0.00%
Platinum	EPO	N/A	SUPF1064																
			Single	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.78	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Double	N/A	$ 1,253.30	$ -	0.00%	N/A	$ 1,269.57	$ -	0.00%	N/A	$ 1,286.68	$ -	0.00%	N/A	$ 1,304.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,065.30	$ -	0.00%	N/A	$ 1,079.13	$ -	0.00%	N/A	$ 1,093.67	$ -	0.00%	N/A	$ 1,108.95	$ -	0.00%
			Family	N/A	$ 1,785.95	$ -	0.00%	N/A	$ 1,809.13	$ -	0.00%	N/A	$ 1,833.51	$ -	0.00%	N/A	$ 1,859.13	$ -	0.00%
Gold	EPO	N/A	SUGF2054																
			Single	N/A	$ 527.08	$ -	0.00%	N/A	$ 533.92	$ -	0.00%	N/A	$ 541.12	$ -	0.00%	N/A	$ 548.68	$ -	0.00%
			Double	N/A	$ 1,054.16	$ -	0.00%	N/A	$ 1,067.85	$ -	0.00%	N/A	$ 1,082.24	$ -	0.00%	N/A	$ 1,097.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Family	N/A	$ 1,502.18	$ -	0.00%	N/A	$ 1,521.68	$ -	0.00%	N/A	$ 1,542.19	$ -	0.00%	N/A	$ 1,563.73	$ -	0.00%
Gold	EPO	N/A	SUGF2055																
			Single	N/A	$ 524.40	$ -	0.00%	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.37	$ -	0.00%	N/A	$ 545.89	$ -	0.00%
			Double	N/A	$ 1,048.81	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.74	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 891.49	$ -	0.00%	N/A	$ 903.06	$ -	0.00%	N/A	$ 915.23	$ -	0.00%	N/A	$ 928.01	$ -	0.00%
			Family	N/A	$ 1,494.55	$ -	0.00%	N/A	$ 1,513.95	$ -	0.00%	N/A	$ 1,534.35	$ -	0.00%	N/A	$ 1,555.79	$ -	0.00%
Gold	EPO	N/A	SUGF2056																
			Single	N/A	$ 532.16	$ -	0.00%	N/A	$ 539.07	$ -	0.00%	N/A	$ 546.33	$ -	0.00%	N/A	$ 553.97	$ -	0.00%
			Double	N/A	$ 1,064.32	$ -	0.00%	N/A	$ 1,078.14	$ -	0.00%	N/A	$ 1,092.67	$ -	0.00%	N/A	$ 1,107.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 904.67	$ -	0.00%	N/A	$ 916.42	$ -	0.00%	N/A	$ 928.77	$ -	0.00%	N/A	$ 941.74	$ -	0.00%
			Family	N/A	$ 1,516.66	$ -	0.00%	N/A	$ 1,536.35	$ -	0.00%	N/A	$ 1,557.05	$ -	0.00%	N/A	$ 1,578.80	$ -	0.00%
Gold	EPO	N/A	SUGF2057																
			Single	N/A	$ 535.88	$ -	0.00%	N/A	$ 542.84	$ -	0.00%	N/A	$ 550.15	$ -	0.00%	N/A	$ 557.84	$ -	0.00%
			Double	N/A	$ 1,071.76	$ -	0.00%	N/A	$ 1,085.68	$ -	0.00%	N/A	$ 1,100.31	$ -	0.00%	N/A	$ 1,115.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.00	$ -	0.00%	N/A	$ 922.82	$ -	0.00%	N/A	$ 935.26	$ -	0.00%	N/A	$ 948.33	$ -	0.00%
			Family	N/A	$ 1,527.26	$ -	0.00%	N/A	$ 1,547.09	$ -	0.00%	N/A	$ 1,567.94	$ -	0.00%	N/A	$ 1,589.84	$ -	0.00%
Gold	EPO	N/A	SUGF2059																
			Single	N/A	$ 547.54	$ -	0.00%	N/A	$ 554.64	$ -	0.00%	N/A	$ 562.12	$ -	0.00%	N/A	$ 569.97	$ -	0.00%
			Double	N/A	$ 1,095.07	$ -	0.00%	N/A	$ 1,109.29	$ -	0.00%	N/A	$ 1,124.24	$ -	0.00%	N/A	$ 1,139.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.81	$ -	0.00%	N/A	$ 942.89	$ -	0.00%	N/A	$ 955.60	$ -	0.00%	N/A	$ 968.95	$ -	0.00%
			Family	N/A	$ 1,560.48	$ -	0.00%	N/A	$ 1,580.73	$ -	0.00%	N/A	$ 1,602.04	$ -	0.00%	N/A	$ 1,624.42	$ -	0.00%
Gold	EPO	N/A	SUGF2060																
			Single	N/A	$ 542.80	$ -	0.00%	N/A	$ 549.85	$ -	0.00%	N/A	$ 557.26	$ -	0.00%	N/A	$ 565.05	$ -	0.00%
			Double	N/A	$ 1,085.61	$ -	0.00%	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,114.52	$ -	0.00%	N/A	$ 1,130.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.77	$ -	0.00%	N/A	$ 934.75	$ -	0.00%	N/A	$ 947.34	$ -	0.00%	N/A	$ 960.58	$ -	0.00%
			Family	N/A	$ 1,546.99	$ -	0.00%	N/A	$ 1,567.08	$ -	0.00%	N/A	$ 1,588.19	$ -	0.00%	N/A	$ 1,610.38	$ -	0.00%
Gold	EPO	N/A	SUGF2061																
			Single	N/A	$ 542.78	$ -	0.00%	N/A	$ 549.82	$ -	0.00%	N/A	$ 557.23	$ -	0.00%	N/A	$ 565.02	$ -	0.00%
			Double	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,099.65	$ -	0.00%	N/A	$ 1,114.46	$ -	0.00%	N/A	$ 1,130.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.72	$ -	0.00%	N/A	$ 934.70	$ -	0.00%	N/A	$ 947.29	$ -	0.00%	N/A	$ 960.53	$ -	0.00%
			Family	N/A	$ 1,546.91	$ -	0.00%	N/A	$ 1,566.99	$ -	0.00%	N/A	$ 1,588.11	$ -	0.00%	N/A	$ 1,610.30	$ -	0.00%
Gold	HDE	N/A	SUGF2063																
			Single	N/A	$ 532.93	$ -	0.00%	N/A	$ 539.85	$ -	0.00%	N/A	$ 547.13	$ -	0.00%	N/A	$ 554.77	$ -	0.00%
			Double	N/A	$ 1,065.87	$ -	0.00%	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.11	$ -	0.00%
			Family	N/A	$ 1,518.86	$ -	0.00%	N/A	$ 1,538.58	$ -	0.00%	N/A	$ 1,559.31	$ -	0.00%	N/A	$ 1,581.10	$ -	0.00%
Gold	EPO	N/A	SUGF2065																
			Single	N/A	$ 522.85	$ -	0.00%	N/A	$ 529.64	$ -	0.00%	N/A	$ 536.77	$ -	0.00%	N/A	$ 544.27	$ -	0.00%
			Double	N/A	$ 1,045.70	$ -	0.00%	N/A	$ 1,059.27	$ -	0.00%	N/A	$ 1,073.54	$ -	0.00%	N/A	$ 1,088.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.84	$ -	0.00%	N/A	$ 900.38	$ -	0.00%	N/A	$ 912.51	$ -	0.00%	N/A	$ 925.26	$ -	0.00%
			Family	N/A	$ 1,490.12	$ -	0.00%	N/A	$ 1,509.46	$ -	0.00%	N/A	$ 1,529.80	$ -	0.00%	N/A	$ 1,551.17	$ -	0.00%
Silver	EPO	N/A	SUSF3069																
			Single	N/A	$ 448.47	$ -	0.00%	N/A	$ 454.29	$ -	0.00%	N/A	$ 460.41	$ -	0.00%	N/A	$ 466.84	$ -	0.00%
			Double	N/A	$ 896.93	$ -	0.00%	N/A	$ 908.58	$ -	0.00%	N/A	$ 920.82	$ -	0.00%	N/A	$ 933.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.39	$ -	0.00%	N/A	$ 772.29	$ -	0.00%	N/A	$ 782.70	$ -	0.00%	N/A	$ 793.63	$ -	0.00%
			Family	N/A	$ 1,278.13	$ -	0.00%	N/A	$ 1,294.72	$ -	0.00%	N/A	$ 1,312.17	$ -	0.00%	N/A	$ 1,330.50	$ -	0.00%
Silver	EPO	N/A	SUSF3070																
			Single	N/A	$ 456.57	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.16	$ -	0.00%	N/A	$ 786.24	$ -	0.00%	N/A	$ 796.83	$ -	0.00%	N/A	$ 807.96	$ -	0.00%
			Family	N/A	$ 1,301.21	$ -	0.00%	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.87	$ -	0.00%	N/A	$ 1,354.53	$ -	0.00%
Silver	EPO	N/A	SUSF3071																
			Single	N/A	$ 453.72	$ -	0.00%	N/A	$ 459.61	$ -	0.00%	N/A	$ 465.81	$ -	0.00%	N/A	$ 472.31	$ -	0.00%
			Double	N/A	$ 907.45	$ -	0.00%	N/A	$ 919.23	$ -	0.00%	N/A	$ 931.62	$ -	0.00%	N/A	$ 944.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.33	$ -	0.00%	N/A	$ 781.34	$ -	0.00%	N/A	$ 791.87	$ -	0.00%	N/A	$ 802.93	$ -	0.00%
			Family	N/A	$ 1,293.11	$ -	0.00%	N/A	$ 1,309.90	$ -	0.00%	N/A	$ 1,327.55	$ -	0.00%	N/A	$ 1,346.10	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3072																
			Single	N/A	$ 452.25	$ -	0.00%	N/A	$ 458.12	$ -	0.00%	N/A	$ 464.29	$ -	0.00%	N/A	$ 470.78	$ -	0.00%
			Double	N/A	$ 904.49	$ -	0.00%	N/A	$ 916.24	$ -	0.00%	N/A	$ 928.58	$ -	0.00%	N/A	$ 941.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.82	$ -	0.00%	N/A	$ 778.80	$ -	0.00%	N/A	$ 789.30	$ -	0.00%	N/A	$ 800.32	$ -	0.00%
			Family	N/A	$ 1,288.90	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%	N/A	$ 1,323.23	$ -	0.00%	N/A	$ 1,341.72	$ -	0.00%
Silver	HDE	N/A	SUSF3073																
			Single	N/A	$ 453.81	$ -	0.00%	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.89	$ -	0.00%	N/A	$ 472.40	$ -	0.00%
			Double	N/A	$ 907.61	$ -	0.00%	N/A	$ 919.40	$ -	0.00%	N/A	$ 931.79	$ -	0.00%	N/A	$ 944.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.47	$ -	0.00%	N/A	$ 781.49	$ -	0.00%	N/A	$ 792.02	$ -	0.00%	N/A	$ 803.08	$ -	0.00%
			Family	N/A	$ 1,293.35	$ -	0.00%	N/A	$ 1,310.14	$ -	0.00%	N/A	$ 1,327.79	$ -	0.00%	N/A	$ 1,346.34	$ -	0.00%
Silver	HDE	N/A	SUSF3074																
			Single	N/A	$ 458.04	$ -	0.00%	N/A	$ 463.98	$ -	0.00%	N/A	$ 470.24	$ -	0.00%	N/A	$ 476.81	$ -	0.00%
			Double	N/A	$ 916.08	$ -	0.00%	N/A	$ 927.97	$ -	0.00%	N/A	$ 940.47	$ -	0.00%	N/A	$ 953.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.66	$ -	0.00%	N/A	$ 788.77	$ -	0.00%	N/A	$ 799.40	$ -	0.00%	N/A	$ 810.57	$ -	0.00%
			Family	N/A	$ 1,305.41	$ -	0.00%	N/A	$ 1,322.35	$ -	0.00%	N/A	$ 1,340.17	$ -	0.00%	N/A	$ 1,358.89	$ -	0.00%
Silver	HDE	N/A	SUSF3075																
			Single	N/A	$ 435.27	$ -	0.00%	N/A	$ 440.92	$ -	0.00%	N/A	$ 446.86	$ -	0.00%	N/A	$ 453.10	$ -	0.00%
			Double	N/A	$ 870.54	$ -	0.00%	N/A	$ 881.84	$ -	0.00%	N/A	$ 893.72	$ -	0.00%	N/A	$ 906.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.96	$ -	0.00%	N/A	$ 749.57	$ -	0.00%	N/A	$ 759.67	$ -	0.00%	N/A	$ 770.28	$ -	0.00%
			Family	N/A	$ 1,240.52	$ -	0.00%	N/A	$ 1,256.62	$ -	0.00%	N/A	$ 1,273.56	$ -	0.00%	N/A	$ 1,291.35	$ -	0.00%
Silver	HDE	N/A	SUSF3077																
			Single	N/A	$ 434.65	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.23	$ -	0.00%	N/A	$ 452.46	$ -	0.00%
			Double	N/A	$ 869.31	$ -	0.00%	N/A	$ 880.59	$ -	0.00%	N/A	$ 892.46	$ -	0.00%	N/A	$ 904.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.91	$ -	0.00%	N/A	$ 748.50	$ -	0.00%	N/A	$ 758.59	$ -	0.00%	N/A	$ 769.19	$ -	0.00%
			Family	N/A	$ 1,238.76	$ -	0.00%	N/A	$ 1,254.84	$ -	0.00%	N/A	$ 1,271.75	$ -	0.00%	N/A	$ 1,289.52	$ -	0.00%
Silver	HDE	N/A	SUSF3078																
			Single	N/A	$ 439.62	$ -	0.00%	N/A	$ 445.33	$ -	0.00%	N/A	$ 451.33	$ -	0.00%	N/A	$ 457.63	$ -	0.00%
			Double	N/A	$ 879.24	$ -	0.00%	N/A	$ 890.65	$ -	0.00%	N/A	$ 902.65	$ -	0.00%	N/A	$ 915.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.35	$ -	0.00%	N/A	$ 757.05	$ -	0.00%	N/A	$ 767.25	$ -	0.00%	N/A	$ 777.97	$ -	0.00%
			Family	N/A	$ 1,252.91	$ -	0.00%	N/A	$ 1,269.18	$ -	0.00%	N/A	$ 1,286.28	$ -	0.00%	N/A	$ 1,304.25	$ -	0.00%
Silver	HDE	N/A	SUSF3079																
			Single	N/A	$ 447.00	$ -	0.00%	N/A	$ 452.81	$ -	0.00%	N/A	$ 458.91	$ -	0.00%	N/A	$ 465.32	$ -	0.00%
			Double	N/A	$ 894.01	$ -	0.00%	N/A	$ 905.61	$ -	0.00%	N/A	$ 917.82	$ -	0.00%	N/A	$ 930.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.91	$ -	0.00%	N/A	$ 769.77	$ -	0.00%	N/A	$ 780.15	$ -	0.00%	N/A	$ 791.04	$ -	0.00%
			Family	N/A	$ 1,273.96	$ -	0.00%	N/A	$ 1,290.50	$ -	0.00%	N/A	$ 1,307.89	$ -	0.00%	N/A	$ 1,326.16	$ -	0.00%
Silver	EPO	N/A	SUSF3080																
			Single	N/A	$ 448.82	$ -	0.00%	N/A	$ 454.64	$ -	0.00%	N/A	$ 460.77	$ -	0.00%	N/A	$ 467.21	$ -	0.00%
			Double	N/A	$ 897.63	$ -	0.00%	N/A	$ 909.29	$ -	0.00%	N/A	$ 921.54	$ -	0.00%	N/A	$ 934.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.99	$ -	0.00%	N/A	$ 772.89	$ -	0.00%	N/A	$ 783.31	$ -	0.00%	N/A	$ 794.25	$ -	0.00%
			Family	N/A	$ 1,279.13	$ -	0.00%	N/A	$ 1,295.73	$ -	0.00%	N/A	$ 1,313.19	$ -	0.00%	N/A	$ 1,331.54	$ -	0.00%
Silver	EPO	N/A	SUSF3081																
			Single	N/A	$ 439.34	$ -	0.00%	N/A	$ 445.04	$ -	0.00%	N/A	$ 451.04	$ -	0.00%	N/A	$ 457.34	$ -	0.00%
			Double	N/A	$ 878.68	$ -	0.00%	N/A	$ 890.09	$ -	0.00%	N/A	$ 902.08	$ -	0.00%	N/A	$ 914.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.88	$ -	0.00%	N/A	$ 756.57	$ -	0.00%	N/A	$ 766.77	$ -	0.00%	N/A	$ 777.48	$ -	0.00%
			Family	N/A	$ 1,252.12	$ -	0.00%	N/A	$ 1,268.37	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,303.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4074																
			Single	N/A	$ 383.09	$ -	0.00%	N/A	$ 388.07	$ -	0.00%	N/A	$ 393.29	$ -	0.00%	N/A	$ 398.79	$ -	0.00%
			Double	N/A	$ 766.18	$ -	0.00%	N/A	$ 776.13	$ -	0.00%	N/A	$ 786.59	$ -	0.00%	N/A	$ 797.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.26	$ -	0.00%	N/A	$ 659.71	$ -	0.00%	N/A	$ 668.60	$ -	0.00%	N/A	$ 677.94	$ -	0.00%
			Family	N/A	$ 1,091.81	$ -	0.00%	N/A	$ 1,105.99	$ -	0.00%	N/A	$ 1,120.89	$ -	0.00%	N/A	$ 1,136.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4076																
			Single	N/A	$ 376.39	$ -	0.00%	N/A	$ 381.28	$ -	0.00%	N/A	$ 386.41	$ -	0.00%	N/A	$ 391.81	$ -	0.00%
			Double	N/A	$ 752.78	$ -	0.00%	N/A	$ 762.55	$ -	0.00%	N/A	$ 772.83	$ -	0.00%	N/A	$ 783.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.86	$ -	0.00%	N/A	$ 648.17	$ -	0.00%	N/A	$ 656.90	$ -	0.00%	N/A	$ 666.08	$ -	0.00%
			Family	N/A	$ 1,072.71	$ -	0.00%	N/A	$ 1,086.64	$ -	0.00%	N/A	$ 1,101.28	$ -	0.00%	N/A	$ 1,116.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4077																
			Single	N/A	$ 377.84	$ -	0.00%	N/A	$ 382.75	$ -	0.00%	N/A	$ 387.91	$ -	0.00%	N/A	$ 393.32	$ -	0.00%
			Double	N/A	$ 755.69	$ -	0.00%	N/A	$ 765.50	$ -	0.00%	N/A	$ 775.81	$ -	0.00%	N/A	$ 786.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.33	$ -	0.00%	N/A	$ 650.67	$ -	0.00%	N/A	$ 659.44	$ -	0.00%	N/A	$ 668.65	$ -	0.00%
			Family	N/A	$ 1,076.85	$ -	0.00%	N/A	$ 1,090.83	$ -	0.00%	N/A	$ 1,105.53	$ -	0.00%	N/A	$ 1,120.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4078																
			Single	N/A	$ 377.55	$ -	0.00%	N/A	$ 382.45	$ -	0.00%	N/A	$ 387.61	$ -	0.00%	N/A	$ 393.02	$ -	0.00%
			Double	N/A	$ 755.10	$ -	0.00%	N/A	$ 764.91	$ -	0.00%	N/A	$ 775.21	$ -	0.00%	N/A	$ 786.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.84	$ -	0.00%	N/A	$ 650.17	$ -	0.00%	N/A	$ 658.93	$ -	0.00%	N/A	$ 668.14	$ -	0.00%
			Family	N/A	$ 1,076.02	$ -	0.00%	N/A	$ 1,089.99	$ -	0.00%	N/A	$ 1,104.68	$ -	0.00%	N/A	$ 1,120.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4079																
			Single	N/A	$ 379.57	$ -	0.00%	N/A	$ 384.50	$ -	0.00%	N/A	$ 389.68	$ -	0.00%	N/A	$ 395.12	$ -	0.00%
			Double	N/A	$ 759.14	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.36	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.27	$ -	0.00%	N/A	$ 653.65	$ -	0.00%	N/A	$ 662.45	$ -	0.00%	N/A	$ 671.71	$ -	0.00%
			Family	N/A	$ 1,081.78	$ -	0.00%	N/A	$ 1,095.82	$ -	0.00%	N/A	$ 1,110.59	$ -	0.00%	N/A	$ 1,126.10	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4080																
			Single	N/A	$ 384.77	$ -	0.00%	N/A	$ 389.77	$ -	0.00%	N/A	$ 395.02	$ -	0.00%	N/A	$ 400.54	$ -	0.00%
			Double	N/A	$ 769.55	$ -	0.00%	N/A	$ 779.54	$ -	0.00%	N/A	$ 790.04	$ -	0.00%	N/A	$ 801.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.12	$ -	0.00%	N/A	$ 662.61	$ -	0.00%	N/A	$ 671.54	$ -	0.00%	N/A	$ 680.92	$ -	0.00%
			Family	N/A	$ 1,096.61	$ -	0.00%	N/A	$ 1,110.84	$ -	0.00%	N/A	$ 1,125.81	$ -	0.00%	N/A	$ 1,141.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4081																
			Single	N/A	$ 378.83	$ -	0.00%	N/A	$ 383.74	$ -	0.00%	N/A	$ 388.91	$ -	0.00%	N/A	$ 394.35	$ -	0.00%
			Double	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.49	$ -	0.00%	N/A	$ 777.83	$ -	0.00%	N/A	$ 788.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.00	$ -	0.00%	N/A	$ 652.36	$ -	0.00%	N/A	$ 661.15	$ -	0.00%	N/A	$ 670.39	$ -	0.00%
			Family	N/A	$ 1,079.65	$ -	0.00%	N/A	$ 1,093.67	$ -	0.00%	N/A	$ 1,108.41	$ -	0.00%	N/A	$ 1,123.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4082																
			Single	N/A	$ 373.55	$ -	0.00%	N/A	$ 378.40	$ -	0.00%	N/A	$ 383.50	$ -	0.00%	N/A	$ 388.85	$ -	0.00%
			Double	N/A	$ 747.10	$ -	0.00%	N/A	$ 756.80	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.03	$ -	0.00%	N/A	$ 643.28	$ -	0.00%	N/A	$ 651.94	$ -	0.00%	N/A	$ 661.05	$ -	0.00%
			Family	N/A	$ 1,064.61	$ -	0.00%	N/A	$ 1,078.43	$ -	0.00%	N/A	$ 1,092.97	$ -	0.00%	N/A	$ 1,108.23	$ -	0.00%
Bronze	HDE	N/A	SUBF4084																
			Single	N/A	$ 375.54	$ -	0.00%	N/A	$ 380.41	$ -	0.00%	N/A	$ 385.54	$ -	0.00%	N/A	$ 390.92	$ -	0.00%
			Double	N/A	$ 751.07	$ -	0.00%	N/A	$ 760.82	$ -	0.00%	N/A	$ 771.07	$ -	0.00%	N/A	$ 781.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.41	$ -	0.00%	N/A	$ 646.70	$ -	0.00%	N/A	$ 655.41	$ -	0.00%	N/A	$ 664.57	$ -	0.00%
			Family	N/A	$ 1,070.28	$ -	0.00%	N/A	$ 1,084.17	$ -	0.00%	N/A	$ 1,098.78	$ -	0.00%	N/A	$ 1,114.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4085																
			Single	N/A	$ 378.90	$ -	0.00%	N/A	$ 383.82	$ -	0.00%	N/A	$ 388.99	$ -	0.00%	N/A	$ 394.43	$ -	0.00%
			Double	N/A	$ 757.80	$ -	0.00%	N/A	$ 767.64	$ -	0.00%	N/A	$ 777.98	$ -	0.00%	N/A	$ 788.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.13	$ -	0.00%	N/A	$ 652.49	$ -	0.00%	N/A	$ 661.29	$ -	0.00%	N/A	$ 670.52	$ -	0.00%
			Family	N/A	$ 1,079.87	$ -	0.00%	N/A	$ 1,093.89	$ -	0.00%	N/A	$ 1,108.63	$ -	0.00%	N/A	$ 1,124.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4087																
			Single	N/A	$ 362.49	$ -	0.00%	N/A	$ 367.19	$ -	0.00%	N/A	$ 372.14	$ -	0.00%	N/A	$ 377.34	$ -	0.00%
			Double	N/A	$ 724.98	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.29	$ -	0.00%	N/A	$ 754.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.23	$ -	0.00%	N/A	$ 624.23	$ -	0.00%	N/A	$ 632.64	$ -	0.00%	N/A	$ 641.48	$ -	0.00%
			Family	N/A	$ 1,033.09	$ -	0.00%	N/A	$ 1,046.50	$ -	0.00%	N/A	$ 1,060.61	$ -	0.00%	N/A	$ 1,075.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4088																
			Single	N/A	$ 366.21	$ -	0.00%	N/A	$ 370.97	$ -	0.00%	N/A	$ 375.97	$ -	0.00%	N/A	$ 381.22	$ -	0.00%
			Double	N/A	$ 732.43	$ -	0.00%	N/A	$ 741.94	$ -	0.00%	N/A	$ 751.93	$ -	0.00%	N/A	$ 762.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.56	$ -	0.00%	N/A	$ 630.64	$ -	0.00%	N/A	$ 639.14	$ -	0.00%	N/A	$ 648.07	$ -	0.00%
			Family	N/A	$ 1,043.71	$ -	0.00%	N/A	$ 1,057.26	$ -	0.00%	N/A	$ 1,071.50	$ -	0.00%	N/A	$ 1,086.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4089																
			Single	N/A	$ 371.82	$ -	0.00%	N/A	$ 376.64	$ -	0.00%	N/A	$ 381.72	$ -	0.00%	N/A	$ 387.05	$ -	0.00%
			Double	N/A	$ 743.63	$ -	0.00%	N/A	$ 753.29	$ -	0.00%	N/A	$ 763.44	$ -	0.00%	N/A	$ 774.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.09	$ -	0.00%	N/A	$ 640.29	$ -	0.00%	N/A	$ 648.92	$ -	0.00%	N/A	$ 657.99	$ -	0.00%
			Family	N/A	$ 1,059.68	$ -	0.00%	N/A	$ 1,073.43	$ -	0.00%	N/A	$ 1,087.90	$ -	0.00%	N/A	$ 1,103.09	$ -	0.00%
Bronze	HDE	N/A	SUBF4090																
			Single	N/A	$ 376.90	$ -	0.00%	N/A	$ 381.79	$ -	0.00%	N/A	$ 386.94	$ -	0.00%	N/A	$ 392.35	$ -	0.00%
			Double	N/A	$ 753.80	$ -	0.00%	N/A	$ 763.59	$ -	0.00%	N/A	$ 773.88	$ -	0.00%	N/A	$ 784.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.73	$ -	0.00%	N/A	$ 649.05	$ -	0.00%	N/A	$ 657.80	$ -	0.00%	N/A	$ 666.99	$ -	0.00%
			Family	N/A	$ 1,074.17	$ -	0.00%	N/A	$ 1,088.12	$ -	0.00%	N/A	$ 1,102.78	$ -	0.00%	N/A	$ 1,118.18	$ -	0.00%
Platinum	EPO	N/A	SUPF1072																
			Single	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.86	$ -	0.00%	N/A	$ 629.53	$ -	0.00%
			Double	N/A	$ 1,209.50	$ -	0.00%	N/A	$ 1,225.20	$ -	0.00%	N/A	$ 1,241.71	$ -	0.00%	N/A	$ 1,259.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.08	$ -	0.00%	N/A	$ 1,041.42	$ -	0.00%	N/A	$ 1,055.46	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%
			Family	N/A	$ 1,723.54	$ -	0.00%	N/A	$ 1,745.91	$ -	0.00%	N/A	$ 1,769.44	$ -	0.00%	N/A	$ 1,794.16	$ -	0.00%
Platinum	EPO	N/A	SUPF1073																
			Single	N/A	$ 632.16	$ -	0.00%	N/A	$ 640.36	$ -	0.00%	N/A	$ 648.99	$ -	0.00%	N/A	$ 658.06	$ -	0.00%
			Double	N/A	$ 1,264.31	$ -	0.00%	N/A	$ 1,280.72	$ -	0.00%	N/A	$ 1,297.98	$ -	0.00%	N/A	$ 1,316.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%	N/A	$ 1,103.29	$ -	0.00%	N/A	$ 1,118.70	$ -	0.00%
			Family	N/A	$ 1,801.64	$ -	0.00%	N/A	$ 1,825.03	$ -	0.00%	N/A	$ 1,849.63	$ -	0.00%	N/A	$ 1,875.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1074																
			Single	N/A	$ 609.54	$ -	0.00%	N/A	$ 617.45	$ -	0.00%	N/A	$ 625.77	$ -	0.00%	N/A	$ 634.51	$ -	0.00%
			Double	N/A	$ 1,219.07	$ -	0.00%	N/A	$ 1,234.90	$ -	0.00%	N/A	$ 1,251.54	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,036.21	$ -	0.00%	N/A	$ 1,049.66	$ -	0.00%	N/A	$ 1,063.81	$ -	0.00%	N/A	$ 1,078.67	$ -	0.00%
			Family	N/A	$ 1,737.18	$ -	0.00%	N/A	$ 1,759.73	$ -	0.00%	N/A	$ 1,783.44	$ -	0.00%	N/A	$ 1,808.35	$ -	0.00%
Platinum	EPO	N/A	SUPF1076																
			Single	N/A	$ 614.81	$ -	0.00%	N/A	$ 622.79	$ -	0.00%	N/A	$ 631.19	$ -	0.00%	N/A	$ 640.00	$ -	0.00%
			Double	N/A	$ 1,229.63	$ -	0.00%	N/A	$ 1,245.59	$ -	0.00%	N/A	$ 1,262.37	$ -	0.00%	N/A	$ 1,280.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.18	$ -	0.00%	N/A	$ 1,058.75	$ -	0.00%	N/A	$ 1,073.02	$ -	0.00%	N/A	$ 1,088.01	$ -	0.00%
			Family	N/A	$ 1,752.22	$ -	0.00%	N/A	$ 1,774.96	$ -	0.00%	N/A	$ 1,798.88	$ -	0.00%	N/A	$ 1,824.01	$ -	0.00%
Platinum	EPO	N/A	SUPF1077																
			Single	N/A	$ 629.77	$ -	0.00%	N/A	$ 637.94	$ -	0.00%	N/A	$ 646.54	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Double	N/A	$ 1,259.54	$ -	0.00%	N/A	$ 1,275.89	$ -	0.00%	N/A	$ 1,293.08	$ -	0.00%	N/A	$ 1,311.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.61	$ -	0.00%	N/A	$ 1,084.50	$ -	0.00%	N/A	$ 1,099.12	$ -	0.00%	N/A	$ 1,114.47	$ -	0.00%
			Family	N/A	$ 1,794.84	$ -	0.00%	N/A	$ 1,818.14	$ -	0.00%	N/A	$ 1,842.64	$ -	0.00%	N/A	$ 1,868.38	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1078																
			Single	N/A	$ 631.05	$ -	0.00%	N/A	$ 639.24	$ -	0.00%	N/A	$ 647.85	$ -	0.00%	N/A	$ 656.90	$ -	0.00%
			Double	N/A	$ 1,262.09	$ -	0.00%	N/A	$ 1,278.48	$ -	0.00%	N/A	$ 1,295.71	$ -	0.00%	N/A	$ 1,313.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,072.78	$ -	0.00%	N/A	$ 1,086.71	$ -	0.00%	N/A	$ 1,101.35	$ -	0.00%	N/A	$ 1,116.74	$ -	0.00%
			Family	N/A	$ 1,798.48	$ -	0.00%	N/A	$ 1,821.83	$ -	0.00%	N/A	$ 1,846.38	$ -	0.00%	N/A	$ 1,872.18	$ -	0.00%
Gold	EPO	N/A	SUGF2067																
			Single	N/A	$ 530.78	$ -	0.00%	N/A	$ 537.67	$ -	0.00%	N/A	$ 544.92	$ -	0.00%	N/A	$ 552.53	$ -	0.00%
			Double	N/A	$ 1,061.56	$ -	0.00%	N/A	$ 1,075.34	$ -	0.00%	N/A	$ 1,089.83	$ -	0.00%	N/A	$ 1,105.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.33	$ -	0.00%	N/A	$ 914.04	$ -	0.00%	N/A	$ 926.36	$ -	0.00%	N/A	$ 939.30	$ -	0.00%
			Family	N/A	$ 1,512.72	$ -	0.00%	N/A	$ 1,532.36	$ -	0.00%	N/A	$ 1,553.01	$ -	0.00%	N/A	$ 1,574.71	$ -	0.00%
Gold	EPO	N/A	SUGF2068																
			Single	N/A	$ 528.08	$ -	0.00%	N/A	$ 534.94	$ -	0.00%	N/A	$ 542.15	$ -	0.00%	N/A	$ 549.72	$ -	0.00%
			Double	N/A	$ 1,056.17	$ -	0.00%	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,099.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 897.74	$ -	0.00%	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.65	$ -	0.00%	N/A	$ 934.53	$ -	0.00%
			Family	N/A	$ 1,505.04	$ -	0.00%	N/A	$ 1,524.58	$ -	0.00%	N/A	$ 1,545.12	$ -	0.00%	N/A	$ 1,566.71	$ -	0.00%
Gold	EPO	N/A	SUGF2069																
			Single	N/A	$ 535.90	$ -	0.00%	N/A	$ 542.85	$ -	0.00%	N/A	$ 550.17	$ -	0.00%	N/A	$ 557.85	$ -	0.00%
			Double	N/A	$ 1,071.79	$ -	0.00%	N/A	$ 1,085.71	$ -	0.00%	N/A	$ 1,100.34	$ -	0.00%	N/A	$ 1,115.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.02	$ -	0.00%	N/A	$ 922.85	$ -	0.00%	N/A	$ 935.29	$ -	0.00%	N/A	$ 948.35	$ -	0.00%
			Family	N/A	$ 1,527.30	$ -	0.00%	N/A	$ 1,547.13	$ -	0.00%	N/A	$ 1,567.98	$ -	0.00%	N/A	$ 1,589.88	$ -	0.00%
Gold	EPO	N/A	SUGF2070																
			Single	N/A	$ 539.64	$ -	0.00%	N/A	$ 546.65	$ -	0.00%	N/A	$ 554.01	$ -	0.00%	N/A	$ 561.75	$ -	0.00%
			Double	N/A	$ 1,079.29	$ -	0.00%	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,108.03	$ -	0.00%	N/A	$ 1,123.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.39	$ -	0.00%	N/A	$ 929.30	$ -	0.00%	N/A	$ 941.83	$ -	0.00%	N/A	$ 954.98	$ -	0.00%
			Family	N/A	$ 1,537.98	$ -	0.00%	N/A	$ 1,557.95	$ -	0.00%	N/A	$ 1,578.94	$ -	0.00%	N/A	$ 1,601.00	$ -	0.00%
Gold	EPO	N/A	SUGF2072																
			Single	N/A	$ 551.38	$ -	0.00%	N/A	$ 558.54	$ -	0.00%	N/A	$ 566.06	$ -	0.00%	N/A	$ 573.97	$ -	0.00%
			Double	N/A	$ 1,102.76	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%	N/A	$ 1,132.13	$ -	0.00%	N/A	$ 1,147.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.34	$ -	0.00%	N/A	$ 949.51	$ -	0.00%	N/A	$ 962.31	$ -	0.00%	N/A	$ 975.75	$ -	0.00%
			Family	N/A	$ 1,571.43	$ -	0.00%	N/A	$ 1,591.83	$ -	0.00%	N/A	$ 1,613.28	$ -	0.00%	N/A	$ 1,635.82	$ -	0.00%
Gold	EPO	N/A	SUGF2073																
			Single	N/A	$ 546.61	$ -	0.00%	N/A	$ 553.71	$ -	0.00%	N/A	$ 561.17	$ -	0.00%	N/A	$ 569.01	$ -	0.00%
			Double	N/A	$ 1,093.23	$ -	0.00%	N/A	$ 1,107.42	$ -	0.00%	N/A	$ 1,122.34	$ -	0.00%	N/A	$ 1,138.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.25	$ -	0.00%	N/A	$ 941.31	$ -	0.00%	N/A	$ 953.99	$ -	0.00%	N/A	$ 967.32	$ -	0.00%
			Family	N/A	$ 1,557.85	$ -	0.00%	N/A	$ 1,578.08	$ -	0.00%	N/A	$ 1,599.34	$ -	0.00%	N/A	$ 1,621.68	$ -	0.00%
Gold	EPO	N/A	SUGF2074																
			Single	N/A	$ 546.59	$ -	0.00%	N/A	$ 553.68	$ -	0.00%	N/A	$ 561.14	$ -	0.00%	N/A	$ 568.98	$ -	0.00%
			Double	N/A	$ 1,093.17	$ -	0.00%	N/A	$ 1,107.36	$ -	0.00%	N/A	$ 1,122.29	$ -	0.00%	N/A	$ 1,137.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.20	$ -	0.00%	N/A	$ 941.26	$ -	0.00%	N/A	$ 953.94	$ -	0.00%	N/A	$ 967.27	$ -	0.00%
			Family	N/A	$ 1,557.77	$ -	0.00%	N/A	$ 1,577.99	$ -	0.00%	N/A	$ 1,599.26	$ -	0.00%	N/A	$ 1,621.60	$ -	0.00%
Gold	HDE	N/A	SUGF2076																
			Single	N/A	$ 536.68	$ -	0.00%	N/A	$ 543.64	$ -	0.00%	N/A	$ 550.97	$ -	0.00%	N/A	$ 558.66	$ -	0.00%
			Double	N/A	$ 1,073.35	$ -	0.00%	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,101.94	$ -	0.00%	N/A	$ 1,117.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.35	$ -	0.00%	N/A	$ 924.19	$ -	0.00%	N/A	$ 936.65	$ -	0.00%	N/A	$ 949.73	$ -	0.00%
			Family	N/A	$ 1,529.52	$ -	0.00%	N/A	$ 1,549.38	$ -	0.00%	N/A	$ 1,570.26	$ -	0.00%	N/A	$ 1,592.20	$ -	0.00%
Gold	EPO	N/A	SUGF2078																
			Single	N/A	$ 526.52	$ -	0.00%	N/A	$ 533.35	$ -	0.00%	N/A	$ 540.54	$ -	0.00%	N/A	$ 548.09	$ -	0.00%
			Double	N/A	$ 1,053.04	$ -	0.00%	N/A	$ 1,066.71	$ -	0.00%	N/A	$ 1,081.08	$ -	0.00%	N/A	$ 1,096.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.08	$ -	0.00%	N/A	$ 906.70	$ -	0.00%	N/A	$ 918.92	$ -	0.00%	N/A	$ 931.75	$ -	0.00%
			Family	N/A	$ 1,500.58	$ -	0.00%	N/A	$ 1,520.06	$ -	0.00%	N/A	$ 1,540.54	$ -	0.00%	N/A	$ 1,562.06	$ -	0.00%
Silver	EPO	N/A	SUSF3085																
			Single	N/A	$ 451.62	$ -	0.00%	N/A	$ 457.48	$ -	0.00%	N/A	$ 463.64	$ -	0.00%	N/A	$ 470.12	$ -	0.00%
			Double	N/A	$ 903.23	$ -	0.00%	N/A	$ 914.96	$ -	0.00%	N/A	$ 927.29	$ -	0.00%	N/A	$ 940.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.75	$ -	0.00%	N/A	$ 777.71	$ -	0.00%	N/A	$ 788.19	$ -	0.00%	N/A	$ 799.20	$ -	0.00%
			Family	N/A	$ 1,287.10	$ -	0.00%	N/A	$ 1,303.81	$ -	0.00%	N/A	$ 1,321.38	$ -	0.00%	N/A	$ 1,339.84	$ -	0.00%
Silver	EPO	N/A	SUSF3086																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.48	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.61	$ -	0.00%	N/A	$ 791.76	$ -	0.00%	N/A	$ 802.42	$ -	0.00%	N/A	$ 813.63	$ -	0.00%
			Family	N/A	$ 1,310.34	$ -	0.00%	N/A	$ 1,327.36	$ -	0.00%	N/A	$ 1,345.24	$ -	0.00%	N/A	$ 1,364.03	$ -	0.00%
Silver	EPO	N/A	SUSF3087																
			Single	N/A	$ 456.91	$ -	0.00%	N/A	$ 462.84	$ -	0.00%	N/A	$ 469.08	$ -	0.00%	N/A	$ 475.63	$ -	0.00%
			Double	N/A	$ 913.82	$ -	0.00%	N/A	$ 925.68	$ -	0.00%	N/A	$ 938.15	$ -	0.00%	N/A	$ 951.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.74	$ -	0.00%	N/A	$ 786.83	$ -	0.00%	N/A	$ 797.43	$ -	0.00%	N/A	$ 808.57	$ -	0.00%
			Family	N/A	$ 1,302.19	$ -	0.00%	N/A	$ 1,319.09	$ -	0.00%	N/A	$ 1,336.87	$ -	0.00%	N/A	$ 1,355.55	$ -	0.00%
Silver	HDE	N/A	SUSF3088																
			Single	N/A	$ 455.42	$ -	0.00%	N/A	$ 461.33	$ -	0.00%	N/A	$ 467.55	$ -	0.00%	N/A	$ 474.08	$ -	0.00%
			Double	N/A	$ 910.84	$ -	0.00%	N/A	$ 922.67	$ -	0.00%	N/A	$ 935.10	$ -	0.00%	N/A	$ 948.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.22	$ -	0.00%	N/A	$ 784.27	$ -	0.00%	N/A	$ 794.84	$ -	0.00%	N/A	$ 805.94	$ -	0.00%
			Family	N/A	$ 1,297.95	$ -	0.00%	N/A	$ 1,314.80	$ -	0.00%	N/A	$ 1,332.52	$ -	0.00%	N/A	$ 1,351.13	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3089																
			Single	N/A	$ 456.99	$ -	0.00%	N/A	$ 462.93	$ -	0.00%	N/A	$ 469.16	$ -	0.00%	N/A	$ 475.72	$ -	0.00%
			Double	N/A	$ 913.98	$ -	0.00%	N/A	$ 925.85	$ -	0.00%	N/A	$ 938.33	$ -	0.00%	N/A	$ 951.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.89	$ -	0.00%	N/A	$ 786.97	$ -	0.00%	N/A	$ 797.58	$ -	0.00%	N/A	$ 808.72	$ -	0.00%
			Family	N/A	$ 1,302.43	$ -	0.00%	N/A	$ 1,319.34	$ -	0.00%	N/A	$ 1,337.12	$ -	0.00%	N/A	$ 1,355.79	$ -	0.00%
Silver	HDE	N/A	SUSF3090																
			Single	N/A	$ 461.25	$ -	0.00%	N/A	$ 467.24	$ -	0.00%	N/A	$ 473.54	$ -	0.00%	N/A	$ 480.15	$ -	0.00%
			Double	N/A	$ 922.51	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.07	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 784.13	$ -	0.00%	N/A	$ 794.31	$ -	0.00%	N/A	$ 805.01	$ -	0.00%	N/A	$ 816.26	$ -	0.00%
			Family	N/A	$ 1,314.57	$ -	0.00%	N/A	$ 1,331.64	$ -	0.00%	N/A	$ 1,349.58	$ -	0.00%	N/A	$ 1,368.43	$ -	0.00%
Silver	HDE	N/A	SUSF3091																
			Single	N/A	$ 438.33	$ -	0.00%	N/A	$ 444.02	$ -	0.00%	N/A	$ 450.00	$ -	0.00%	N/A	$ 456.29	$ -	0.00%
			Double	N/A	$ 876.65	$ -	0.00%	N/A	$ 888.03	$ -	0.00%	N/A	$ 900.00	$ -	0.00%	N/A	$ 912.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.15	$ -	0.00%	N/A	$ 754.83	$ -	0.00%	N/A	$ 765.00	$ -	0.00%	N/A	$ 775.68	$ -	0.00%
			Family	N/A	$ 1,249.23	$ -	0.00%	N/A	$ 1,265.44	$ -	0.00%	N/A	$ 1,282.50	$ -	0.00%	N/A	$ 1,300.41	$ -	0.00%
Silver	HDE	N/A	SUSF3093																
			Single	N/A	$ 437.70	$ -	0.00%	N/A	$ 443.39	$ -	0.00%	N/A	$ 449.36	$ -	0.00%	N/A	$ 455.64	$ -	0.00%
			Double	N/A	$ 875.41	$ -	0.00%	N/A	$ 886.77	$ -	0.00%	N/A	$ 898.72	$ -	0.00%	N/A	$ 911.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.10	$ -	0.00%	N/A	$ 753.76	$ -	0.00%	N/A	$ 763.91	$ -	0.00%	N/A	$ 774.59	$ -	0.00%
			Family	N/A	$ 1,247.46	$ -	0.00%	N/A	$ 1,263.65	$ -	0.00%	N/A	$ 1,280.68	$ -	0.00%	N/A	$ 1,298.57	$ -	0.00%
Silver	HDE	N/A	SUSF3094																
			Single	N/A	$ 442.70	$ -	0.00%	N/A	$ 448.45	$ -	0.00%	N/A	$ 454.49	$ -	0.00%	N/A	$ 460.84	$ -	0.00%
			Double	N/A	$ 885.41	$ -	0.00%	N/A	$ 896.90	$ -	0.00%	N/A	$ 908.99	$ -	0.00%	N/A	$ 921.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.60	$ -	0.00%	N/A	$ 762.37	$ -	0.00%	N/A	$ 772.64	$ -	0.00%	N/A	$ 783.43	$ -	0.00%
			Family	N/A	$ 1,261.71	$ -	0.00%	N/A	$ 1,278.08	$ -	0.00%	N/A	$ 1,295.31	$ -	0.00%	N/A	$ 1,313.40	$ -	0.00%
Silver	HDE	N/A	SUSF3095																
			Single	N/A	$ 450.14	$ -	0.00%	N/A	$ 455.99	$ -	0.00%	N/A	$ 462.13	$ -	0.00%	N/A	$ 468.59	$ -	0.00%
			Double	N/A	$ 900.28	$ -	0.00%	N/A	$ 911.97	$ -	0.00%	N/A	$ 924.26	$ -	0.00%	N/A	$ 937.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.24	$ -	0.00%	N/A	$ 775.18	$ -	0.00%	N/A	$ 785.62	$ -	0.00%	N/A	$ 796.60	$ -	0.00%
			Family	N/A	$ 1,282.91	$ -	0.00%	N/A	$ 1,299.56	$ -	0.00%	N/A	$ 1,317.07	$ -	0.00%	N/A	$ 1,335.47	$ -	0.00%
Silver	EPO	N/A	SUSF3096																
			Single	N/A	$ 451.97	$ -	0.00%	N/A	$ 457.83	$ -	0.00%	N/A	$ 464.00	$ -	0.00%	N/A	$ 470.49	$ -	0.00%
			Double	N/A	$ 903.93	$ -	0.00%	N/A	$ 915.67	$ -	0.00%	N/A	$ 928.01	$ -	0.00%	N/A	$ 940.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.34	$ -	0.00%	N/A	$ 778.32	$ -	0.00%	N/A	$ 788.81	$ -	0.00%	N/A	$ 799.83	$ -	0.00%
			Family	N/A	$ 1,288.11	$ -	0.00%	N/A	$ 1,304.83	$ -	0.00%	N/A	$ 1,322.41	$ -	0.00%	N/A	$ 1,340.88	$ -	0.00%
Silver	EPO	N/A	SUSF3097																
			Single	N/A	$ 442.42	$ -	0.00%	N/A	$ 448.17	$ -	0.00%	N/A	$ 454.21	$ -	0.00%	N/A	$ 460.55	$ -	0.00%
			Double	N/A	$ 884.85	$ -	0.00%	N/A	$ 896.34	$ -	0.00%	N/A	$ 908.41	$ -	0.00%	N/A	$ 921.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.12	$ -	0.00%	N/A	$ 761.89	$ -	0.00%	N/A	$ 772.15	$ -	0.00%	N/A	$ 782.94	$ -	0.00%
			Family	N/A	$ 1,260.91	$ -	0.00%	N/A	$ 1,277.28	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,312.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4092																
			Single	N/A	$ 385.78	$ -	0.00%	N/A	$ 390.79	$ -	0.00%	N/A	$ 396.06	$ -	0.00%	N/A	$ 401.59	$ -	0.00%
			Double	N/A	$ 771.56	$ -	0.00%	N/A	$ 781.58	$ -	0.00%	N/A	$ 792.11	$ -	0.00%	N/A	$ 803.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.83	$ -	0.00%	N/A	$ 664.34	$ -	0.00%	N/A	$ 673.29	$ -	0.00%	N/A	$ 682.70	$ -	0.00%
			Family	N/A	$ 1,099.48	$ -	0.00%	N/A	$ 1,113.75	$ -	0.00%	N/A	$ 1,128.76	$ -	0.00%	N/A	$ 1,144.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4094																
			Single	N/A	$ 379.03	$ -	0.00%	N/A	$ 383.95	$ -	0.00%	N/A	$ 389.13	$ -	0.00%	N/A	$ 394.56	$ -	0.00%
			Double	N/A	$ 758.06	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 778.25	$ -	0.00%	N/A	$ 789.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.35	$ -	0.00%	N/A	$ 652.72	$ -	0.00%	N/A	$ 661.52	$ -	0.00%	N/A	$ 670.76	$ -	0.00%
			Family	N/A	$ 1,080.24	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.01	$ -	0.00%	N/A	$ 1,124.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4095																
			Single	N/A	$ 380.50	$ -	0.00%	N/A	$ 385.43	$ -	0.00%	N/A	$ 390.63	$ -	0.00%	N/A	$ 396.09	$ -	0.00%
			Double	N/A	$ 760.99	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.26	$ -	0.00%	N/A	$ 792.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.84	$ -	0.00%	N/A	$ 655.24	$ -	0.00%	N/A	$ 664.07	$ -	0.00%	N/A	$ 673.35	$ -	0.00%
			Family	N/A	$ 1,084.41	$ -	0.00%	N/A	$ 1,098.49	$ -	0.00%	N/A	$ 1,113.29	$ -	0.00%	N/A	$ 1,128.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4096																
			Single	N/A	$ 380.20	$ -	0.00%	N/A	$ 385.14	$ -	0.00%	N/A	$ 390.33	$ -	0.00%	N/A	$ 395.78	$ -	0.00%
			Double	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.27	$ -	0.00%	N/A	$ 780.65	$ -	0.00%	N/A	$ 791.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.34	$ -	0.00%	N/A	$ 654.73	$ -	0.00%	N/A	$ 663.56	$ -	0.00%	N/A	$ 672.83	$ -	0.00%
			Family	N/A	$ 1,083.58	$ -	0.00%	N/A	$ 1,097.64	$ -	0.00%	N/A	$ 1,112.43	$ -	0.00%	N/A	$ 1,127.97	$ -	0.00%
Bronze	HDE	N/A	SUBF4097																
			Single	N/A	$ 382.23	$ -	0.00%	N/A	$ 387.20	$ -	0.00%	N/A	$ 392.41	$ -	0.00%	N/A	$ 397.90	$ -	0.00%
			Double	N/A	$ 764.47	$ -	0.00%	N/A	$ 774.39	$ -	0.00%	N/A	$ 784.83	$ -	0.00%	N/A	$ 795.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.80	$ -	0.00%	N/A	$ 658.23	$ -	0.00%	N/A	$ 667.10	$ -	0.00%	N/A	$ 676.42	$ -	0.00%
			Family	N/A	$ 1,089.37	$ -	0.00%	N/A	$ 1,103.51	$ -	0.00%	N/A	$ 1,118.38	$ -	0.00%	N/A	$ 1,134.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4098																
			Single	N/A	$ 387.47	$ -	0.00%	N/A	$ 392.50	$ -	0.00%	N/A	$ 397.79	$ -	0.00%	N/A	$ 403.35	$ -	0.00%
			Double	N/A	$ 774.95	$ -	0.00%	N/A	$ 785.01	$ -	0.00%	N/A	$ 795.59	$ -	0.00%	N/A	$ 806.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.71	$ -	0.00%	N/A	$ 667.26	$ -	0.00%	N/A	$ 676.25	$ -	0.00%	N/A	$ 685.70	$ -	0.00%
			Family	N/A	$ 1,104.30	$ -	0.00%	N/A	$ 1,118.64	$ -	0.00%	N/A	$ 1,133.71	$ -	0.00%	N/A	$ 1,149.55	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4099																
			Single	N/A	$ 381.48	$ -	0.00%	N/A	$ 386.44	$ -	0.00%	N/A	$ 391.64	$ -	0.00%	N/A	$ 397.12	$ -	0.00%
			Double	N/A	$ 762.97	$ -	0.00%	N/A	$ 772.87	$ -	0.00%	N/A	$ 783.29	$ -	0.00%	N/A	$ 794.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.52	$ -	0.00%	N/A	$ 656.94	$ -	0.00%	N/A	$ 665.80	$ -	0.00%	N/A	$ 675.10	$ -	0.00%
			Family	N/A	$ 1,087.23	$ -	0.00%	N/A	$ 1,101.34	$ -	0.00%	N/A	$ 1,116.19	$ -	0.00%	N/A	$ 1,131.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4100																
			Single	N/A	$ 376.17	$ -	0.00%	N/A	$ 381.05	$ -	0.00%	N/A	$ 386.19	$ -	0.00%	N/A	$ 391.58	$ -	0.00%
			Double	N/A	$ 752.34	$ -	0.00%	N/A	$ 762.11	$ -	0.00%	N/A	$ 772.38	$ -	0.00%	N/A	$ 783.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.49	$ -	0.00%	N/A	$ 647.79	$ -	0.00%	N/A	$ 656.52	$ -	0.00%	N/A	$ 665.69	$ -	0.00%
			Family	N/A	$ 1,072.09	$ -	0.00%	N/A	$ 1,086.00	$ -	0.00%	N/A	$ 1,100.64	$ -	0.00%	N/A	$ 1,116.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4102																
			Single	N/A	$ 378.17	$ -	0.00%	N/A	$ 383.08	$ -	0.00%	N/A	$ 388.24	$ -	0.00%	N/A	$ 393.67	$ -	0.00%
			Double	N/A	$ 756.34	$ -	0.00%	N/A	$ 766.16	$ -	0.00%	N/A	$ 776.49	$ -	0.00%	N/A	$ 787.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.89	$ -	0.00%	N/A	$ 651.24	$ -	0.00%	N/A	$ 660.01	$ -	0.00%	N/A	$ 669.23	$ -	0.00%
			Family	N/A	$ 1,077.79	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%	N/A	$ 1,106.49	$ -	0.00%	N/A	$ 1,121.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4103																
			Single	N/A	$ 381.56	$ -	0.00%	N/A	$ 386.51	$ -	0.00%	N/A	$ 391.72	$ -	0.00%	N/A	$ 397.19	$ -	0.00%
			Double	N/A	$ 763.12	$ -	0.00%	N/A	$ 773.03	$ -	0.00%	N/A	$ 783.44	$ -	0.00%	N/A	$ 794.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.65	$ -	0.00%	N/A	$ 657.07	$ -	0.00%	N/A	$ 665.93	$ -	0.00%	N/A	$ 675.23	$ -	0.00%
			Family	N/A	$ 1,087.45	$ -	0.00%	N/A	$ 1,101.56	$ -	0.00%	N/A	$ 1,116.41	$ -	0.00%	N/A	$ 1,132.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4105																
			Single	N/A	$ 365.03	$ -	0.00%	N/A	$ 369.77	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.99	$ -	0.00%
			Double	N/A	$ 730.07	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.51	$ -	0.00%	N/A	$ 759.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.56	$ -	0.00%	N/A	$ 628.61	$ -	0.00%	N/A	$ 637.08	$ -	0.00%	N/A	$ 645.98	$ -	0.00%
			Family	N/A	$ 1,040.34	$ -	0.00%	N/A	$ 1,053.85	$ -	0.00%	N/A	$ 1,068.05	$ -	0.00%	N/A	$ 1,082.97	$ -	0.00%
Bronze	HDE	N/A	SUBF4106																
			Single	N/A	$ 368.78	$ -	0.00%	N/A	$ 373.57	$ -	0.00%	N/A	$ 378.61	$ -	0.00%	N/A	$ 383.89	$ -	0.00%
			Double	N/A	$ 737.57	$ -	0.00%	N/A	$ 747.14	$ -	0.00%	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.93	$ -	0.00%	N/A	$ 635.07	$ -	0.00%	N/A	$ 643.63	$ -	0.00%	N/A	$ 652.62	$ -	0.00%
			Family	N/A	$ 1,051.03	$ -	0.00%	N/A	$ 1,064.68	$ -	0.00%	N/A	$ 1,079.03	$ -	0.00%	N/A	$ 1,094.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4107																
			Single	N/A	$ 374.43	$ -	0.00%	N/A	$ 379.29	$ -	0.00%	N/A	$ 384.40	$ -	0.00%	N/A	$ 389.77	$ -	0.00%
			Double	N/A	$ 748.85	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.80	$ -	0.00%	N/A	$ 779.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 636.52	$ -	0.00%	N/A	$ 644.79	$ -	0.00%	N/A	$ 653.48	$ -	0.00%	N/A	$ 662.60	$ -	0.00%
			Family	N/A	$ 1,067.11	$ -	0.00%	N/A	$ 1,080.97	$ -	0.00%	N/A	$ 1,095.53	$ -	0.00%	N/A	$ 1,110.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4108																
			Single	N/A	$ 379.55	$ -	0.00%	N/A	$ 384.47	$ -	0.00%	N/A	$ 389.66	$ -	0.00%	N/A	$ 395.10	$ -	0.00%
			Double	N/A	$ 759.09	$ -	0.00%	N/A	$ 768.95	$ -	0.00%	N/A	$ 779.31	$ -	0.00%	N/A	$ 790.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.23	$ -	0.00%	N/A	$ 653.61	$ -	0.00%	N/A	$ 662.41	$ -	0.00%	N/A	$ 671.67	$ -	0.00%
			Family	N/A	$ 1,081.71	$ -	0.00%	N/A	$ 1,095.75	$ -	0.00%	N/A	$ 1,110.52	$ -	0.00%	N/A	$ 1,126.03	$ -	0.00%
Platinum	EPO	N/A	SUPF1086																
			Single	N/A	$ 600.54	$ -	0.00%	N/A	$ 608.33	$ -	0.00%	N/A	$ 616.53	$ -	0.00%	N/A	$ 625.14	$ -	0.00%
			Double	N/A	$ 1,201.07	$ -	0.00%	N/A	$ 1,216.66	$ -	0.00%	N/A	$ 1,233.06	$ -	0.00%	N/A	$ 1,250.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.91	$ -	0.00%	N/A	$ 1,034.16	$ -	0.00%	N/A	$ 1,048.10	$ -	0.00%	N/A	$ 1,062.74	$ -	0.00%
			Family	N/A	$ 1,711.53	$ -	0.00%	N/A	$ 1,733.74	$ -	0.00%	N/A	$ 1,757.11	$ -	0.00%	N/A	$ 1,781.65	$ -	0.00%
Platinum	EPO	N/A	SUPF1087																
			Single	N/A	$ 627.75	$ -	0.00%	N/A	$ 635.90	$ -	0.00%	N/A	$ 644.47	$ -	0.00%	N/A	$ 653.47	$ -	0.00%
			Double	N/A	$ 1,255.50	$ -	0.00%	N/A	$ 1,271.80	$ -	0.00%	N/A	$ 1,288.94	$ -	0.00%	N/A	$ 1,306.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,067.17	$ -	0.00%	N/A	$ 1,081.03	$ -	0.00%	N/A	$ 1,095.60	$ -	0.00%	N/A	$ 1,110.90	$ -	0.00%
			Family	N/A	$ 1,789.09	$ -	0.00%	N/A	$ 1,812.31	$ -	0.00%	N/A	$ 1,836.73	$ -	0.00%	N/A	$ 1,862.39	$ -	0.00%
Platinum	EPO	N/A	SUPF1088																
			Single	N/A	$ 605.29	$ -	0.00%	N/A	$ 613.14	$ -	0.00%	N/A	$ 621.41	$ -	0.00%	N/A	$ 630.09	$ -	0.00%
			Double	N/A	$ 1,210.57	$ -	0.00%	N/A	$ 1,226.29	$ -	0.00%	N/A	$ 1,242.81	$ -	0.00%	N/A	$ 1,260.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.99	$ -	0.00%	N/A	$ 1,042.35	$ -	0.00%	N/A	$ 1,056.39	$ -	0.00%	N/A	$ 1,071.15	$ -	0.00%
			Family	N/A	$ 1,725.07	$ -	0.00%	N/A	$ 1,747.46	$ -	0.00%	N/A	$ 1,771.01	$ -	0.00%	N/A	$ 1,795.75	$ -	0.00%
Platinum	EPO	N/A	SUPF1090																
			Single	N/A	$ 610.53	$ -	0.00%	N/A	$ 618.45	$ -	0.00%	N/A	$ 626.79	$ -	0.00%	N/A	$ 635.54	$ -	0.00%
			Double	N/A	$ 1,221.05	$ -	0.00%	N/A	$ 1,236.91	$ -	0.00%	N/A	$ 1,253.57	$ -	0.00%	N/A	$ 1,271.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.90	$ -	0.00%	N/A	$ 1,051.37	$ -	0.00%	N/A	$ 1,065.54	$ -	0.00%	N/A	$ 1,080.42	$ -	0.00%
			Family	N/A	$ 1,740.00	$ -	0.00%	N/A	$ 1,762.59	$ -	0.00%	N/A	$ 1,786.34	$ -	0.00%	N/A	$ 1,811.30	$ -	0.00%
Platinum	EPO	N/A	SUPF1091																
			Single	N/A	$ 625.38	$ -	0.00%	N/A	$ 633.50	$ -	0.00%	N/A	$ 642.03	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Double	N/A	$ 1,250.76	$ -	0.00%	N/A	$ 1,266.99	$ -	0.00%	N/A	$ 1,284.07	$ -	0.00%	N/A	$ 1,302.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.14	$ -	0.00%	N/A	$ 1,076.94	$ -	0.00%	N/A	$ 1,091.46	$ -	0.00%	N/A	$ 1,106.70	$ -	0.00%
			Family	N/A	$ 1,782.33	$ -	0.00%	N/A	$ 1,805.47	$ -	0.00%	N/A	$ 1,829.80	$ -	0.00%	N/A	$ 1,855.36	$ -	0.00%
Platinum	EPO	N/A	SUPF1092																
			Single	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.78	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Double	N/A	$ 1,253.30	$ -	0.00%	N/A	$ 1,269.57	$ -	0.00%	N/A	$ 1,286.68	$ -	0.00%	N/A	$ 1,304.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,065.30	$ -	0.00%	N/A	$ 1,079.13	$ -	0.00%	N/A	$ 1,093.67	$ -	0.00%	N/A	$ 1,108.95	$ -	0.00%
			Family	N/A	$ 1,785.95	$ -	0.00%	N/A	$ 1,809.13	$ -	0.00%	N/A	$ 1,833.51	$ -	0.00%	N/A	$ 1,859.13	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2080																
			Single	N/A	$ 527.08	$ -	0.00%	N/A	$ 533.92	$ -	0.00%	N/A	$ 541.12	$ -	0.00%	N/A	$ 548.68	$ -	0.00%
			Double	N/A	$ 1,054.16	$ -	0.00%	N/A	$ 1,067.85	$ -	0.00%	N/A	$ 1,082.24	$ -	0.00%	N/A	$ 1,097.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Family	N/A	$ 1,502.18	$ -	0.00%	N/A	$ 1,521.68	$ -	0.00%	N/A	$ 1,542.19	$ -	0.00%	N/A	$ 1,563.73	$ -	0.00%
Gold	EPO	N/A	SUGF2081																
			Single	N/A	$ 524.40	$ -	0.00%	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.37	$ -	0.00%	N/A	$ 545.89	$ -	0.00%
			Double	N/A	$ 1,048.81	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.74	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 891.49	$ -	0.00%	N/A	$ 903.06	$ -	0.00%	N/A	$ 915.23	$ -	0.00%	N/A	$ 928.01	$ -	0.00%
			Family	N/A	$ 1,494.55	$ -	0.00%	N/A	$ 1,513.95	$ -	0.00%	N/A	$ 1,534.35	$ -	0.00%	N/A	$ 1,555.79	$ -	0.00%
Gold	EPO	N/A	SUGF2082																
			Single	N/A	$ 532.16	$ -	0.00%	N/A	$ 539.07	$ -	0.00%	N/A	$ 546.33	$ -	0.00%	N/A	$ 553.97	$ -	0.00%
			Double	N/A	$ 1,064.32	$ -	0.00%	N/A	$ 1,078.14	$ -	0.00%	N/A	$ 1,092.67	$ -	0.00%	N/A	$ 1,107.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 904.67	$ -	0.00%	N/A	$ 916.42	$ -	0.00%	N/A	$ 928.77	$ -	0.00%	N/A	$ 941.74	$ -	0.00%
			Family	N/A	$ 1,516.66	$ -	0.00%	N/A	$ 1,536.35	$ -	0.00%	N/A	$ 1,557.05	$ -	0.00%	N/A	$ 1,578.80	$ -	0.00%
Gold	EPO	N/A	SUGF2083																
			Single	N/A	$ 535.88	$ -	0.00%	N/A	$ 542.84	$ -	0.00%	N/A	$ 550.15	$ -	0.00%	N/A	$ 557.84	$ -	0.00%
			Double	N/A	$ 1,071.76	$ -	0.00%	N/A	$ 1,085.68	$ -	0.00%	N/A	$ 1,100.31	$ -	0.00%	N/A	$ 1,115.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.00	$ -	0.00%	N/A	$ 922.82	$ -	0.00%	N/A	$ 935.26	$ -	0.00%	N/A	$ 948.33	$ -	0.00%
			Family	N/A	$ 1,527.26	$ -	0.00%	N/A	$ 1,547.09	$ -	0.00%	N/A	$ 1,567.94	$ -	0.00%	N/A	$ 1,589.84	$ -	0.00%
Gold	EPO	N/A	SUGF2085																
			Single	N/A	$ 547.54	$ -	0.00%	N/A	$ 554.64	$ -	0.00%	N/A	$ 562.12	$ -	0.00%	N/A	$ 569.97	$ -	0.00%
			Double	N/A	$ 1,095.07	$ -	0.00%	N/A	$ 1,109.29	$ -	0.00%	N/A	$ 1,124.24	$ -	0.00%	N/A	$ 1,139.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.81	$ -	0.00%	N/A	$ 942.89	$ -	0.00%	N/A	$ 955.60	$ -	0.00%	N/A	$ 968.95	$ -	0.00%
			Family	N/A	$ 1,560.48	$ -	0.00%	N/A	$ 1,580.73	$ -	0.00%	N/A	$ 1,602.04	$ -	0.00%	N/A	$ 1,624.42	$ -	0.00%
Gold	EPO	N/A	SUGF2086																
			Single	N/A	$ 542.80	$ -	0.00%	N/A	$ 549.85	$ -	0.00%	N/A	$ 557.26	$ -	0.00%	N/A	$ 565.05	$ -	0.00%
			Double	N/A	$ 1,085.61	$ -	0.00%	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,114.52	$ -	0.00%	N/A	$ 1,130.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.77	$ -	0.00%	N/A	$ 934.75	$ -	0.00%	N/A	$ 947.34	$ -	0.00%	N/A	$ 960.58	$ -	0.00%
			Family	N/A	$ 1,546.99	$ -	0.00%	N/A	$ 1,567.08	$ -	0.00%	N/A	$ 1,588.19	$ -	0.00%	N/A	$ 1,610.38	$ -	0.00%
Gold	EPO	N/A	SUGF2087																
			Single	N/A	$ 542.78	$ -	0.00%	N/A	$ 549.82	$ -	0.00%	N/A	$ 557.23	$ -	0.00%	N/A	$ 565.02	$ -	0.00%
			Double	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,099.65	$ -	0.00%	N/A	$ 1,114.46	$ -	0.00%	N/A	$ 1,130.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.72	$ -	0.00%	N/A	$ 934.70	$ -	0.00%	N/A	$ 947.29	$ -	0.00%	N/A	$ 960.53	$ -	0.00%
			Family	N/A	$ 1,546.91	$ -	0.00%	N/A	$ 1,566.99	$ -	0.00%	N/A	$ 1,588.11	$ -	0.00%	N/A	$ 1,610.30	$ -	0.00%
Gold	HDE	N/A	SUGF2089																
			Single	N/A	$ 532.93	$ -	0.00%	N/A	$ 539.85	$ -	0.00%	N/A	$ 547.13	$ -	0.00%	N/A	$ 554.77	$ -	0.00%
			Double	N/A	$ 1,065.87	$ -	0.00%	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.99	$ -	0.00%	N/A	$ 917.75	$ -	0.00%	N/A	$ 930.12	$ -	0.00%	N/A	$ 943.11	$ -	0.00%
			Family	N/A	$ 1,518.86	$ -	0.00%	N/A	$ 1,538.58	$ -	0.00%	N/A	$ 1,559.31	$ -	0.00%	N/A	$ 1,581.10	$ -	0.00%
Gold	EPO	N/A	SUGF2091																
			Single	N/A	$ 522.85	$ -	0.00%	N/A	$ 529.64	$ -	0.00%	N/A	$ 536.77	$ -	0.00%	N/A	$ 544.27	$ -	0.00%
			Double	N/A	$ 1,045.70	$ -	0.00%	N/A	$ 1,059.27	$ -	0.00%	N/A	$ 1,073.54	$ -	0.00%	N/A	$ 1,088.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.84	$ -	0.00%	N/A	$ 900.38	$ -	0.00%	N/A	$ 912.51	$ -	0.00%	N/A	$ 925.26	$ -	0.00%
			Family	N/A	$ 1,490.12	$ -	0.00%	N/A	$ 1,509.46	$ -	0.00%	N/A	$ 1,529.80	$ -	0.00%	N/A	$ 1,551.17	$ -	0.00%
Silver	EPO	N/A	SUSF3101																
			Single	N/A	$ 448.47	$ -	0.00%	N/A	$ 454.29	$ -	0.00%	N/A	$ 460.41	$ -	0.00%	N/A	$ 466.84	$ -	0.00%
			Double	N/A	$ 896.93	$ -	0.00%	N/A	$ 908.58	$ -	0.00%	N/A	$ 920.82	$ -	0.00%	N/A	$ 933.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.39	$ -	0.00%	N/A	$ 772.29	$ -	0.00%	N/A	$ 782.70	$ -	0.00%	N/A	$ 793.63	$ -	0.00%
			Family	N/A	$ 1,278.13	$ -	0.00%	N/A	$ 1,294.72	$ -	0.00%	N/A	$ 1,312.17	$ -	0.00%	N/A	$ 1,330.50	$ -	0.00%
Silver	EPO	N/A	SUSF3102																
			Single	N/A	$ 456.57	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.16	$ -	0.00%	N/A	$ 786.24	$ -	0.00%	N/A	$ 796.83	$ -	0.00%	N/A	$ 807.96	$ -	0.00%
			Family	N/A	$ 1,301.21	$ -	0.00%	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.87	$ -	0.00%	N/A	$ 1,354.53	$ -	0.00%
Silver	EPO	N/A	SUSF3103																
			Single	N/A	$ 453.72	$ -	0.00%	N/A	$ 459.61	$ -	0.00%	N/A	$ 465.81	$ -	0.00%	N/A	$ 472.31	$ -	0.00%
			Double	N/A	$ 907.45	$ -	0.00%	N/A	$ 919.23	$ -	0.00%	N/A	$ 931.62	$ -	0.00%	N/A	$ 944.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.33	$ -	0.00%	N/A	$ 781.34	$ -	0.00%	N/A	$ 791.87	$ -	0.00%	N/A	$ 802.93	$ -	0.00%
			Family	N/A	$ 1,293.11	$ -	0.00%	N/A	$ 1,309.90	$ -	0.00%	N/A	$ 1,327.55	$ -	0.00%	N/A	$ 1,346.10	$ -	0.00%
Silver	HDE	N/A	SUSF3104																
			Single	N/A	$ 452.25	$ -	0.00%	N/A	$ 458.12	$ -	0.00%	N/A	$ 464.29	$ -	0.00%	N/A	$ 470.78	$ -	0.00%
			Double	N/A	$ 904.49	$ -	0.00%	N/A	$ 916.24	$ -	0.00%	N/A	$ 928.58	$ -	0.00%	N/A	$ 941.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.82	$ -	0.00%	N/A	$ 778.80	$ -	0.00%	N/A	$ 789.30	$ -	0.00%	N/A	$ 800.32	$ -	0.00%
			Family	N/A	$ 1,288.90	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%	N/A	$ 1,323.23	$ -	0.00%	N/A	$ 1,341.72	$ -	0.00%
Silver	HDE	N/A	SUSF3105																
			Single	N/A	$ 453.81	$ -	0.00%	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.89	$ -	0.00%	N/A	$ 472.40	$ -	0.00%
			Double	N/A	$ 907.61	$ -	0.00%	N/A	$ 919.40	$ -	0.00%	N/A	$ 931.79	$ -	0.00%	N/A	$ 944.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.47	$ -	0.00%	N/A	$ 781.49	$ -	0.00%	N/A	$ 792.02	$ -	0.00%	N/A	$ 803.08	$ -	0.00%
			Family	N/A	$ 1,293.35	$ -	0.00%	N/A	$ 1,310.14	$ -	0.00%	N/A	$ 1,327.79	$ -	0.00%	N/A	$ 1,346.34	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3106																
			Single	N/A	$ 458.04	$ -	0.00%	N/A	$ 463.98	$ -	0.00%	N/A	$ 470.24	$ -	0.00%	N/A	$ 476.81	$ -	0.00%
			Double	N/A	$ 916.08	$ -	0.00%	N/A	$ 927.97	$ -	0.00%	N/A	$ 940.47	$ -	0.00%	N/A	$ 953.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.66	$ -	0.00%	N/A	$ 788.77	$ -	0.00%	N/A	$ 799.40	$ -	0.00%	N/A	$ 810.57	$ -	0.00%
			Family	N/A	$ 1,305.41	$ -	0.00%	N/A	$ 1,322.35	$ -	0.00%	N/A	$ 1,340.17	$ -	0.00%	N/A	$ 1,358.89	$ -	0.00%
Silver	HDE	N/A	SUSF3107																
			Single	N/A	$ 435.27	$ -	0.00%	N/A	$ 440.92	$ -	0.00%	N/A	$ 446.86	$ -	0.00%	N/A	$ 453.10	$ -	0.00%
			Double	N/A	$ 870.54	$ -	0.00%	N/A	$ 881.84	$ -	0.00%	N/A	$ 893.72	$ -	0.00%	N/A	$ 906.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.96	$ -	0.00%	N/A	$ 749.57	$ -	0.00%	N/A	$ 759.67	$ -	0.00%	N/A	$ 770.28	$ -	0.00%
			Family	N/A	$ 1,240.52	$ -	0.00%	N/A	$ 1,256.62	$ -	0.00%	N/A	$ 1,273.56	$ -	0.00%	N/A	$ 1,291.35	$ -	0.00%
Silver	HDE	N/A	SUSF3109																
			Single	N/A	$ 434.65	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.23	$ -	0.00%	N/A	$ 452.46	$ -	0.00%
			Double	N/A	$ 869.31	$ -	0.00%	N/A	$ 880.59	$ -	0.00%	N/A	$ 892.46	$ -	0.00%	N/A	$ 904.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.91	$ -	0.00%	N/A	$ 748.50	$ -	0.00%	N/A	$ 758.59	$ -	0.00%	N/A	$ 769.19	$ -	0.00%
			Family	N/A	$ 1,238.76	$ -	0.00%	N/A	$ 1,254.84	$ -	0.00%	N/A	$ 1,271.75	$ -	0.00%	N/A	$ 1,289.52	$ -	0.00%
Silver	HDE	N/A	SUSF3110																
			Single	N/A	$ 439.62	$ -	0.00%	N/A	$ 445.33	$ -	0.00%	N/A	$ 451.33	$ -	0.00%	N/A	$ 457.63	$ -	0.00%
			Double	N/A	$ 879.24	$ -	0.00%	N/A	$ 890.65	$ -	0.00%	N/A	$ 902.65	$ -	0.00%	N/A	$ 915.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.35	$ -	0.00%	N/A	$ 757.05	$ -	0.00%	N/A	$ 767.25	$ -	0.00%	N/A	$ 777.97	$ -	0.00%
			Family	N/A	$ 1,252.91	$ -	0.00%	N/A	$ 1,269.18	$ -	0.00%	N/A	$ 1,286.28	$ -	0.00%	N/A	$ 1,304.25	$ -	0.00%
Silver	HDE	N/A	SUSF3111																
			Single	N/A	$ 447.00	$ -	0.00%	N/A	$ 452.81	$ -	0.00%	N/A	$ 458.91	$ -	0.00%	N/A	$ 465.32	$ -	0.00%
			Double	N/A	$ 894.01	$ -	0.00%	N/A	$ 905.61	$ -	0.00%	N/A	$ 917.82	$ -	0.00%	N/A	$ 930.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.91	$ -	0.00%	N/A	$ 769.77	$ -	0.00%	N/A	$ 780.15	$ -	0.00%	N/A	$ 791.04	$ -	0.00%
			Family	N/A	$ 1,273.96	$ -	0.00%	N/A	$ 1,290.50	$ -	0.00%	N/A	$ 1,307.89	$ -	0.00%	N/A	$ 1,326.16	$ -	0.00%
Silver	EPO	N/A	SUSF3112																
			Single	N/A	$ 448.82	$ -	0.00%	N/A	$ 454.64	$ -	0.00%	N/A	$ 460.77	$ -	0.00%	N/A	$ 467.21	$ -	0.00%
			Double	N/A	$ 897.63	$ -	0.00%	N/A	$ 909.29	$ -	0.00%	N/A	$ 921.54	$ -	0.00%	N/A	$ 934.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.99	$ -	0.00%	N/A	$ 772.89	$ -	0.00%	N/A	$ 783.31	$ -	0.00%	N/A	$ 794.25	$ -	0.00%
			Family	N/A	$ 1,279.13	$ -	0.00%	N/A	$ 1,295.73	$ -	0.00%	N/A	$ 1,313.19	$ -	0.00%	N/A	$ 1,331.54	$ -	0.00%
Silver	EPO	N/A	SUSF3113																
			Single	N/A	$ 439.34	$ -	0.00%	N/A	$ 445.04	$ -	0.00%	N/A	$ 451.04	$ -	0.00%	N/A	$ 457.34	$ -	0.00%
			Double	N/A	$ 878.68	$ -	0.00%	N/A	$ 890.09	$ -	0.00%	N/A	$ 902.08	$ -	0.00%	N/A	$ 914.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.88	$ -	0.00%	N/A	$ 756.57	$ -	0.00%	N/A	$ 766.77	$ -	0.00%	N/A	$ 777.48	$ -	0.00%
			Family	N/A	$ 1,252.12	$ -	0.00%	N/A	$ 1,268.37	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,303.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4110																
			Single	N/A	$ 383.09	$ -	0.00%	N/A	$ 388.07	$ -	0.00%	N/A	$ 393.29	$ -	0.00%	N/A	$ 398.79	$ -	0.00%
			Double	N/A	$ 766.18	$ -	0.00%	N/A	$ 776.13	$ -	0.00%	N/A	$ 786.59	$ -	0.00%	N/A	$ 797.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.26	$ -	0.00%	N/A	$ 659.71	$ -	0.00%	N/A	$ 668.60	$ -	0.00%	N/A	$ 677.94	$ -	0.00%
			Family	N/A	$ 1,091.81	$ -	0.00%	N/A	$ 1,105.99	$ -	0.00%	N/A	$ 1,120.89	$ -	0.00%	N/A	$ 1,136.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4112																
			Single	N/A	$ 376.39	$ -	0.00%	N/A	$ 381.28	$ -	0.00%	N/A	$ 386.41	$ -	0.00%	N/A	$ 391.81	$ -	0.00%
			Double	N/A	$ 752.78	$ -	0.00%	N/A	$ 762.55	$ -	0.00%	N/A	$ 772.83	$ -	0.00%	N/A	$ 783.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.86	$ -	0.00%	N/A	$ 648.17	$ -	0.00%	N/A	$ 656.90	$ -	0.00%	N/A	$ 666.08	$ -	0.00%
			Family	N/A	$ 1,072.71	$ -	0.00%	N/A	$ 1,086.64	$ -	0.00%	N/A	$ 1,101.28	$ -	0.00%	N/A	$ 1,116.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4113																
			Single	N/A	$ 377.84	$ -	0.00%	N/A	$ 382.75	$ -	0.00%	N/A	$ 387.91	$ -	0.00%	N/A	$ 393.32	$ -	0.00%
			Double	N/A	$ 755.69	$ -	0.00%	N/A	$ 765.50	$ -	0.00%	N/A	$ 775.81	$ -	0.00%	N/A	$ 786.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.33	$ -	0.00%	N/A	$ 650.67	$ -	0.00%	N/A	$ 659.44	$ -	0.00%	N/A	$ 668.65	$ -	0.00%
			Family	N/A	$ 1,076.85	$ -	0.00%	N/A	$ 1,090.83	$ -	0.00%	N/A	$ 1,105.53	$ -	0.00%	N/A	$ 1,120.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4114																
			Single	N/A	$ 377.55	$ -	0.00%	N/A	$ 382.45	$ -	0.00%	N/A	$ 387.61	$ -	0.00%	N/A	$ 393.02	$ -	0.00%
			Double	N/A	$ 755.10	$ -	0.00%	N/A	$ 764.91	$ -	0.00%	N/A	$ 775.21	$ -	0.00%	N/A	$ 786.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.84	$ -	0.00%	N/A	$ 650.17	$ -	0.00%	N/A	$ 658.93	$ -	0.00%	N/A	$ 668.14	$ -	0.00%
			Family	N/A	$ 1,076.02	$ -	0.00%	N/A	$ 1,089.99	$ -	0.00%	N/A	$ 1,104.68	$ -	0.00%	N/A	$ 1,120.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4115																
			Single	N/A	$ 379.57	$ -	0.00%	N/A	$ 384.50	$ -	0.00%	N/A	$ 389.68	$ -	0.00%	N/A	$ 395.12	$ -	0.00%
			Double	N/A	$ 759.14	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.36	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.27	$ -	0.00%	N/A	$ 653.65	$ -	0.00%	N/A	$ 662.45	$ -	0.00%	N/A	$ 671.71	$ -	0.00%
			Family	N/A	$ 1,081.78	$ -	0.00%	N/A	$ 1,095.82	$ -	0.00%	N/A	$ 1,110.59	$ -	0.00%	N/A	$ 1,126.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4116																
			Single	N/A	$ 384.77	$ -	0.00%	N/A	$ 389.77	$ -	0.00%	N/A	$ 395.02	$ -	0.00%	N/A	$ 400.54	$ -	0.00%
			Double	N/A	$ 769.55	$ -	0.00%	N/A	$ 779.54	$ -	0.00%	N/A	$ 790.04	$ -	0.00%	N/A	$ 801.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.12	$ -	0.00%	N/A	$ 662.61	$ -	0.00%	N/A	$ 671.54	$ -	0.00%	N/A	$ 680.92	$ -	0.00%
			Family	N/A	$ 1,096.61	$ -	0.00%	N/A	$ 1,110.84	$ -	0.00%	N/A	$ 1,125.81	$ -	0.00%	N/A	$ 1,141.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4117																
			Single	N/A	$ 378.83	$ -	0.00%	N/A	$ 383.74	$ -	0.00%	N/A	$ 388.91	$ -	0.00%	N/A	$ 394.35	$ -	0.00%
			Double	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.49	$ -	0.00%	N/A	$ 777.83	$ -	0.00%	N/A	$ 788.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.00	$ -	0.00%	N/A	$ 652.36	$ -	0.00%	N/A	$ 661.15	$ -	0.00%	N/A	$ 670.39	$ -	0.00%
			Family	N/A	$ 1,079.65	$ -	0.00%	N/A	$ 1,093.67	$ -	0.00%	N/A	$ 1,108.41	$ -	0.00%	N/A	$ 1,123.89	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4118																
			Single	N/A	$ 373.55	$ -	0.00%	N/A	$ 378.40	$ -	0.00%	N/A	$ 383.50	$ -	0.00%	N/A	$ 388.85	$ -	0.00%
			Double	N/A	$ 747.10	$ -	0.00%	N/A	$ 756.80	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.03	$ -	0.00%	N/A	$ 643.28	$ -	0.00%	N/A	$ 651.94	$ -	0.00%	N/A	$ 661.05	$ -	0.00%
			Family	N/A	$ 1,064.61	$ -	0.00%	N/A	$ 1,078.43	$ -	0.00%	N/A	$ 1,092.97	$ -	0.00%	N/A	$ 1,108.23	$ -	0.00%
Bronze	HDE	N/A	SUBF4120																
			Single	N/A	$ 375.54	$ -	0.00%	N/A	$ 380.41	$ -	0.00%	N/A	$ 385.54	$ -	0.00%	N/A	$ 390.92	$ -	0.00%
			Double	N/A	$ 751.07	$ -	0.00%	N/A	$ 760.82	$ -	0.00%	N/A	$ 771.07	$ -	0.00%	N/A	$ 781.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.41	$ -	0.00%	N/A	$ 646.70	$ -	0.00%	N/A	$ 655.41	$ -	0.00%	N/A	$ 664.57	$ -	0.00%
			Family	N/A	$ 1,070.28	$ -	0.00%	N/A	$ 1,084.17	$ -	0.00%	N/A	$ 1,098.78	$ -	0.00%	N/A	$ 1,114.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4121																
			Single	N/A	$ 378.90	$ -	0.00%	N/A	$ 383.82	$ -	0.00%	N/A	$ 388.99	$ -	0.00%	N/A	$ 394.43	$ -	0.00%
			Double	N/A	$ 757.80	$ -	0.00%	N/A	$ 767.64	$ -	0.00%	N/A	$ 777.98	$ -	0.00%	N/A	$ 788.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.13	$ -	0.00%	N/A	$ 652.49	$ -	0.00%	N/A	$ 661.29	$ -	0.00%	N/A	$ 670.52	$ -	0.00%
			Family	N/A	$ 1,079.87	$ -	0.00%	N/A	$ 1,093.89	$ -	0.00%	N/A	$ 1,108.63	$ -	0.00%	N/A	$ 1,124.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4123																
			Single	N/A	$ 362.49	$ -	0.00%	N/A	$ 367.19	$ -	0.00%	N/A	$ 372.14	$ -	0.00%	N/A	$ 377.34	$ -	0.00%
			Double	N/A	$ 724.98	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.29	$ -	0.00%	N/A	$ 754.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.23	$ -	0.00%	N/A	$ 624.23	$ -	0.00%	N/A	$ 632.64	$ -	0.00%	N/A	$ 641.48	$ -	0.00%
			Family	N/A	$ 1,033.09	$ -	0.00%	N/A	$ 1,046.50	$ -	0.00%	N/A	$ 1,060.61	$ -	0.00%	N/A	$ 1,075.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4124																
			Single	N/A	$ 366.21	$ -	0.00%	N/A	$ 370.97	$ -	0.00%	N/A	$ 375.97	$ -	0.00%	N/A	$ 381.22	$ -	0.00%
			Double	N/A	$ 732.43	$ -	0.00%	N/A	$ 741.94	$ -	0.00%	N/A	$ 751.93	$ -	0.00%	N/A	$ 762.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.56	$ -	0.00%	N/A	$ 630.64	$ -	0.00%	N/A	$ 639.14	$ -	0.00%	N/A	$ 648.07	$ -	0.00%
			Family	N/A	$ 1,043.71	$ -	0.00%	N/A	$ 1,057.26	$ -	0.00%	N/A	$ 1,071.50	$ -	0.00%	N/A	$ 1,086.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4125																
			Single	N/A	$ 371.82	$ -	0.00%	N/A	$ 376.64	$ -	0.00%	N/A	$ 381.72	$ -	0.00%	N/A	$ 387.05	$ -	0.00%
			Double	N/A	$ 743.63	$ -	0.00%	N/A	$ 753.29	$ -	0.00%	N/A	$ 763.44	$ -	0.00%	N/A	$ 774.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.09	$ -	0.00%	N/A	$ 640.29	$ -	0.00%	N/A	$ 648.92	$ -	0.00%	N/A	$ 657.99	$ -	0.00%
			Family	N/A	$ 1,059.68	$ -	0.00%	N/A	$ 1,073.43	$ -	0.00%	N/A	$ 1,087.90	$ -	0.00%	N/A	$ 1,103.09	$ -	0.00%
Bronze	HDE	N/A	SUBF4126																
			Single	N/A	$ 376.90	$ -	0.00%	N/A	$ 381.79	$ -	0.00%	N/A	$ 386.94	$ -	0.00%	N/A	$ 392.35	$ -	0.00%
			Double	N/A	$ 753.80	$ -	0.00%	N/A	$ 763.59	$ -	0.00%	N/A	$ 773.88	$ -	0.00%	N/A	$ 784.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.73	$ -	0.00%	N/A	$ 649.05	$ -	0.00%	N/A	$ 657.80	$ -	0.00%	N/A	$ 666.99	$ -	0.00%
			Family	N/A	$ 1,074.17	$ -	0.00%	N/A	$ 1,088.12	$ -	0.00%	N/A	$ 1,102.78	$ -	0.00%	N/A	$ 1,118.18	$ -	0.00%
Platinum	EPO	N/A	SUPF1100																
			Single	N/A	$ 586.46	$ -	0.00%	N/A	$ 594.07	$ -	0.00%	N/A	$ 602.08	$ -	0.00%	N/A	$ 610.49	$ -	0.00%
			Double	N/A	$ 1,172.92	$ -	0.00%	N/A	$ 1,188.15	$ -	0.00%	N/A	$ 1,204.16	$ -	0.00%	N/A	$ 1,220.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.98	$ -	0.00%	N/A	$ 1,009.93	$ -	0.00%	N/A	$ 1,023.53	$ -	0.00%	N/A	$ 1,037.83	$ -	0.00%
			Family	N/A	$ 1,671.41	$ -	0.00%	N/A	$ 1,693.11	$ -	0.00%	N/A	$ 1,715.93	$ -	0.00%	N/A	$ 1,739.90	$ -	0.00%
Platinum	EPO	N/A	SUPF1101																
			Single	N/A	$ 613.04	$ -	0.00%	N/A	$ 620.99	$ -	0.00%	N/A	$ 629.36	$ -	0.00%	N/A	$ 638.16	$ -	0.00%
			Double	N/A	$ 1,226.07	$ -	0.00%	N/A	$ 1,241.99	$ -	0.00%	N/A	$ 1,258.73	$ -	0.00%	N/A	$ 1,276.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,042.16	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,069.92	$ -	0.00%	N/A	$ 1,084.86	$ -	0.00%
			Family	N/A	$ 1,747.15	$ -	0.00%	N/A	$ 1,769.84	$ -	0.00%	N/A	$ 1,793.68	$ -	0.00%	N/A	$ 1,818.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1102																
			Single	N/A	$ 591.10	$ -	0.00%	N/A	$ 598.77	$ -	0.00%	N/A	$ 606.84	$ -	0.00%	N/A	$ 615.32	$ -	0.00%
			Double	N/A	$ 1,182.20	$ -	0.00%	N/A	$ 1,197.55	$ -	0.00%	N/A	$ 1,213.68	$ -	0.00%	N/A	$ 1,230.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,004.87	$ -	0.00%	N/A	$ 1,017.92	$ -	0.00%	N/A	$ 1,031.63	$ -	0.00%	N/A	$ 1,046.04	$ -	0.00%
			Family	N/A	$ 1,684.64	$ -	0.00%	N/A	$ 1,706.50	$ -	0.00%	N/A	$ 1,729.50	$ -	0.00%	N/A	$ 1,753.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1104																
			Single	N/A	$ 596.22	$ -	0.00%	N/A	$ 603.96	$ -	0.00%	N/A	$ 612.10	$ -	0.00%	N/A	$ 620.65	$ -	0.00%
			Double	N/A	$ 1,192.44	$ -	0.00%	N/A	$ 1,207.92	$ -	0.00%	N/A	$ 1,224.19	$ -	0.00%	N/A	$ 1,241.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,013.57	$ -	0.00%	N/A	$ 1,026.73	$ -	0.00%	N/A	$ 1,040.56	$ -	0.00%	N/A	$ 1,055.10	$ -	0.00%
			Family	N/A	$ 1,699.22	$ -	0.00%	N/A	$ 1,721.28	$ -	0.00%	N/A	$ 1,744.48	$ -	0.00%	N/A	$ 1,768.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1105																
			Single	N/A	$ 610.72	$ -	0.00%	N/A	$ 618.65	$ -	0.00%	N/A	$ 626.99	$ -	0.00%	N/A	$ 635.74	$ -	0.00%
			Double	N/A	$ 1,221.44	$ -	0.00%	N/A	$ 1,237.30	$ -	0.00%	N/A	$ 1,253.97	$ -	0.00%	N/A	$ 1,271.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,038.23	$ -	0.00%	N/A	$ 1,051.70	$ -	0.00%	N/A	$ 1,065.88	$ -	0.00%	N/A	$ 1,080.77	$ -	0.00%
			Family	N/A	$ 1,740.56	$ -	0.00%	N/A	$ 1,763.15	$ -	0.00%	N/A	$ 1,786.91	$ -	0.00%	N/A	$ 1,811.87	$ -	0.00%
Platinum	EPO	N/A	SUPF1106																
			Single	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.91	$ -	0.00%	N/A	$ 628.26	$ -	0.00%	N/A	$ 637.04	$ -	0.00%
			Double	N/A	$ 1,223.92	$ -	0.00%	N/A	$ 1,239.81	$ -	0.00%	N/A	$ 1,256.52	$ -	0.00%	N/A	$ 1,274.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,040.33	$ -	0.00%	N/A	$ 1,053.84	$ -	0.00%	N/A	$ 1,068.04	$ -	0.00%	N/A	$ 1,082.96	$ -	0.00%
			Family	N/A	$ 1,744.09	$ -	0.00%	N/A	$ 1,766.73	$ -	0.00%	N/A	$ 1,790.54	$ -	0.00%	N/A	$ 1,815.55	$ -	0.00%
Gold	EPO	N/A	SUGF2093																
			Single	N/A	$ 514.73	$ -	0.00%	N/A	$ 521.41	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.82	$ -	0.00%
			Double	N/A	$ 1,029.45	$ -	0.00%	N/A	$ 1,042.82	$ -	0.00%	N/A	$ 1,056.87	$ -	0.00%	N/A	$ 1,071.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 875.04	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.34	$ -	0.00%	N/A	$ 910.89	$ -	0.00%
			Family	N/A	$ 1,466.97	$ -	0.00%	N/A	$ 1,486.02	$ -	0.00%	N/A	$ 1,506.04	$ -	0.00%	N/A	$ 1,527.08	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2094																
			Single	N/A	$ 512.11	$ -	0.00%	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.75	$ -	0.00%	N/A	$ 533.10	$ -	0.00%
			Double	N/A	$ 1,024.23	$ -	0.00%	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,051.50	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 870.59	$ -	0.00%	N/A	$ 881.89	$ -	0.00%	N/A	$ 893.78	$ -	0.00%	N/A	$ 906.26	$ -	0.00%
			Family	N/A	$ 1,459.52	$ -	0.00%	N/A	$ 1,478.47	$ -	0.00%	N/A	$ 1,498.39	$ -	0.00%	N/A	$ 1,519.32	$ -	0.00%
Gold	EPO	N/A	SUGF2095																
			Single	N/A	$ 519.69	$ -	0.00%	N/A	$ 526.43	$ -	0.00%	N/A	$ 533.53	$ -	0.00%	N/A	$ 540.98	$ -	0.00%
			Double	N/A	$ 1,039.38	$ -	0.00%	N/A	$ 1,052.87	$ -	0.00%	N/A	$ 1,067.06	$ -	0.00%	N/A	$ 1,081.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 883.47	$ -	0.00%	N/A	$ 894.94	$ -	0.00%	N/A	$ 907.00	$ -	0.00%	N/A	$ 919.67	$ -	0.00%
			Family	N/A	$ 1,481.11	$ -	0.00%	N/A	$ 1,500.34	$ -	0.00%	N/A	$ 1,520.56	$ -	0.00%	N/A	$ 1,541.80	$ -	0.00%
Gold	EPO	N/A	SUGF2096																
			Single	N/A	$ 523.32	$ -	0.00%	N/A	$ 530.12	$ -	0.00%	N/A	$ 537.26	$ -	0.00%	N/A	$ 544.76	$ -	0.00%
			Double	N/A	$ 1,046.64	$ -	0.00%	N/A	$ 1,060.23	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,089.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.65	$ -	0.00%	N/A	$ 901.20	$ -	0.00%	N/A	$ 913.34	$ -	0.00%	N/A	$ 926.10	$ -	0.00%
			Family	N/A	$ 1,491.47	$ -	0.00%	N/A	$ 1,510.83	$ -	0.00%	N/A	$ 1,531.19	$ -	0.00%	N/A	$ 1,552.58	$ -	0.00%
Gold	EPO	N/A	SUGF2098																
			Single	N/A	$ 534.70	$ -	0.00%	N/A	$ 541.64	$ -	0.00%	N/A	$ 548.94	$ -	0.00%	N/A	$ 556.61	$ -	0.00%
			Double	N/A	$ 1,069.41	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.99	$ -	0.00%	N/A	$ 920.79	$ -	0.00%	N/A	$ 933.20	$ -	0.00%	N/A	$ 946.24	$ -	0.00%
			Family	N/A	$ 1,523.90	$ -	0.00%	N/A	$ 1,543.69	$ -	0.00%	N/A	$ 1,564.49	$ -	0.00%	N/A	$ 1,586.34	$ -	0.00%
Gold	EPO	N/A	SUGF2099																
			Single	N/A	$ 530.08	$ -	0.00%	N/A	$ 536.96	$ -	0.00%	N/A	$ 544.20	$ -	0.00%	N/A	$ 551.80	$ -	0.00%
			Double	N/A	$ 1,060.17	$ -	0.00%	N/A	$ 1,073.93	$ -	0.00%	N/A	$ 1,088.40	$ -	0.00%	N/A	$ 1,103.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.14	$ -	0.00%	N/A	$ 912.84	$ -	0.00%	N/A	$ 925.14	$ -	0.00%	N/A	$ 938.06	$ -	0.00%
			Family	N/A	$ 1,510.74	$ -	0.00%	N/A	$ 1,530.35	$ -	0.00%	N/A	$ 1,550.97	$ -	0.00%	N/A	$ 1,572.64	$ -	0.00%
Gold	EPO	N/A	SUGF2100																
			Single	N/A	$ 530.06	$ -	0.00%	N/A	$ 536.94	$ -	0.00%	N/A	$ 544.17	$ -	0.00%	N/A	$ 551.77	$ -	0.00%
			Double	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,073.87	$ -	0.00%	N/A	$ 1,088.34	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.09	$ -	0.00%	N/A	$ 912.79	$ -	0.00%	N/A	$ 925.09	$ -	0.00%	N/A	$ 938.02	$ -	0.00%
			Family	N/A	$ 1,510.66	$ -	0.00%	N/A	$ 1,530.27	$ -	0.00%	N/A	$ 1,550.89	$ -	0.00%	N/A	$ 1,572.55	$ -	0.00%
Gold	HDE	N/A	SUGF2102																
			Single	N/A	$ 520.44	$ -	0.00%	N/A	$ 527.20	$ -	0.00%	N/A	$ 534.30	$ -	0.00%	N/A	$ 541.77	$ -	0.00%
			Double	N/A	$ 1,040.89	$ -	0.00%	N/A	$ 1,054.40	$ -	0.00%	N/A	$ 1,068.61	$ -	0.00%	N/A	$ 1,083.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.75	$ -	0.00%	N/A	$ 896.24	$ -	0.00%	N/A	$ 908.32	$ -	0.00%	N/A	$ 921.01	$ -	0.00%
			Family	N/A	$ 1,483.26	$ -	0.00%	N/A	$ 1,502.52	$ -	0.00%	N/A	$ 1,522.77	$ -	0.00%	N/A	$ 1,544.04	$ -	0.00%
Gold	EPO	N/A	SUGF2104																
			Single	N/A	$ 510.59	$ -	0.00%	N/A	$ 517.22	$ -	0.00%	N/A	$ 524.19	$ -	0.00%	N/A	$ 531.51	$ -	0.00%
			Double	N/A	$ 1,021.19	$ -	0.00%	N/A	$ 1,034.44	$ -	0.00%	N/A	$ 1,048.38	$ -	0.00%	N/A	$ 1,063.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 868.01	$ -	0.00%	N/A	$ 879.28	$ -	0.00%	N/A	$ 891.13	$ -	0.00%	N/A	$ 903.57	$ -	0.00%
			Family	N/A	$ 1,455.19	$ -	0.00%	N/A	$ 1,474.08	$ -	0.00%	N/A	$ 1,493.95	$ -	0.00%	N/A	$ 1,514.82	$ -	0.00%
Silver	EPO	N/A	SUSF3117																
			Single	N/A	$ 437.96	$ -	0.00%	N/A	$ 443.64	$ -	0.00%	N/A	$ 449.62	$ -	0.00%	N/A	$ 455.90	$ -	0.00%
			Double	N/A	$ 875.91	$ -	0.00%	N/A	$ 887.28	$ -	0.00%	N/A	$ 899.24	$ -	0.00%	N/A	$ 911.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.53	$ -	0.00%	N/A	$ 754.19	$ -	0.00%	N/A	$ 764.35	$ -	0.00%	N/A	$ 775.03	$ -	0.00%
			Family	N/A	$ 1,248.18	$ -	0.00%	N/A	$ 1,264.38	$ -	0.00%	N/A	$ 1,281.42	$ -	0.00%	N/A	$ 1,299.32	$ -	0.00%
Silver	EPO	N/A	SUSF3118																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.97	$ -	0.00%	N/A	$ 767.81	$ -	0.00%	N/A	$ 778.16	$ -	0.00%	N/A	$ 789.03	$ -	0.00%
			Family	N/A	$ 1,270.71	$ -	0.00%	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,304.56	$ -	0.00%	N/A	$ 1,322.78	$ -	0.00%
Silver	EPO	N/A	SUSF3119																
			Single	N/A	$ 443.09	$ -	0.00%	N/A	$ 448.84	$ -	0.00%	N/A	$ 454.89	$ -	0.00%	N/A	$ 461.24	$ -	0.00%
			Double	N/A	$ 886.18	$ -	0.00%	N/A	$ 897.68	$ -	0.00%	N/A	$ 909.78	$ -	0.00%	N/A	$ 922.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.25	$ -	0.00%	N/A	$ 763.03	$ -	0.00%	N/A	$ 773.31	$ -	0.00%	N/A	$ 784.12	$ -	0.00%
			Family	N/A	$ 1,262.81	$ -	0.00%	N/A	$ 1,279.20	$ -	0.00%	N/A	$ 1,296.44	$ -	0.00%	N/A	$ 1,314.55	$ -	0.00%
Silver	HDE	N/A	SUSF3120																
			Single	N/A	$ 441.65	$ -	0.00%	N/A	$ 447.38	$ -	0.00%	N/A	$ 453.41	$ -	0.00%	N/A	$ 459.74	$ -	0.00%
			Double	N/A	$ 883.30	$ -	0.00%	N/A	$ 894.76	$ -	0.00%	N/A	$ 906.82	$ -	0.00%	N/A	$ 919.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.80	$ -	0.00%	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.80	$ -	0.00%	N/A	$ 781.56	$ -	0.00%
			Family	N/A	$ 1,258.70	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%	N/A	$ 1,292.22	$ -	0.00%	N/A	$ 1,310.27	$ -	0.00%
Silver	HDE	N/A	SUSF3121																
			Single	N/A	$ 443.17	$ -	0.00%	N/A	$ 448.92	$ -	0.00%	N/A	$ 454.97	$ -	0.00%	N/A	$ 461.33	$ -	0.00%
			Double	N/A	$ 886.34	$ -	0.00%	N/A	$ 897.85	$ -	0.00%	N/A	$ 909.95	$ -	0.00%	N/A	$ 922.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.39	$ -	0.00%	N/A	$ 763.17	$ -	0.00%	N/A	$ 773.46	$ -	0.00%	N/A	$ 784.26	$ -	0.00%
			Family	N/A	$ 1,263.04	$ -	0.00%	N/A	$ 1,279.43	$ -	0.00%	N/A	$ 1,296.67	$ -	0.00%	N/A	$ 1,314.79	$ -	0.00%
Silver	HDE	N/A	SUSF3122																
			Single	N/A	$ 447.30	$ -	0.00%	N/A	$ 453.11	$ -	0.00%	N/A	$ 459.22	$ -	0.00%	N/A	$ 465.63	$ -	0.00%
			Double	N/A	$ 894.60	$ -	0.00%	N/A	$ 906.22	$ -	0.00%	N/A	$ 918.43	$ -	0.00%	N/A	$ 931.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.41	$ -	0.00%	N/A	$ 770.29	$ -	0.00%	N/A	$ 780.67	$ -	0.00%	N/A	$ 791.57	$ -	0.00%
			Family	N/A	$ 1,274.81	$ -	0.00%	N/A	$ 1,291.36	$ -	0.00%	N/A	$ 1,308.76	$ -	0.00%	N/A	$ 1,327.05	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3123																
			Single	N/A	$ 425.07	$ -	0.00%	N/A	$ 430.59	$ -	0.00%	N/A	$ 436.39	$ -	0.00%	N/A	$ 442.49	$ -	0.00%
			Double	N/A	$ 850.14	$ -	0.00%	N/A	$ 861.17	$ -	0.00%	N/A	$ 872.78	$ -	0.00%	N/A	$ 884.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.62	$ -	0.00%	N/A	$ 732.00	$ -	0.00%	N/A	$ 741.86	$ -	0.00%	N/A	$ 752.22	$ -	0.00%
			Family	N/A	$ 1,211.45	$ -	0.00%	N/A	$ 1,227.17	$ -	0.00%	N/A	$ 1,243.71	$ -	0.00%	N/A	$ 1,261.08	$ -	0.00%
Silver	HDE	N/A	SUSF3125																
			Single	N/A	$ 424.47	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.77	$ -	0.00%	N/A	$ 441.86	$ -	0.00%
			Double	N/A	$ 848.93	$ -	0.00%	N/A	$ 859.95	$ -	0.00%	N/A	$ 871.54	$ -	0.00%	N/A	$ 883.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.59	$ -	0.00%	N/A	$ 730.96	$ -	0.00%	N/A	$ 740.81	$ -	0.00%	N/A	$ 751.16	$ -	0.00%
			Family	N/A	$ 1,209.73	$ -	0.00%	N/A	$ 1,225.43	$ -	0.00%	N/A	$ 1,241.95	$ -	0.00%	N/A	$ 1,259.30	$ -	0.00%
Silver	HDE	N/A	SUSF3126																
			Single	N/A	$ 429.31	$ -	0.00%	N/A	$ 434.89	$ -	0.00%	N/A	$ 440.75	$ -	0.00%	N/A	$ 446.91	$ -	0.00%
			Double	N/A	$ 858.63	$ -	0.00%	N/A	$ 869.78	$ -	0.00%	N/A	$ 881.50	$ -	0.00%	N/A	$ 893.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.83	$ -	0.00%	N/A	$ 739.31	$ -	0.00%	N/A	$ 749.27	$ -	0.00%	N/A	$ 759.74	$ -	0.00%
			Family	N/A	$ 1,223.55	$ -	0.00%	N/A	$ 1,239.43	$ -	0.00%	N/A	$ 1,256.13	$ -	0.00%	N/A	$ 1,273.68	$ -	0.00%
Silver	HDE	N/A	SUSF3127																
			Single	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.19	$ -	0.00%	N/A	$ 448.15	$ -	0.00%	N/A	$ 454.41	$ -	0.00%
			Double	N/A	$ 873.06	$ -	0.00%	N/A	$ 884.39	$ -	0.00%	N/A	$ 896.31	$ -	0.00%	N/A	$ 908.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 742.10	$ -	0.00%	N/A	$ 751.73	$ -	0.00%	N/A	$ 761.86	$ -	0.00%	N/A	$ 772.50	$ -	0.00%
			Family	N/A	$ 1,244.10	$ -	0.00%	N/A	$ 1,260.26	$ -	0.00%	N/A	$ 1,277.24	$ -	0.00%	N/A	$ 1,295.08	$ -	0.00%
Silver	EPO	N/A	SUSF3128																
			Single	N/A	$ 438.30	$ -	0.00%	N/A	$ 443.99	$ -	0.00%	N/A	$ 449.97	$ -	0.00%	N/A	$ 456.26	$ -	0.00%
			Double	N/A	$ 876.60	$ -	0.00%	N/A	$ 887.97	$ -	0.00%	N/A	$ 899.94	$ -	0.00%	N/A	$ 912.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.11	$ -	0.00%	N/A	$ 754.78	$ -	0.00%	N/A	$ 764.95	$ -	0.00%	N/A	$ 775.64	$ -	0.00%
			Family	N/A	$ 1,249.15	$ -	0.00%	N/A	$ 1,265.36	$ -	0.00%	N/A	$ 1,282.42	$ -	0.00%	N/A	$ 1,300.33	$ -	0.00%
Silver	EPO	N/A	SUSF3129																
			Single	N/A	$ 429.04	$ -	0.00%	N/A	$ 434.61	$ -	0.00%	N/A	$ 440.47	$ -	0.00%	N/A	$ 446.62	$ -	0.00%
			Double	N/A	$ 858.09	$ -	0.00%	N/A	$ 869.23	$ -	0.00%	N/A	$ 880.94	$ -	0.00%	N/A	$ 893.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.37	$ -	0.00%	N/A	$ 738.84	$ -	0.00%	N/A	$ 748.80	$ -	0.00%	N/A	$ 759.26	$ -	0.00%
			Family	N/A	$ 1,222.77	$ -	0.00%	N/A	$ 1,238.65	$ -	0.00%	N/A	$ 1,255.34	$ -	0.00%	N/A	$ 1,272.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4128																
			Single	N/A	$ 374.11	$ -	0.00%	N/A	$ 378.97	$ -	0.00%	N/A	$ 384.08	$ -	0.00%	N/A	$ 389.44	$ -	0.00%
			Double	N/A	$ 748.23	$ -	0.00%	N/A	$ 757.94	$ -	0.00%	N/A	$ 768.15	$ -	0.00%	N/A	$ 778.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.99	$ -	0.00%	N/A	$ 644.25	$ -	0.00%	N/A	$ 652.93	$ -	0.00%	N/A	$ 662.05	$ -	0.00%
			Family	N/A	$ 1,066.22	$ -	0.00%	N/A	$ 1,080.07	$ -	0.00%	N/A	$ 1,094.62	$ -	0.00%	N/A	$ 1,109.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4130																
			Single	N/A	$ 367.57	$ -	0.00%	N/A	$ 372.34	$ -	0.00%	N/A	$ 377.36	$ -	0.00%	N/A	$ 382.63	$ -	0.00%
			Double	N/A	$ 735.14	$ -	0.00%	N/A	$ 744.68	$ -	0.00%	N/A	$ 754.72	$ -	0.00%	N/A	$ 765.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.87	$ -	0.00%	N/A	$ 632.98	$ -	0.00%	N/A	$ 641.51	$ -	0.00%	N/A	$ 650.47	$ -	0.00%
			Family	N/A	$ 1,047.57	$ -	0.00%	N/A	$ 1,061.17	$ -	0.00%	N/A	$ 1,075.47	$ -	0.00%	N/A	$ 1,090.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4131																
			Single	N/A	$ 368.99	$ -	0.00%	N/A	$ 373.78	$ -	0.00%	N/A	$ 378.81	$ -	0.00%	N/A	$ 384.11	$ -	0.00%
			Double	N/A	$ 737.97	$ -	0.00%	N/A	$ 747.55	$ -	0.00%	N/A	$ 757.63	$ -	0.00%	N/A	$ 768.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.28	$ -	0.00%	N/A	$ 635.42	$ -	0.00%	N/A	$ 643.98	$ -	0.00%	N/A	$ 652.98	$ -	0.00%
			Family	N/A	$ 1,051.61	$ -	0.00%	N/A	$ 1,065.27	$ -	0.00%	N/A	$ 1,079.62	$ -	0.00%	N/A	$ 1,094.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4132																
			Single	N/A	$ 368.70	$ -	0.00%	N/A	$ 373.49	$ -	0.00%	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.81	$ -	0.00%
			Double	N/A	$ 737.41	$ -	0.00%	N/A	$ 746.98	$ -	0.00%	N/A	$ 757.04	$ -	0.00%	N/A	$ 767.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.79	$ -	0.00%	N/A	$ 634.93	$ -	0.00%	N/A	$ 643.49	$ -	0.00%	N/A	$ 652.48	$ -	0.00%
			Family	N/A	$ 1,050.80	$ -	0.00%	N/A	$ 1,064.44	$ -	0.00%	N/A	$ 1,078.79	$ -	0.00%	N/A	$ 1,093.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4133																
			Single	N/A	$ 370.67	$ -	0.00%	N/A	$ 375.49	$ -	0.00%	N/A	$ 380.55	$ -	0.00%	N/A	$ 385.86	$ -	0.00%
			Double	N/A	$ 741.35	$ -	0.00%	N/A	$ 750.97	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 771.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.15	$ -	0.00%	N/A	$ 638.33	$ -	0.00%	N/A	$ 646.93	$ -	0.00%	N/A	$ 655.97	$ -	0.00%
			Family	N/A	$ 1,056.42	$ -	0.00%	N/A	$ 1,070.14	$ -	0.00%	N/A	$ 1,084.56	$ -	0.00%	N/A	$ 1,099.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4134																
			Single	N/A	$ 375.76	$ -	0.00%	N/A	$ 380.63	$ -	0.00%	N/A	$ 385.76	$ -	0.00%	N/A	$ 391.15	$ -	0.00%
			Double	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.27	$ -	0.00%	N/A	$ 771.53	$ -	0.00%	N/A	$ 782.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.78	$ -	0.00%	N/A	$ 647.08	$ -	0.00%	N/A	$ 655.80	$ -	0.00%	N/A	$ 664.96	$ -	0.00%
			Family	N/A	$ 1,070.90	$ -	0.00%	N/A	$ 1,084.81	$ -	0.00%	N/A	$ 1,099.42	$ -	0.00%	N/A	$ 1,114.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4135																
			Single	N/A	$ 369.95	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.80	$ -	0.00%	N/A	$ 385.10	$ -	0.00%
			Double	N/A	$ 739.89	$ -	0.00%	N/A	$ 749.50	$ -	0.00%	N/A	$ 759.60	$ -	0.00%	N/A	$ 770.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.91	$ -	0.00%	N/A	$ 637.07	$ -	0.00%	N/A	$ 645.66	$ -	0.00%	N/A	$ 654.68	$ -	0.00%
			Family	N/A	$ 1,054.35	$ -	0.00%	N/A	$ 1,068.03	$ -	0.00%	N/A	$ 1,082.43	$ -	0.00%	N/A	$ 1,097.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4136																
			Single	N/A	$ 364.79	$ -	0.00%	N/A	$ 369.53	$ -	0.00%	N/A	$ 374.51	$ -	0.00%	N/A	$ 379.74	$ -	0.00%
			Double	N/A	$ 729.59	$ -	0.00%	N/A	$ 739.06	$ -	0.00%	N/A	$ 749.02	$ -	0.00%	N/A	$ 759.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.15	$ -	0.00%	N/A	$ 628.20	$ -	0.00%	N/A	$ 636.66	$ -	0.00%	N/A	$ 645.56	$ -	0.00%
			Family	N/A	$ 1,039.66	$ -	0.00%	N/A	$ 1,053.16	$ -	0.00%	N/A	$ 1,067.35	$ -	0.00%	N/A	$ 1,082.26	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4138																
			Single	N/A	$ 366.73	$ -	0.00%	N/A	$ 371.50	$ -	0.00%	N/A	$ 376.50	$ -	0.00%	N/A	$ 381.76	$ -	0.00%
			Double	N/A	$ 733.47	$ -	0.00%	N/A	$ 742.99	$ -	0.00%	N/A	$ 753.00	$ -	0.00%	N/A	$ 763.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.45	$ -	0.00%	N/A	$ 631.54	$ -	0.00%	N/A	$ 640.05	$ -	0.00%	N/A	$ 648.99	$ -	0.00%
			Family	N/A	$ 1,045.19	$ -	0.00%	N/A	$ 1,058.76	$ -	0.00%	N/A	$ 1,073.03	$ -	0.00%	N/A	$ 1,088.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4139																
			Single	N/A	$ 370.02	$ -	0.00%	N/A	$ 374.82	$ -	0.00%	N/A	$ 379.87	$ -	0.00%	N/A	$ 385.18	$ -	0.00%
			Double	N/A	$ 740.04	$ -	0.00%	N/A	$ 749.65	$ -	0.00%	N/A	$ 759.75	$ -	0.00%	N/A	$ 770.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.03	$ -	0.00%	N/A	$ 637.20	$ -	0.00%	N/A	$ 645.79	$ -	0.00%	N/A	$ 654.81	$ -	0.00%
			Family	N/A	$ 1,054.56	$ -	0.00%	N/A	$ 1,068.25	$ -	0.00%	N/A	$ 1,082.64	$ -	0.00%	N/A	$ 1,097.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4141																
			Single	N/A	$ 353.99	$ -	0.00%	N/A	$ 358.59	$ -	0.00%	N/A	$ 363.42	$ -	0.00%	N/A	$ 368.50	$ -	0.00%
			Double	N/A	$ 707.99	$ -	0.00%	N/A	$ 717.18	$ -	0.00%	N/A	$ 726.84	$ -	0.00%	N/A	$ 737.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.79	$ -	0.00%	N/A	$ 609.60	$ -	0.00%	N/A	$ 617.82	$ -	0.00%	N/A	$ 626.45	$ -	0.00%
			Family	N/A	$ 1,008.88	$ -	0.00%	N/A	$ 1,021.98	$ -	0.00%	N/A	$ 1,035.75	$ -	0.00%	N/A	$ 1,050.22	$ -	0.00%
Bronze	HDE	N/A	SUBF4142																
			Single	N/A	$ 357.63	$ -	0.00%	N/A	$ 362.27	$ -	0.00%	N/A	$ 367.15	$ -	0.00%	N/A	$ 372.28	$ -	0.00%
			Double	N/A	$ 715.26	$ -	0.00%	N/A	$ 724.55	$ -	0.00%	N/A	$ 734.31	$ -	0.00%	N/A	$ 744.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 607.97	$ -	0.00%	N/A	$ 615.86	$ -	0.00%	N/A	$ 624.16	$ -	0.00%	N/A	$ 632.88	$ -	0.00%
			Family	N/A	$ 1,019.25	$ -	0.00%	N/A	$ 1,032.48	$ -	0.00%	N/A	$ 1,046.39	$ -	0.00%	N/A	$ 1,061.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4143																
			Single	N/A	$ 363.10	$ -	0.00%	N/A	$ 367.82	$ -	0.00%	N/A	$ 372.77	$ -	0.00%	N/A	$ 377.98	$ -	0.00%
			Double	N/A	$ 726.20	$ -	0.00%	N/A	$ 735.63	$ -	0.00%	N/A	$ 745.54	$ -	0.00%	N/A	$ 755.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.27	$ -	0.00%	N/A	$ 625.29	$ -	0.00%	N/A	$ 633.71	$ -	0.00%	N/A	$ 642.56	$ -	0.00%
			Family	N/A	$ 1,034.84	$ -	0.00%	N/A	$ 1,048.27	$ -	0.00%	N/A	$ 1,062.40	$ -	0.00%	N/A	$ 1,077.24	$ -	0.00%
Bronze	HDE	N/A	SUBF4144																
			Single	N/A	$ 368.07	$ -	0.00%	N/A	$ 372.85	$ -	0.00%	N/A	$ 377.87	$ -	0.00%	N/A	$ 383.15	$ -	0.00%
			Double	N/A	$ 736.14	$ -	0.00%	N/A	$ 745.69	$ -	0.00%	N/A	$ 755.74	$ -	0.00%	N/A	$ 766.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.72	$ -	0.00%	N/A	$ 633.84	$ -	0.00%	N/A	$ 642.38	$ -	0.00%	N/A	$ 651.35	$ -	0.00%
			Family	N/A	$ 1,048.99	$ -	0.00%	N/A	$ 1,062.61	$ -	0.00%	N/A	$ 1,076.93	$ -	0.00%	N/A	$ 1,091.98	$ -	0.00%
Platinum	EPO	N/A	SUPF1114																
			Single	N/A	$ 590.58	$ -	0.00%	N/A	$ 598.24	$ -	0.00%	N/A	$ 606.31	$ -	0.00%	N/A	$ 614.78	$ -	0.00%
			Double	N/A	$ 1,181.15	$ -	0.00%	N/A	$ 1,196.49	$ -	0.00%	N/A	$ 1,212.61	$ -	0.00%	N/A	$ 1,229.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.37	$ -	0.00%	N/A	$ 1,046.40	$ -	0.00%	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,074.51	$ -	0.00%
			Family	N/A	$ 1,712.53	$ -	0.00%	N/A	$ 1,734.38	$ -	0.00%	N/A	$ 1,757.36	$ -	0.00%	N/A	$ 1,781.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1115																
			Single	N/A	$ 617.34	$ -	0.00%	N/A	$ 625.35	$ -	0.00%	N/A	$ 633.78	$ -	0.00%	N/A	$ 642.63	$ -	0.00%
			Double	N/A	$ 1,234.68	$ -	0.00%	N/A	$ 1,250.71	$ -	0.00%	N/A	$ 1,267.56	$ -	0.00%	N/A	$ 1,285.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,082.41	$ -	0.00%	N/A	$ 1,096.03	$ -	0.00%	N/A	$ 1,110.36	$ -	0.00%	N/A	$ 1,125.41	$ -	0.00%
			Family	N/A	$ 1,792.35	$ -	0.00%	N/A	$ 1,815.19	$ -	0.00%	N/A	$ 1,839.21	$ -	0.00%	N/A	$ 1,864.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1116																
			Single	N/A	$ 595.25	$ -	0.00%	N/A	$ 602.98	$ -	0.00%	N/A	$ 611.10	$ -	0.00%	N/A	$ 619.64	$ -	0.00%
			Double	N/A	$ 1,190.50	$ -	0.00%	N/A	$ 1,205.95	$ -	0.00%	N/A	$ 1,222.20	$ -	0.00%	N/A	$ 1,239.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,044.85	$ -	0.00%	N/A	$ 1,057.99	$ -	0.00%	N/A	$ 1,071.80	$ -	0.00%	N/A	$ 1,086.32	$ -	0.00%
			Family	N/A	$ 1,729.39	$ -	0.00%	N/A	$ 1,751.41	$ -	0.00%	N/A	$ 1,774.57	$ -	0.00%	N/A	$ 1,798.90	$ -	0.00%
Platinum	EPO	N/A	SUPF1118																
			Single	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.20	$ -	0.00%	N/A	$ 616.39	$ -	0.00%	N/A	$ 625.00	$ -	0.00%
			Double	N/A	$ 1,200.81	$ -	0.00%	N/A	$ 1,216.40	$ -	0.00%	N/A	$ 1,232.79	$ -	0.00%	N/A	$ 1,250.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,053.62	$ -	0.00%	N/A	$ 1,066.87	$ -	0.00%	N/A	$ 1,080.80	$ -	0.00%	N/A	$ 1,095.44	$ -	0.00%
			Family	N/A	$ 1,744.08	$ -	0.00%	N/A	$ 1,766.29	$ -	0.00%	N/A	$ 1,789.65	$ -	0.00%	N/A	$ 1,814.19	$ -	0.00%
Platinum	EPO	N/A	SUPF1119																
			Single	N/A	$ 615.01	$ -	0.00%	N/A	$ 622.99	$ -	0.00%	N/A	$ 631.39	$ -	0.00%	N/A	$ 640.21	$ -	0.00%
			Double	N/A	$ 1,230.02	$ -	0.00%	N/A	$ 1,245.98	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%	N/A	$ 1,280.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.44	$ -	0.00%	N/A	$ 1,092.02	$ -	0.00%	N/A	$ 1,106.29	$ -	0.00%	N/A	$ 1,121.28	$ -	0.00%
			Family	N/A	$ 1,785.70	$ -	0.00%	N/A	$ 1,808.46	$ -	0.00%	N/A	$ 1,832.38	$ -	0.00%	N/A	$ 1,857.52	$ -	0.00%
Platinum	EPO	N/A	SUPF1120																
			Single	N/A	$ 616.26	$ -	0.00%	N/A	$ 624.26	$ -	0.00%	N/A	$ 632.67	$ -	0.00%	N/A	$ 641.51	$ -	0.00%
			Double	N/A	$ 1,232.51	$ -	0.00%	N/A	$ 1,248.51	$ -	0.00%	N/A	$ 1,265.34	$ -	0.00%	N/A	$ 1,283.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,080.57	$ -	0.00%	N/A	$ 1,094.17	$ -	0.00%	N/A	$ 1,108.47	$ -	0.00%	N/A	$ 1,123.49	$ -	0.00%
			Family	N/A	$ 1,789.26	$ -	0.00%	N/A	$ 1,812.06	$ -	0.00%	N/A	$ 1,836.04	$ -	0.00%	N/A	$ 1,861.23	$ -	0.00%
Gold	EPO	N/A	SUGF2106																
			Single	N/A	$ 518.34	$ -	0.00%	N/A	$ 525.07	$ -	0.00%	N/A	$ 532.14	$ -	0.00%	N/A	$ 539.58	$ -	0.00%
			Double	N/A	$ 1,036.68	$ -	0.00%	N/A	$ 1,050.14	$ -	0.00%	N/A	$ 1,064.29	$ -	0.00%	N/A	$ 1,079.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.40	$ -	0.00%	N/A	$ 916.84	$ -	0.00%	N/A	$ 928.87	$ -	0.00%	N/A	$ 941.50	$ -	0.00%
			Family	N/A	$ 1,501.49	$ -	0.00%	N/A	$ 1,520.67	$ -	0.00%	N/A	$ 1,540.83	$ -	0.00%	N/A	$ 1,562.02	$ -	0.00%
Gold	EPO	N/A	SUGF2107																
			Single	N/A	$ 515.71	$ -	0.00%	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.44	$ -	0.00%	N/A	$ 536.84	$ -	0.00%
			Double	N/A	$ 1,031.41	$ -	0.00%	N/A	$ 1,044.80	$ -	0.00%	N/A	$ 1,058.88	$ -	0.00%	N/A	$ 1,073.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.63	$ -	0.00%	N/A	$ 921.01	$ -	0.00%	N/A	$ 932.98	$ -	0.00%	N/A	$ 945.55	$ -	0.00%
			Family	N/A	$ 1,502.70	$ -	0.00%	N/A	$ 1,521.78	$ -	0.00%	N/A	$ 1,541.84	$ -	0.00%	N/A	$ 1,562.92	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2108																
			Single	N/A	$ 523.34	$ -	0.00%	N/A	$ 530.13	$ -	0.00%	N/A	$ 537.27	$ -	0.00%	N/A	$ 544.78	$ -	0.00%
			Double	N/A	$ 1,046.67	$ -	0.00%	N/A	$ 1,060.26	$ -	0.00%	N/A	$ 1,074.55	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.60	$ -	0.00%	N/A	$ 934.15	$ -	0.00%	N/A	$ 946.29	$ -	0.00%	N/A	$ 959.05	$ -	0.00%
			Family	N/A	$ 1,524.44	$ -	0.00%	N/A	$ 1,543.80	$ -	0.00%	N/A	$ 1,564.16	$ -	0.00%	N/A	$ 1,585.55	$ -	0.00%
Gold	EPO	N/A	SUGF2109																
			Single	N/A	$ 527.00	$ -	0.00%	N/A	$ 533.84	$ -	0.00%	N/A	$ 541.03	$ -	0.00%	N/A	$ 548.59	$ -	0.00%
			Double	N/A	$ 1,053.99	$ -	0.00%	N/A	$ 1,067.67	$ -	0.00%	N/A	$ 1,082.06	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.82	$ -	0.00%	N/A	$ 940.45	$ -	0.00%	N/A	$ 952.68	$ -	0.00%	N/A	$ 965.53	$ -	0.00%
			Family	N/A	$ 1,534.87	$ -	0.00%	N/A	$ 1,554.36	$ -	0.00%	N/A	$ 1,574.87	$ -	0.00%	N/A	$ 1,596.41	$ -	0.00%
Gold	EPO	N/A	SUGF2121																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.31	$ -	0.00%	N/A	$ 960.19	$ -	0.00%	N/A	$ 972.68	$ -	0.00%	N/A	$ 985.81	$ -	0.00%
			Family	N/A	$ 1,567.53	$ -	0.00%	N/A	$ 1,587.45	$ -	0.00%	N/A	$ 1,608.40	$ -	0.00%	N/A	$ 1,630.41	$ -	0.00%
Gold	EPO	N/A	SUGF2122																
			Single	N/A	$ 533.80	$ -	0.00%	N/A	$ 540.73	$ -	0.00%	N/A	$ 548.02	$ -	0.00%	N/A	$ 555.68	$ -	0.00%
			Double	N/A	$ 1,067.61	$ -	0.00%	N/A	$ 1,081.47	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%	N/A	$ 1,111.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.40	$ -	0.00%	N/A	$ 952.18	$ -	0.00%	N/A	$ 964.56	$ -	0.00%	N/A	$ 977.58	$ -	0.00%
			Family	N/A	$ 1,554.27	$ -	0.00%	N/A	$ 1,574.02	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%	N/A	$ 1,616.61	$ -	0.00%
Gold	EPO	N/A	SUGF2123																
			Single	N/A	$ 533.78	$ -	0.00%	N/A	$ 540.71	$ -	0.00%	N/A	$ 547.99	$ -	0.00%	N/A	$ 555.65	$ -	0.00%
			Double	N/A	$ 1,067.55	$ -	0.00%	N/A	$ 1,081.41	$ -	0.00%	N/A	$ 1,095.98	$ -	0.00%	N/A	$ 1,111.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.35	$ -	0.00%	N/A	$ 952.13	$ -	0.00%	N/A	$ 964.52	$ -	0.00%	N/A	$ 977.53	$ -	0.00%
			Family	N/A	$ 1,554.19	$ -	0.00%	N/A	$ 1,573.94	$ -	0.00%	N/A	$ 1,594.71	$ -	0.00%	N/A	$ 1,616.52	$ -	0.00%
Gold	HDE	N/A	SUGF2125																
			Single	N/A	$ 524.10	$ -	0.00%	N/A	$ 530.90	$ -	0.00%	N/A	$ 538.05	$ -	0.00%	N/A	$ 545.57	$ -	0.00%
			Double	N/A	$ 1,048.19	$ -	0.00%	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,076.11	$ -	0.00%	N/A	$ 1,091.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.89	$ -	0.00%	N/A	$ 935.46	$ -	0.00%	N/A	$ 947.62	$ -	0.00%	N/A	$ 960.40	$ -	0.00%
			Family	N/A	$ 1,526.61	$ -	0.00%	N/A	$ 1,546.00	$ -	0.00%	N/A	$ 1,566.39	$ -	0.00%	N/A	$ 1,587.81	$ -	0.00%
Gold	EPO	N/A	SUGF2127																
			Single	N/A	$ 514.18	$ -	0.00%	N/A	$ 520.85	$ -	0.00%	N/A	$ 527.87	$ -	0.00%	N/A	$ 535.25	$ -	0.00%
			Double	N/A	$ 1,028.35	$ -	0.00%	N/A	$ 1,041.70	$ -	0.00%	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,070.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.03	$ -	0.00%	N/A	$ 918.38	$ -	0.00%	N/A	$ 930.31	$ -	0.00%	N/A	$ 942.85	$ -	0.00%
			Family	N/A	$ 1,498.34	$ -	0.00%	N/A	$ 1,517.36	$ -	0.00%	N/A	$ 1,537.36	$ -	0.00%	N/A	$ 1,558.38	$ -	0.00%
Silver	EPO	N/A	SUSF3133																
			Single	N/A	$ 441.03	$ -	0.00%	N/A	$ 446.76	$ -	0.00%	N/A	$ 452.78	$ -	0.00%	N/A	$ 459.10	$ -	0.00%
			Double	N/A	$ 882.06	$ -	0.00%	N/A	$ 893.51	$ -	0.00%	N/A	$ 905.55	$ -	0.00%	N/A	$ 918.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.83	$ -	0.00%	N/A	$ 778.56	$ -	0.00%	N/A	$ 788.80	$ -	0.00%	N/A	$ 799.55	$ -	0.00%
			Family	N/A	$ 1,276.02	$ -	0.00%	N/A	$ 1,292.33	$ -	0.00%	N/A	$ 1,309.49	$ -	0.00%	N/A	$ 1,327.52	$ -	0.00%
Silver	EPO	N/A	SUSF3134																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.22	$ -	0.00%	N/A	$ 806.13	$ -	0.00%	N/A	$ 816.55	$ -	0.00%	N/A	$ 827.49	$ -	0.00%
			Family	N/A	$ 1,312.56	$ -	0.00%	N/A	$ 1,329.18	$ -	0.00%	N/A	$ 1,346.64	$ -	0.00%	N/A	$ 1,364.99	$ -	0.00%
Silver	EPO	N/A	SUSF3135																
			Single	N/A	$ 446.20	$ -	0.00%	N/A	$ 451.99	$ -	0.00%	N/A	$ 458.08	$ -	0.00%	N/A	$ 464.48	$ -	0.00%
			Double	N/A	$ 892.40	$ -	0.00%	N/A	$ 903.98	$ -	0.00%	N/A	$ 916.17	$ -	0.00%	N/A	$ 928.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.47	$ -	0.00%	N/A	$ 801.32	$ -	0.00%	N/A	$ 811.67	$ -	0.00%	N/A	$ 822.55	$ -	0.00%
			Family	N/A	$ 1,304.60	$ -	0.00%	N/A	$ 1,321.11	$ -	0.00%	N/A	$ 1,338.47	$ -	0.00%	N/A	$ 1,356.70	$ -	0.00%
Silver	HDE	N/A	SUSF3136																
			Single	N/A	$ 444.75	$ -	0.00%	N/A	$ 450.52	$ -	0.00%	N/A	$ 456.59	$ -	0.00%	N/A	$ 462.97	$ -	0.00%
			Double	N/A	$ 889.50	$ -	0.00%	N/A	$ 901.04	$ -	0.00%	N/A	$ 913.18	$ -	0.00%	N/A	$ 925.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 789.00	$ -	0.00%	N/A	$ 798.82	$ -	0.00%	N/A	$ 809.14	$ -	0.00%	N/A	$ 819.98	$ -	0.00%
			Family	N/A	$ 1,300.46	$ -	0.00%	N/A	$ 1,316.92	$ -	0.00%	N/A	$ 1,334.22	$ -	0.00%	N/A	$ 1,352.40	$ -	0.00%
Silver	HDE	N/A	SUSF3137																
			Single	N/A	$ 446.28	$ -	0.00%	N/A	$ 452.08	$ -	0.00%	N/A	$ 458.17	$ -	0.00%	N/A	$ 464.57	$ -	0.00%
			Double	N/A	$ 892.56	$ -	0.00%	N/A	$ 904.15	$ -	0.00%	N/A	$ 916.33	$ -	0.00%	N/A	$ 929.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.61	$ -	0.00%	N/A	$ 801.46	$ -	0.00%	N/A	$ 811.81	$ -	0.00%	N/A	$ 822.69	$ -	0.00%
			Family	N/A	$ 1,304.83	$ -	0.00%	N/A	$ 1,321.34	$ -	0.00%	N/A	$ 1,338.71	$ -	0.00%	N/A	$ 1,356.95	$ -	0.00%
Silver	HDE	N/A	SUSF3138																
			Single	N/A	$ 450.44	$ -	0.00%	N/A	$ 456.29	$ -	0.00%	N/A	$ 462.44	$ -	0.00%	N/A	$ 468.90	$ -	0.00%
			Double	N/A	$ 900.88	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 924.88	$ -	0.00%	N/A	$ 937.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.68	$ -	0.00%	N/A	$ 808.62	$ -	0.00%	N/A	$ 819.08	$ -	0.00%	N/A	$ 830.06	$ -	0.00%
			Family	N/A	$ 1,316.69	$ -	0.00%	N/A	$ 1,333.36	$ -	0.00%	N/A	$ 1,350.88	$ -	0.00%	N/A	$ 1,369.29	$ -	0.00%
Silver	HDE	N/A	SUSF3139																
			Single	N/A	$ 428.05	$ -	0.00%	N/A	$ 433.61	$ -	0.00%	N/A	$ 439.45	$ -	0.00%	N/A	$ 445.59	$ -	0.00%
			Double	N/A	$ 856.10	$ -	0.00%	N/A	$ 867.22	$ -	0.00%	N/A	$ 878.90	$ -	0.00%	N/A	$ 891.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.62	$ -	0.00%	N/A	$ 770.07	$ -	0.00%	N/A	$ 780.00	$ -	0.00%	N/A	$ 790.43	$ -	0.00%
			Family	N/A	$ 1,252.88	$ -	0.00%	N/A	$ 1,268.72	$ -	0.00%	N/A	$ 1,285.37	$ -	0.00%	N/A	$ 1,302.86	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3141																
			Single	N/A	$ 427.45	$ -	0.00%	N/A	$ 432.99	$ -	0.00%	N/A	$ 438.83	$ -	0.00%	N/A	$ 444.96	$ -	0.00%
			Double	N/A	$ 854.89	$ -	0.00%	N/A	$ 865.99	$ -	0.00%	N/A	$ 877.66	$ -	0.00%	N/A	$ 889.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.59	$ -	0.00%	N/A	$ 769.02	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.36	$ -	0.00%
			Family	N/A	$ 1,251.15	$ -	0.00%	N/A	$ 1,266.97	$ -	0.00%	N/A	$ 1,283.59	$ -	0.00%	N/A	$ 1,301.07	$ -	0.00%
Silver	HDE	N/A	SUSF3142																
			Single	N/A	$ 432.33	$ -	0.00%	N/A	$ 437.94	$ -	0.00%	N/A	$ 443.84	$ -	0.00%	N/A	$ 450.04	$ -	0.00%
			Double	N/A	$ 864.66	$ -	0.00%	N/A	$ 875.88	$ -	0.00%	N/A	$ 887.68	$ -	0.00%	N/A	$ 900.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.89	$ -	0.00%	N/A	$ 777.43	$ -	0.00%	N/A	$ 787.46	$ -	0.00%	N/A	$ 798.00	$ -	0.00%
			Family	N/A	$ 1,265.06	$ -	0.00%	N/A	$ 1,281.06	$ -	0.00%	N/A	$ 1,297.88	$ -	0.00%	N/A	$ 1,315.55	$ -	0.00%
Silver	HDE	N/A	SUSF3143																
			Single	N/A	$ 439.59	$ -	0.00%	N/A	$ 445.30	$ -	0.00%	N/A	$ 451.30	$ -	0.00%	N/A	$ 457.60	$ -	0.00%
			Double	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.60	$ -	0.00%	N/A	$ 915.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 780.24	$ -	0.00%	N/A	$ 789.94	$ -	0.00%	N/A	$ 800.14	$ -	0.00%	N/A	$ 810.86	$ -	0.00%
			Family	N/A	$ 1,285.77	$ -	0.00%	N/A	$ 1,302.03	$ -	0.00%	N/A	$ 1,319.13	$ -	0.00%	N/A	$ 1,337.10	$ -	0.00%
Silver	EPO	N/A	SUSF3144																
			Single	N/A	$ 441.37	$ -	0.00%	N/A	$ 447.10	$ -	0.00%	N/A	$ 453.13	$ -	0.00%	N/A	$ 459.46	$ -	0.00%
			Double	N/A	$ 882.75	$ -	0.00%	N/A	$ 894.21	$ -	0.00%	N/A	$ 906.26	$ -	0.00%	N/A	$ 918.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.27	$ -	0.00%	N/A	$ 793.01	$ -	0.00%	N/A	$ 803.25	$ -	0.00%	N/A	$ 814.01	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.18	$ -	0.00%	N/A	$ 1,324.35	$ -	0.00%	N/A	$ 1,342.39	$ -	0.00%
Silver	EPO	N/A	SUSF3145																
			Single	N/A	$ 432.05	$ -	0.00%	N/A	$ 437.66	$ -	0.00%	N/A	$ 443.56	$ -	0.00%	N/A	$ 449.76	$ -	0.00%
			Double	N/A	$ 864.11	$ -	0.00%	N/A	$ 875.33	$ -	0.00%	N/A	$ 887.12	$ -	0.00%	N/A	$ 899.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.42	$ -	0.00%	N/A	$ 776.96	$ -	0.00%	N/A	$ 786.98	$ -	0.00%	N/A	$ 797.52	$ -	0.00%
			Family	N/A	$ 1,264.29	$ -	0.00%	N/A	$ 1,280.27	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4146																
			Single	N/A	$ 376.74	$ -	0.00%	N/A	$ 381.63	$ -	0.00%	N/A	$ 386.77	$ -	0.00%	N/A	$ 392.18	$ -	0.00%
			Double	N/A	$ 753.48	$ -	0.00%	N/A	$ 763.26	$ -	0.00%	N/A	$ 773.55	$ -	0.00%	N/A	$ 784.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.40	$ -	0.00%	N/A	$ 658.71	$ -	0.00%	N/A	$ 667.45	$ -	0.00%	N/A	$ 676.64	$ -	0.00%
			Family	N/A	$ 1,083.65	$ -	0.00%	N/A	$ 1,097.59	$ -	0.00%	N/A	$ 1,112.24	$ -	0.00%	N/A	$ 1,127.64	$ -	0.00%
Bronze	HDE	N/A	SUBF4148																
			Single	N/A	$ 370.15	$ -	0.00%	N/A	$ 374.95	$ -	0.00%	N/A	$ 380.01	$ -	0.00%	N/A	$ 385.32	$ -	0.00%
			Double	N/A	$ 740.30	$ -	0.00%	N/A	$ 749.91	$ -	0.00%	N/A	$ 760.01	$ -	0.00%	N/A	$ 770.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 662.18	$ -	0.00%	N/A	$ 670.35	$ -	0.00%	N/A	$ 678.94	$ -	0.00%	N/A	$ 687.97	$ -	0.00%
			Family	N/A	$ 1,087.85	$ -	0.00%	N/A	$ 1,101.55	$ -	0.00%	N/A	$ 1,115.95	$ -	0.00%	N/A	$ 1,131.08	$ -	0.00%
Bronze	HDE	N/A	SUBF4149																
			Single	N/A	$ 371.58	$ -	0.00%	N/A	$ 376.40	$ -	0.00%	N/A	$ 381.47	$ -	0.00%	N/A	$ 386.80	$ -	0.00%
			Double	N/A	$ 743.15	$ -	0.00%	N/A	$ 752.80	$ -	0.00%	N/A	$ 762.95	$ -	0.00%	N/A	$ 773.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.61	$ -	0.00%	N/A	$ 672.81	$ -	0.00%	N/A	$ 681.43	$ -	0.00%	N/A	$ 690.49	$ -	0.00%
			Family	N/A	$ 1,091.93	$ -	0.00%	N/A	$ 1,105.67	$ -	0.00%	N/A	$ 1,120.13	$ -	0.00%	N/A	$ 1,135.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4150																
			Single	N/A	$ 371.29	$ -	0.00%	N/A	$ 376.11	$ -	0.00%	N/A	$ 381.18	$ -	0.00%	N/A	$ 386.50	$ -	0.00%
			Double	N/A	$ 742.58	$ -	0.00%	N/A	$ 752.22	$ -	0.00%	N/A	$ 762.36	$ -	0.00%	N/A	$ 773.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.12	$ -	0.00%	N/A	$ 672.32	$ -	0.00%	N/A	$ 680.93	$ -	0.00%	N/A	$ 689.99	$ -	0.00%
			Family	N/A	$ 1,091.11	$ -	0.00%	N/A	$ 1,104.85	$ -	0.00%	N/A	$ 1,119.29	$ -	0.00%	N/A	$ 1,134.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4151																
			Single	N/A	$ 373.28	$ -	0.00%	N/A	$ 378.12	$ -	0.00%	N/A	$ 383.22	$ -	0.00%	N/A	$ 388.57	$ -	0.00%
			Double	N/A	$ 746.55	$ -	0.00%	N/A	$ 756.24	$ -	0.00%	N/A	$ 766.43	$ -	0.00%	N/A	$ 777.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.50	$ -	0.00%	N/A	$ 675.74	$ -	0.00%	N/A	$ 684.40	$ -	0.00%	N/A	$ 693.50	$ -	0.00%
			Family	N/A	$ 1,096.77	$ -	0.00%	N/A	$ 1,110.58	$ -	0.00%	N/A	$ 1,125.10	$ -	0.00%	N/A	$ 1,140.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4152																
			Single	N/A	$ 378.39	$ -	0.00%	N/A	$ 383.31	$ -	0.00%	N/A	$ 388.47	$ -	0.00%	N/A	$ 393.90	$ -	0.00%
			Double	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.61	$ -	0.00%	N/A	$ 776.94	$ -	0.00%	N/A	$ 787.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.20	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 693.33	$ -	0.00%	N/A	$ 702.56	$ -	0.00%
			Family	N/A	$ 1,111.35	$ -	0.00%	N/A	$ 1,125.35	$ -	0.00%	N/A	$ 1,140.07	$ -	0.00%	N/A	$ 1,155.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4153																
			Single	N/A	$ 372.54	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.25	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.12	$ -	0.00%	N/A	$ 692.20	$ -	0.00%
			Family	N/A	$ 1,094.68	$ -	0.00%	N/A	$ 1,108.46	$ -	0.00%	N/A	$ 1,122.96	$ -	0.00%	N/A	$ 1,138.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4154																
			Single	N/A	$ 367.35	$ -	0.00%	N/A	$ 372.12	$ -	0.00%	N/A	$ 377.14	$ -	0.00%	N/A	$ 382.41	$ -	0.00%
			Double	N/A	$ 734.71	$ -	0.00%	N/A	$ 744.25	$ -	0.00%	N/A	$ 754.28	$ -	0.00%	N/A	$ 764.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 657.43	$ -	0.00%	N/A	$ 665.54	$ -	0.00%	N/A	$ 674.06	$ -	0.00%	N/A	$ 683.02	$ -	0.00%
			Family	N/A	$ 1,079.89	$ -	0.00%	N/A	$ 1,093.48	$ -	0.00%	N/A	$ 1,107.77	$ -	0.00%	N/A	$ 1,122.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4156																
			Single	N/A	$ 369.31	$ -	0.00%	N/A	$ 374.10	$ -	0.00%	N/A	$ 379.14	$ -	0.00%	N/A	$ 384.44	$ -	0.00%
			Double	N/A	$ 738.62	$ -	0.00%	N/A	$ 748.21	$ -	0.00%	N/A	$ 758.29	$ -	0.00%	N/A	$ 768.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.75	$ -	0.00%	N/A	$ 668.90	$ -	0.00%	N/A	$ 677.47	$ -	0.00%	N/A	$ 686.48	$ -	0.00%
			Family	N/A	$ 1,085.46	$ -	0.00%	N/A	$ 1,099.12	$ -	0.00%	N/A	$ 1,113.49	$ -	0.00%	N/A	$ 1,128.59	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4157																
			Single	N/A	$ 372.62	$ -	0.00%	N/A	$ 377.45	$ -	0.00%	N/A	$ 382.54	$ -	0.00%	N/A	$ 387.89	$ -	0.00%
			Double	N/A	$ 745.24	$ -	0.00%	N/A	$ 754.91	$ -	0.00%	N/A	$ 765.08	$ -	0.00%	N/A	$ 775.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.38	$ -	0.00%	N/A	$ 674.60	$ -	0.00%	N/A	$ 683.25	$ -	0.00%	N/A	$ 692.33	$ -	0.00%
			Family	N/A	$ 1,094.89	$ -	0.00%	N/A	$ 1,108.68	$ -	0.00%	N/A	$ 1,123.17	$ -	0.00%	N/A	$ 1,138.40	$ -	0.00%
Bronze	HDE	N/A	SUBF4159																
			Single	N/A	$ 356.48	$ -	0.00%	N/A	$ 361.11	$ -	0.00%	N/A	$ 365.97	$ -	0.00%	N/A	$ 371.08	$ -	0.00%
			Double	N/A	$ 712.96	$ -	0.00%	N/A	$ 722.21	$ -	0.00%	N/A	$ 731.94	$ -	0.00%	N/A	$ 742.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.94	$ -	0.00%	N/A	$ 646.81	$ -	0.00%	N/A	$ 655.08	$ -	0.00%	N/A	$ 663.77	$ -	0.00%
			Family	N/A	$ 1,048.89	$ -	0.00%	N/A	$ 1,062.08	$ -	0.00%	N/A	$ 1,075.95	$ -	0.00%	N/A	$ 1,090.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4160																
			Single	N/A	$ 360.14	$ -	0.00%	N/A	$ 364.82	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.90	$ -	0.00%
			Double	N/A	$ 720.28	$ -	0.00%	N/A	$ 729.63	$ -	0.00%	N/A	$ 739.46	$ -	0.00%	N/A	$ 749.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.17	$ -	0.00%	N/A	$ 653.12	$ -	0.00%	N/A	$ 661.47	$ -	0.00%	N/A	$ 670.25	$ -	0.00%
			Family	N/A	$ 1,059.33	$ -	0.00%	N/A	$ 1,072.66	$ -	0.00%	N/A	$ 1,086.67	$ -	0.00%	N/A	$ 1,101.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4161																
			Single	N/A	$ 365.65	$ -	0.00%	N/A	$ 370.40	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.63	$ -	0.00%
			Double	N/A	$ 731.30	$ -	0.00%	N/A	$ 740.79	$ -	0.00%	N/A	$ 750.78	$ -	0.00%	N/A	$ 761.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.54	$ -	0.00%	N/A	$ 662.60	$ -	0.00%	N/A	$ 671.09	$ -	0.00%	N/A	$ 680.00	$ -	0.00%
			Family	N/A	$ 1,075.03	$ -	0.00%	N/A	$ 1,088.56	$ -	0.00%	N/A	$ 1,102.79	$ -	0.00%	N/A	$ 1,117.73	$ -	0.00%
Bronze	HDE	N/A	SUBF4162																
			Single	N/A	$ 370.65	$ -	0.00%	N/A	$ 375.46	$ -	0.00%	N/A	$ 380.52	$ -	0.00%	N/A	$ 385.84	$ -	0.00%
			Double	N/A	$ 741.30	$ -	0.00%	N/A	$ 750.93	$ -	0.00%	N/A	$ 761.05	$ -	0.00%	N/A	$ 771.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.04	$ -	0.00%	N/A	$ 671.22	$ -	0.00%	N/A	$ 679.82	$ -	0.00%	N/A	$ 688.86	$ -	0.00%
			Family	N/A	$ 1,089.29	$ -	0.00%	N/A	$ 1,103.00	$ -	0.00%	N/A	$ 1,117.42	$ -	0.00%	N/A	$ 1,132.57	$ -	0.00%
Platinum	EPO	N/A	SUPF1128																
			Single	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.86	$ -	0.00%	N/A	$ 629.53	$ -	0.00%
			Double	N/A	$ 1,209.50	$ -	0.00%	N/A	$ 1,225.20	$ -	0.00%	N/A	$ 1,241.71	$ -	0.00%	N/A	$ 1,259.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,057.47	$ -	0.00%	N/A	$ 1,070.81	$ -	0.00%	N/A	$ 1,084.85	$ -	0.00%	N/A	$ 1,099.59	$ -	0.00%
			Family	N/A	$ 1,752.93	$ -	0.00%	N/A	$ 1,775.30	$ -	0.00%	N/A	$ 1,798.83	$ -	0.00%	N/A	$ 1,823.55	$ -	0.00%
Platinum	EPO	N/A	SUPF1129																
			Single	N/A	$ 632.16	$ -	0.00%	N/A	$ 640.36	$ -	0.00%	N/A	$ 648.99	$ -	0.00%	N/A	$ 658.06	$ -	0.00%
			Double	N/A	$ 1,264.31	$ -	0.00%	N/A	$ 1,280.72	$ -	0.00%	N/A	$ 1,297.98	$ -	0.00%	N/A	$ 1,316.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,107.59	$ -	0.00%	N/A	$ 1,121.55	$ -	0.00%	N/A	$ 1,136.22	$ -	0.00%	N/A	$ 1,151.63	$ -	0.00%
			Family	N/A	$ 1,834.57	$ -	0.00%	N/A	$ 1,857.96	$ -	0.00%	N/A	$ 1,882.56	$ -	0.00%	N/A	$ 1,908.39	$ -	0.00%
Platinum	EPO	N/A	SUPF1130																
			Single	N/A	$ 609.54	$ -	0.00%	N/A	$ 617.45	$ -	0.00%	N/A	$ 625.77	$ -	0.00%	N/A	$ 634.51	$ -	0.00%
			Double	N/A	$ 1,219.07	$ -	0.00%	N/A	$ 1,234.90	$ -	0.00%	N/A	$ 1,251.54	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,069.14	$ -	0.00%	N/A	$ 1,082.59	$ -	0.00%	N/A	$ 1,096.74	$ -	0.00%	N/A	$ 1,111.60	$ -	0.00%
			Family	N/A	$ 1,770.11	$ -	0.00%	N/A	$ 1,792.66	$ -	0.00%	N/A	$ 1,816.37	$ -	0.00%	N/A	$ 1,841.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1132																
			Single	N/A	$ 614.81	$ -	0.00%	N/A	$ 622.79	$ -	0.00%	N/A	$ 631.19	$ -	0.00%	N/A	$ 640.00	$ -	0.00%
			Double	N/A	$ 1,229.63	$ -	0.00%	N/A	$ 1,245.59	$ -	0.00%	N/A	$ 1,262.37	$ -	0.00%	N/A	$ 1,280.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.11	$ -	0.00%	N/A	$ 1,091.68	$ -	0.00%	N/A	$ 1,105.95	$ -	0.00%	N/A	$ 1,120.94	$ -	0.00%
			Family	N/A	$ 1,785.15	$ -	0.00%	N/A	$ 1,807.89	$ -	0.00%	N/A	$ 1,831.81	$ -	0.00%	N/A	$ 1,856.94	$ -	0.00%
Platinum	EPO	N/A	SUPF1133																
			Single	N/A	$ 629.77	$ -	0.00%	N/A	$ 637.94	$ -	0.00%	N/A	$ 646.54	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Double	N/A	$ 1,259.54	$ -	0.00%	N/A	$ 1,275.89	$ -	0.00%	N/A	$ 1,293.08	$ -	0.00%	N/A	$ 1,311.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,103.54	$ -	0.00%	N/A	$ 1,117.43	$ -	0.00%	N/A	$ 1,132.05	$ -	0.00%	N/A	$ 1,147.40	$ -	0.00%
			Family	N/A	$ 1,827.77	$ -	0.00%	N/A	$ 1,851.07	$ -	0.00%	N/A	$ 1,875.57	$ -	0.00%	N/A	$ 1,901.31	$ -	0.00%
Platinum	EPO	N/A	SUPF1134																
			Single	N/A	$ 631.05	$ -	0.00%	N/A	$ 639.24	$ -	0.00%	N/A	$ 647.85	$ -	0.00%	N/A	$ 656.90	$ -	0.00%
			Double	N/A	$ 1,262.09	$ -	0.00%	N/A	$ 1,278.48	$ -	0.00%	N/A	$ 1,295.71	$ -	0.00%	N/A	$ 1,313.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,105.71	$ -	0.00%	N/A	$ 1,119.64	$ -	0.00%	N/A	$ 1,134.28	$ -	0.00%	N/A	$ 1,149.67	$ -	0.00%
			Family	N/A	$ 1,831.41	$ -	0.00%	N/A	$ 1,854.76	$ -	0.00%	N/A	$ 1,879.31	$ -	0.00%	N/A	$ 1,905.11	$ -	0.00%
Gold	EPO	N/A	SUGF2129																
			Single	N/A	$ 530.78	$ -	0.00%	N/A	$ 537.67	$ -	0.00%	N/A	$ 544.92	$ -	0.00%	N/A	$ 552.53	$ -	0.00%
			Double	N/A	$ 1,061.56	$ -	0.00%	N/A	$ 1,075.34	$ -	0.00%	N/A	$ 1,089.83	$ -	0.00%	N/A	$ 1,105.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 926.55	$ -	0.00%	N/A	$ 938.26	$ -	0.00%	N/A	$ 950.58	$ -	0.00%	N/A	$ 963.52	$ -	0.00%
			Family	N/A	$ 1,536.94	$ -	0.00%	N/A	$ 1,556.58	$ -	0.00%	N/A	$ 1,577.23	$ -	0.00%	N/A	$ 1,598.93	$ -	0.00%
Gold	EPO	N/A	SUGF2130																
			Single	N/A	$ 528.08	$ -	0.00%	N/A	$ 534.94	$ -	0.00%	N/A	$ 542.15	$ -	0.00%	N/A	$ 549.72	$ -	0.00%
			Double	N/A	$ 1,056.17	$ -	0.00%	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,099.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.67	$ -	0.00%	N/A	$ 942.33	$ -	0.00%	N/A	$ 954.58	$ -	0.00%	N/A	$ 967.46	$ -	0.00%
			Family	N/A	$ 1,537.97	$ -	0.00%	N/A	$ 1,557.51	$ -	0.00%	N/A	$ 1,578.05	$ -	0.00%	N/A	$ 1,599.64	$ -	0.00%
Gold	EPO	N/A	SUGF2131																
			Single	N/A	$ 535.90	$ -	0.00%	N/A	$ 542.85	$ -	0.00%	N/A	$ 550.17	$ -	0.00%	N/A	$ 557.85	$ -	0.00%
			Double	N/A	$ 1,071.79	$ -	0.00%	N/A	$ 1,085.71	$ -	0.00%	N/A	$ 1,100.34	$ -	0.00%	N/A	$ 1,115.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.95	$ -	0.00%	N/A	$ 955.78	$ -	0.00%	N/A	$ 968.22	$ -	0.00%	N/A	$ 981.28	$ -	0.00%
			Family	N/A	$ 1,560.23	$ -	0.00%	N/A	$ 1,580.06	$ -	0.00%	N/A	$ 1,600.91	$ -	0.00%	N/A	$ 1,622.81	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2132																
			Single	N/A	$ 539.64	$ -	0.00%	N/A	$ 546.65	$ -	0.00%	N/A	$ 554.01	$ -	0.00%	N/A	$ 561.75	$ -	0.00%
			Double	N/A	$ 1,079.29	$ -	0.00%	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,108.03	$ -	0.00%	N/A	$ 1,123.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.32	$ -	0.00%	N/A	$ 962.23	$ -	0.00%	N/A	$ 974.76	$ -	0.00%	N/A	$ 987.91	$ -	0.00%
			Family	N/A	$ 1,570.91	$ -	0.00%	N/A	$ 1,590.88	$ -	0.00%	N/A	$ 1,611.87	$ -	0.00%	N/A	$ 1,633.93	$ -	0.00%
Gold	EPO	N/A	SUGF2134																
			Single	N/A	$ 551.38	$ -	0.00%	N/A	$ 558.54	$ -	0.00%	N/A	$ 566.06	$ -	0.00%	N/A	$ 573.97	$ -	0.00%
			Double	N/A	$ 1,102.76	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%	N/A	$ 1,132.13	$ -	0.00%	N/A	$ 1,147.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 970.27	$ -	0.00%	N/A	$ 982.44	$ -	0.00%	N/A	$ 995.24	$ -	0.00%	N/A	$ 1,008.68	$ -	0.00%
			Family	N/A	$ 1,604.36	$ -	0.00%	N/A	$ 1,624.76	$ -	0.00%	N/A	$ 1,646.21	$ -	0.00%	N/A	$ 1,668.75	$ -	0.00%
Gold	EPO	N/A	SUGF2135																
			Single	N/A	$ 546.61	$ -	0.00%	N/A	$ 553.71	$ -	0.00%	N/A	$ 561.17	$ -	0.00%	N/A	$ 569.01	$ -	0.00%
			Double	N/A	$ 1,093.23	$ -	0.00%	N/A	$ 1,107.42	$ -	0.00%	N/A	$ 1,122.34	$ -	0.00%	N/A	$ 1,138.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 962.18	$ -	0.00%	N/A	$ 974.24	$ -	0.00%	N/A	$ 986.92	$ -	0.00%	N/A	$ 1,000.25	$ -	0.00%
			Family	N/A	$ 1,590.78	$ -	0.00%	N/A	$ 1,611.01	$ -	0.00%	N/A	$ 1,632.27	$ -	0.00%	N/A	$ 1,654.61	$ -	0.00%
Gold	EPO	N/A	SUGF2136																
			Single	N/A	$ 546.59	$ -	0.00%	N/A	$ 553.68	$ -	0.00%	N/A	$ 561.14	$ -	0.00%	N/A	$ 568.98	$ -	0.00%
			Double	N/A	$ 1,093.17	$ -	0.00%	N/A	$ 1,107.36	$ -	0.00%	N/A	$ 1,122.29	$ -	0.00%	N/A	$ 1,137.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 962.13	$ -	0.00%	N/A	$ 974.19	$ -	0.00%	N/A	$ 986.87	$ -	0.00%	N/A	$ 1,000.20	$ -	0.00%
			Family	N/A	$ 1,590.70	$ -	0.00%	N/A	$ 1,610.92	$ -	0.00%	N/A	$ 1,632.19	$ -	0.00%	N/A	$ 1,654.53	$ -	0.00%
Gold	HDE	N/A	SUGF2138																
			Single	N/A	$ 536.68	$ -	0.00%	N/A	$ 543.64	$ -	0.00%	N/A	$ 550.97	$ -	0.00%	N/A	$ 558.66	$ -	0.00%
			Double	N/A	$ 1,073.35	$ -	0.00%	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,101.94	$ -	0.00%	N/A	$ 1,117.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.12	$ -	0.00%	N/A	$ 969.58	$ -	0.00%	N/A	$ 982.66	$ -	0.00%
			Family	N/A	$ 1,562.45	$ -	0.00%	N/A	$ 1,582.31	$ -	0.00%	N/A	$ 1,603.19	$ -	0.00%	N/A	$ 1,625.13	$ -	0.00%
Gold	EPO	N/A	SUGF2140																
			Single	N/A	$ 526.52	$ -	0.00%	N/A	$ 533.35	$ -	0.00%	N/A	$ 540.54	$ -	0.00%	N/A	$ 548.09	$ -	0.00%
			Double	N/A	$ 1,053.04	$ -	0.00%	N/A	$ 1,066.71	$ -	0.00%	N/A	$ 1,081.08	$ -	0.00%	N/A	$ 1,096.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.01	$ -	0.00%	N/A	$ 939.63	$ -	0.00%	N/A	$ 951.85	$ -	0.00%	N/A	$ 964.68	$ -	0.00%
			Family	N/A	$ 1,533.51	$ -	0.00%	N/A	$ 1,552.99	$ -	0.00%	N/A	$ 1,573.47	$ -	0.00%	N/A	$ 1,594.99	$ -	0.00%
Silver	EPO	N/A	SUSF3149																
			Single	N/A	$ 451.62	$ -	0.00%	N/A	$ 457.48	$ -	0.00%	N/A	$ 463.64	$ -	0.00%	N/A	$ 470.12	$ -	0.00%
			Double	N/A	$ 903.23	$ -	0.00%	N/A	$ 914.96	$ -	0.00%	N/A	$ 927.29	$ -	0.00%	N/A	$ 940.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.83	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.27	$ -	0.00%	N/A	$ 818.28	$ -	0.00%
			Family	N/A	$ 1,306.18	$ -	0.00%	N/A	$ 1,322.89	$ -	0.00%	N/A	$ 1,340.46	$ -	0.00%	N/A	$ 1,358.92	$ -	0.00%
Silver	EPO	N/A	SUSF3150																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.48	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 814.54	$ -	0.00%	N/A	$ 824.69	$ -	0.00%	N/A	$ 835.35	$ -	0.00%	N/A	$ 846.56	$ -	0.00%
			Family	N/A	$ 1,343.27	$ -	0.00%	N/A	$ 1,360.29	$ -	0.00%	N/A	$ 1,378.17	$ -	0.00%	N/A	$ 1,396.96	$ -	0.00%
Silver	EPO	N/A	SUSF3151																
			Single	N/A	$ 456.91	$ -	0.00%	N/A	$ 462.84	$ -	0.00%	N/A	$ 469.08	$ -	0.00%	N/A	$ 475.63	$ -	0.00%
			Double	N/A	$ 913.82	$ -	0.00%	N/A	$ 925.68	$ -	0.00%	N/A	$ 938.15	$ -	0.00%	N/A	$ 951.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.67	$ -	0.00%	N/A	$ 819.76	$ -	0.00%	N/A	$ 830.36	$ -	0.00%	N/A	$ 841.50	$ -	0.00%
			Family	N/A	$ 1,335.12	$ -	0.00%	N/A	$ 1,352.02	$ -	0.00%	N/A	$ 1,369.80	$ -	0.00%	N/A	$ 1,388.48	$ -	0.00%
Silver	HDE	N/A	SUSF3152																
			Single	N/A	$ 455.42	$ -	0.00%	N/A	$ 461.33	$ -	0.00%	N/A	$ 467.55	$ -	0.00%	N/A	$ 474.08	$ -	0.00%
			Double	N/A	$ 910.84	$ -	0.00%	N/A	$ 922.67	$ -	0.00%	N/A	$ 935.10	$ -	0.00%	N/A	$ 948.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.15	$ -	0.00%	N/A	$ 817.20	$ -	0.00%	N/A	$ 827.77	$ -	0.00%	N/A	$ 838.87	$ -	0.00%
			Family	N/A	$ 1,330.88	$ -	0.00%	N/A	$ 1,347.73	$ -	0.00%	N/A	$ 1,365.45	$ -	0.00%	N/A	$ 1,384.06	$ -	0.00%
Silver	HDE	N/A	SUSF3153																
			Single	N/A	$ 456.99	$ -	0.00%	N/A	$ 462.93	$ -	0.00%	N/A	$ 469.16	$ -	0.00%	N/A	$ 475.72	$ -	0.00%
			Double	N/A	$ 913.98	$ -	0.00%	N/A	$ 925.85	$ -	0.00%	N/A	$ 938.33	$ -	0.00%	N/A	$ 951.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.82	$ -	0.00%	N/A	$ 819.90	$ -	0.00%	N/A	$ 830.51	$ -	0.00%	N/A	$ 841.65	$ -	0.00%
			Family	N/A	$ 1,335.36	$ -	0.00%	N/A	$ 1,352.27	$ -	0.00%	N/A	$ 1,370.05	$ -	0.00%	N/A	$ 1,388.72	$ -	0.00%
Silver	HDE	N/A	SUSF3154																
			Single	N/A	$ 461.25	$ -	0.00%	N/A	$ 467.24	$ -	0.00%	N/A	$ 473.54	$ -	0.00%	N/A	$ 480.15	$ -	0.00%
			Double	N/A	$ 922.51	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.07	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.06	$ -	0.00%	N/A	$ 827.24	$ -	0.00%	N/A	$ 837.94	$ -	0.00%	N/A	$ 849.19	$ -	0.00%
			Family	N/A	$ 1,347.50	$ -	0.00%	N/A	$ 1,364.57	$ -	0.00%	N/A	$ 1,382.51	$ -	0.00%	N/A	$ 1,401.36	$ -	0.00%
Silver	HDE	N/A	SUSF3155																
			Single	N/A	$ 438.33	$ -	0.00%	N/A	$ 444.02	$ -	0.00%	N/A	$ 450.00	$ -	0.00%	N/A	$ 456.29	$ -	0.00%
			Double	N/A	$ 876.65	$ -	0.00%	N/A	$ 888.03	$ -	0.00%	N/A	$ 900.00	$ -	0.00%	N/A	$ 912.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.08	$ -	0.00%	N/A	$ 787.76	$ -	0.00%	N/A	$ 797.93	$ -	0.00%	N/A	$ 808.61	$ -	0.00%
			Family	N/A	$ 1,282.16	$ -	0.00%	N/A	$ 1,298.37	$ -	0.00%	N/A	$ 1,315.43	$ -	0.00%	N/A	$ 1,333.34	$ -	0.00%
Silver	HDE	N/A	SUSF3157																
			Single	N/A	$ 437.70	$ -	0.00%	N/A	$ 443.39	$ -	0.00%	N/A	$ 449.36	$ -	0.00%	N/A	$ 455.64	$ -	0.00%
			Double	N/A	$ 875.41	$ -	0.00%	N/A	$ 886.77	$ -	0.00%	N/A	$ 898.72	$ -	0.00%	N/A	$ 911.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.03	$ -	0.00%	N/A	$ 786.69	$ -	0.00%	N/A	$ 796.84	$ -	0.00%	N/A	$ 807.52	$ -	0.00%
			Family	N/A	$ 1,280.39	$ -	0.00%	N/A	$ 1,296.58	$ -	0.00%	N/A	$ 1,313.61	$ -	0.00%	N/A	$ 1,331.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3158																
			Single	N/A	$ 442.70	$ -	0.00%	N/A	$ 448.45	$ -	0.00%	N/A	$ 454.49	$ -	0.00%	N/A	$ 460.84	$ -	0.00%
			Double	N/A	$ 885.41	$ -	0.00%	N/A	$ 896.90	$ -	0.00%	N/A	$ 908.99	$ -	0.00%	N/A	$ 921.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 785.53	$ -	0.00%	N/A	$ 795.30	$ -	0.00%	N/A	$ 805.57	$ -	0.00%	N/A	$ 816.36	$ -	0.00%
			Family	N/A	$ 1,294.64	$ -	0.00%	N/A	$ 1,311.01	$ -	0.00%	N/A	$ 1,328.24	$ -	0.00%	N/A	$ 1,346.33	$ -	0.00%
Silver	HDE	N/A	SUSF3159																
			Single	N/A	$ 450.14	$ -	0.00%	N/A	$ 455.99	$ -	0.00%	N/A	$ 462.13	$ -	0.00%	N/A	$ 468.59	$ -	0.00%
			Double	N/A	$ 900.28	$ -	0.00%	N/A	$ 911.97	$ -	0.00%	N/A	$ 924.26	$ -	0.00%	N/A	$ 937.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.17	$ -	0.00%	N/A	$ 808.11	$ -	0.00%	N/A	$ 818.55	$ -	0.00%	N/A	$ 829.53	$ -	0.00%
			Family	N/A	$ 1,315.84	$ -	0.00%	N/A	$ 1,332.49	$ -	0.00%	N/A	$ 1,350.00	$ -	0.00%	N/A	$ 1,368.40	$ -	0.00%
Silver	EPO	N/A	SUSF3160																
			Single	N/A	$ 451.97	$ -	0.00%	N/A	$ 457.83	$ -	0.00%	N/A	$ 464.00	$ -	0.00%	N/A	$ 470.49	$ -	0.00%
			Double	N/A	$ 903.93	$ -	0.00%	N/A	$ 915.67	$ -	0.00%	N/A	$ 928.01	$ -	0.00%	N/A	$ 940.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.27	$ -	0.00%	N/A	$ 811.25	$ -	0.00%	N/A	$ 821.74	$ -	0.00%	N/A	$ 832.76	$ -	0.00%
			Family	N/A	$ 1,321.04	$ -	0.00%	N/A	$ 1,337.76	$ -	0.00%	N/A	$ 1,355.34	$ -	0.00%	N/A	$ 1,373.81	$ -	0.00%
Silver	EPO	N/A	SUSF3161																
			Single	N/A	$ 442.42	$ -	0.00%	N/A	$ 448.17	$ -	0.00%	N/A	$ 454.21	$ -	0.00%	N/A	$ 460.55	$ -	0.00%
			Double	N/A	$ 884.85	$ -	0.00%	N/A	$ 896.34	$ -	0.00%	N/A	$ 908.41	$ -	0.00%	N/A	$ 921.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 785.05	$ -	0.00%	N/A	$ 794.82	$ -	0.00%	N/A	$ 805.08	$ -	0.00%	N/A	$ 815.87	$ -	0.00%
			Family	N/A	$ 1,293.84	$ -	0.00%	N/A	$ 1,310.21	$ -	0.00%	N/A	$ 1,327.42	$ -	0.00%	N/A	$ 1,345.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4164																
			Single	N/A	$ 385.78	$ -	0.00%	N/A	$ 390.79	$ -	0.00%	N/A	$ 396.06	$ -	0.00%	N/A	$ 401.59	$ -	0.00%
			Double	N/A	$ 771.56	$ -	0.00%	N/A	$ 781.58	$ -	0.00%	N/A	$ 792.11	$ -	0.00%	N/A	$ 803.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.77	$ -	0.00%	N/A	$ 674.28	$ -	0.00%	N/A	$ 683.23	$ -	0.00%	N/A	$ 692.64	$ -	0.00%
			Family	N/A	$ 1,109.42	$ -	0.00%	N/A	$ 1,123.69	$ -	0.00%	N/A	$ 1,138.70	$ -	0.00%	N/A	$ 1,154.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4166																
			Single	N/A	$ 379.03	$ -	0.00%	N/A	$ 383.95	$ -	0.00%	N/A	$ 389.13	$ -	0.00%	N/A	$ 394.56	$ -	0.00%
			Double	N/A	$ 758.06	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 778.25	$ -	0.00%	N/A	$ 789.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.28	$ -	0.00%	N/A	$ 685.65	$ -	0.00%	N/A	$ 694.45	$ -	0.00%	N/A	$ 703.69	$ -	0.00%
			Family	N/A	$ 1,113.17	$ -	0.00%	N/A	$ 1,127.19	$ -	0.00%	N/A	$ 1,141.94	$ -	0.00%	N/A	$ 1,157.43	$ -	0.00%
Bronze	HDE	N/A	SUBF4167																
			Single	N/A	$ 380.50	$ -	0.00%	N/A	$ 385.43	$ -	0.00%	N/A	$ 390.63	$ -	0.00%	N/A	$ 396.09	$ -	0.00%
			Double	N/A	$ 760.99	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.26	$ -	0.00%	N/A	$ 792.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.77	$ -	0.00%	N/A	$ 688.17	$ -	0.00%	N/A	$ 697.00	$ -	0.00%	N/A	$ 706.28	$ -	0.00%
			Family	N/A	$ 1,117.34	$ -	0.00%	N/A	$ 1,131.42	$ -	0.00%	N/A	$ 1,146.22	$ -	0.00%	N/A	$ 1,161.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4168																
			Single	N/A	$ 380.20	$ -	0.00%	N/A	$ 385.14	$ -	0.00%	N/A	$ 390.33	$ -	0.00%	N/A	$ 395.78	$ -	0.00%
			Double	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.27	$ -	0.00%	N/A	$ 780.65	$ -	0.00%	N/A	$ 791.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.27	$ -	0.00%	N/A	$ 687.66	$ -	0.00%	N/A	$ 696.49	$ -	0.00%	N/A	$ 705.76	$ -	0.00%
			Family	N/A	$ 1,116.51	$ -	0.00%	N/A	$ 1,130.57	$ -	0.00%	N/A	$ 1,145.36	$ -	0.00%	N/A	$ 1,160.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4169																
			Single	N/A	$ 382.23	$ -	0.00%	N/A	$ 387.20	$ -	0.00%	N/A	$ 392.41	$ -	0.00%	N/A	$ 397.90	$ -	0.00%
			Double	N/A	$ 764.47	$ -	0.00%	N/A	$ 774.39	$ -	0.00%	N/A	$ 784.83	$ -	0.00%	N/A	$ 795.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.73	$ -	0.00%	N/A	$ 691.16	$ -	0.00%	N/A	$ 700.03	$ -	0.00%	N/A	$ 709.35	$ -	0.00%
			Family	N/A	$ 1,122.30	$ -	0.00%	N/A	$ 1,136.44	$ -	0.00%	N/A	$ 1,151.31	$ -	0.00%	N/A	$ 1,166.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4170																
			Single	N/A	$ 387.47	$ -	0.00%	N/A	$ 392.50	$ -	0.00%	N/A	$ 397.79	$ -	0.00%	N/A	$ 403.35	$ -	0.00%
			Double	N/A	$ 774.95	$ -	0.00%	N/A	$ 785.01	$ -	0.00%	N/A	$ 795.59	$ -	0.00%	N/A	$ 806.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.64	$ -	0.00%	N/A	$ 700.19	$ -	0.00%	N/A	$ 709.18	$ -	0.00%	N/A	$ 718.63	$ -	0.00%
			Family	N/A	$ 1,137.23	$ -	0.00%	N/A	$ 1,151.57	$ -	0.00%	N/A	$ 1,166.64	$ -	0.00%	N/A	$ 1,182.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4171																
			Single	N/A	$ 381.48	$ -	0.00%	N/A	$ 386.44	$ -	0.00%	N/A	$ 391.64	$ -	0.00%	N/A	$ 397.12	$ -	0.00%
			Double	N/A	$ 762.97	$ -	0.00%	N/A	$ 772.87	$ -	0.00%	N/A	$ 783.29	$ -	0.00%	N/A	$ 794.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.45	$ -	0.00%	N/A	$ 689.87	$ -	0.00%	N/A	$ 698.73	$ -	0.00%	N/A	$ 708.03	$ -	0.00%
			Family	N/A	$ 1,120.16	$ -	0.00%	N/A	$ 1,134.27	$ -	0.00%	N/A	$ 1,149.12	$ -	0.00%	N/A	$ 1,164.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4172																
			Single	N/A	$ 376.17	$ -	0.00%	N/A	$ 381.05	$ -	0.00%	N/A	$ 386.19	$ -	0.00%	N/A	$ 391.58	$ -	0.00%
			Double	N/A	$ 752.34	$ -	0.00%	N/A	$ 762.11	$ -	0.00%	N/A	$ 772.38	$ -	0.00%	N/A	$ 783.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.42	$ -	0.00%	N/A	$ 680.72	$ -	0.00%	N/A	$ 689.45	$ -	0.00%	N/A	$ 698.62	$ -	0.00%
			Family	N/A	$ 1,105.02	$ -	0.00%	N/A	$ 1,118.93	$ -	0.00%	N/A	$ 1,133.57	$ -	0.00%	N/A	$ 1,148.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4174																
			Single	N/A	$ 378.17	$ -	0.00%	N/A	$ 383.08	$ -	0.00%	N/A	$ 388.24	$ -	0.00%	N/A	$ 393.67	$ -	0.00%
			Double	N/A	$ 756.34	$ -	0.00%	N/A	$ 766.16	$ -	0.00%	N/A	$ 776.49	$ -	0.00%	N/A	$ 787.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.82	$ -	0.00%	N/A	$ 684.17	$ -	0.00%	N/A	$ 692.94	$ -	0.00%	N/A	$ 702.16	$ -	0.00%
			Family	N/A	$ 1,110.72	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%	N/A	$ 1,139.42	$ -	0.00%	N/A	$ 1,154.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4175																
			Single	N/A	$ 381.56	$ -	0.00%	N/A	$ 386.51	$ -	0.00%	N/A	$ 391.72	$ -	0.00%	N/A	$ 397.19	$ -	0.00%
			Double	N/A	$ 763.12	$ -	0.00%	N/A	$ 773.03	$ -	0.00%	N/A	$ 783.44	$ -	0.00%	N/A	$ 794.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.58	$ -	0.00%	N/A	$ 690.00	$ -	0.00%	N/A	$ 698.86	$ -	0.00%	N/A	$ 708.16	$ -	0.00%
			Family	N/A	$ 1,120.38	$ -	0.00%	N/A	$ 1,134.49	$ -	0.00%	N/A	$ 1,149.34	$ -	0.00%	N/A	$ 1,164.93	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4177																
			Single	N/A	$ 365.03	$ -	0.00%	N/A	$ 369.77	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.99	$ -	0.00%
			Double	N/A	$ 730.07	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.51	$ -	0.00%	N/A	$ 759.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.49	$ -	0.00%	N/A	$ 661.54	$ -	0.00%	N/A	$ 670.01	$ -	0.00%	N/A	$ 678.91	$ -	0.00%
			Family	N/A	$ 1,073.27	$ -	0.00%	N/A	$ 1,086.78	$ -	0.00%	N/A	$ 1,100.98	$ -	0.00%	N/A	$ 1,115.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4178																
			Single	N/A	$ 368.78	$ -	0.00%	N/A	$ 373.57	$ -	0.00%	N/A	$ 378.61	$ -	0.00%	N/A	$ 383.89	$ -	0.00%
			Double	N/A	$ 737.57	$ -	0.00%	N/A	$ 747.14	$ -	0.00%	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.86	$ -	0.00%	N/A	$ 668.00	$ -	0.00%	N/A	$ 676.56	$ -	0.00%	N/A	$ 685.55	$ -	0.00%
			Family	N/A	$ 1,083.96	$ -	0.00%	N/A	$ 1,097.61	$ -	0.00%	N/A	$ 1,111.96	$ -	0.00%	N/A	$ 1,127.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4179																
			Single	N/A	$ 374.43	$ -	0.00%	N/A	$ 379.29	$ -	0.00%	N/A	$ 384.40	$ -	0.00%	N/A	$ 389.77	$ -	0.00%
			Double	N/A	$ 748.85	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.80	$ -	0.00%	N/A	$ 779.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.45	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.41	$ -	0.00%	N/A	$ 695.53	$ -	0.00%
			Family	N/A	$ 1,100.04	$ -	0.00%	N/A	$ 1,113.90	$ -	0.00%	N/A	$ 1,128.46	$ -	0.00%	N/A	$ 1,143.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4180																
			Single	N/A	$ 379.55	$ -	0.00%	N/A	$ 384.47	$ -	0.00%	N/A	$ 389.66	$ -	0.00%	N/A	$ 395.10	$ -	0.00%
			Double	N/A	$ 759.09	$ -	0.00%	N/A	$ 768.95	$ -	0.00%	N/A	$ 779.31	$ -	0.00%	N/A	$ 790.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.16	$ -	0.00%	N/A	$ 686.54	$ -	0.00%	N/A	$ 695.34	$ -	0.00%	N/A	$ 704.60	$ -	0.00%
			Family	N/A	$ 1,114.64	$ -	0.00%	N/A	$ 1,128.68	$ -	0.00%	N/A	$ 1,143.45	$ -	0.00%	N/A	$ 1,158.96	$ -	0.00%
Platinum	EPO	N/A	SUPF1142																
			Single	N/A	$ 586.46	$ -	0.00%	N/A	$ 594.07	$ -	0.00%	N/A	$ 602.08	$ -	0.00%	N/A	$ 610.49	$ -	0.00%
			Double	N/A	$ 1,172.92	$ -	0.00%	N/A	$ 1,188.15	$ -	0.00%	N/A	$ 1,204.16	$ -	0.00%	N/A	$ 1,220.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,026.37	$ -	0.00%	N/A	$ 1,039.32	$ -	0.00%	N/A	$ 1,052.92	$ -	0.00%	N/A	$ 1,067.22	$ -	0.00%
			Family	N/A	$ 1,700.80	$ -	0.00%	N/A	$ 1,722.50	$ -	0.00%	N/A	$ 1,745.32	$ -	0.00%	N/A	$ 1,769.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1143																
			Single	N/A	$ 613.04	$ -	0.00%	N/A	$ 620.99	$ -	0.00%	N/A	$ 629.36	$ -	0.00%	N/A	$ 638.16	$ -	0.00%
			Double	N/A	$ 1,226.07	$ -	0.00%	N/A	$ 1,241.99	$ -	0.00%	N/A	$ 1,258.73	$ -	0.00%	N/A	$ 1,276.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,075.09	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%	N/A	$ 1,102.85	$ -	0.00%	N/A	$ 1,117.79	$ -	0.00%
			Family	N/A	$ 1,780.08	$ -	0.00%	N/A	$ 1,802.77	$ -	0.00%	N/A	$ 1,826.61	$ -	0.00%	N/A	$ 1,851.67	$ -	0.00%
Platinum	EPO	N/A	SUPF1144																
			Single	N/A	$ 591.10	$ -	0.00%	N/A	$ 598.77	$ -	0.00%	N/A	$ 606.84	$ -	0.00%	N/A	$ 615.32	$ -	0.00%
			Double	N/A	$ 1,182.20	$ -	0.00%	N/A	$ 1,197.55	$ -	0.00%	N/A	$ 1,213.68	$ -	0.00%	N/A	$ 1,230.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.80	$ -	0.00%	N/A	$ 1,050.85	$ -	0.00%	N/A	$ 1,064.56	$ -	0.00%	N/A	$ 1,078.97	$ -	0.00%
			Family	N/A	$ 1,717.57	$ -	0.00%	N/A	$ 1,739.43	$ -	0.00%	N/A	$ 1,762.43	$ -	0.00%	N/A	$ 1,786.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1146																
			Single	N/A	$ 596.22	$ -	0.00%	N/A	$ 603.96	$ -	0.00%	N/A	$ 612.10	$ -	0.00%	N/A	$ 620.65	$ -	0.00%
			Double	N/A	$ 1,192.44	$ -	0.00%	N/A	$ 1,207.92	$ -	0.00%	N/A	$ 1,224.19	$ -	0.00%	N/A	$ 1,241.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,046.50	$ -	0.00%	N/A	$ 1,059.66	$ -	0.00%	N/A	$ 1,073.49	$ -	0.00%	N/A	$ 1,088.03	$ -	0.00%
			Family	N/A	$ 1,732.15	$ -	0.00%	N/A	$ 1,754.21	$ -	0.00%	N/A	$ 1,777.41	$ -	0.00%	N/A	$ 1,801.78	$ -	0.00%
Platinum	EPO	N/A	SUPF1147																
			Single	N/A	$ 610.72	$ -	0.00%	N/A	$ 618.65	$ -	0.00%	N/A	$ 626.99	$ -	0.00%	N/A	$ 635.74	$ -	0.00%
			Double	N/A	$ 1,221.44	$ -	0.00%	N/A	$ 1,237.30	$ -	0.00%	N/A	$ 1,253.97	$ -	0.00%	N/A	$ 1,271.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,071.16	$ -	0.00%	N/A	$ 1,084.63	$ -	0.00%	N/A	$ 1,098.81	$ -	0.00%	N/A	$ 1,113.70	$ -	0.00%
			Family	N/A	$ 1,773.49	$ -	0.00%	N/A	$ 1,796.08	$ -	0.00%	N/A	$ 1,819.84	$ -	0.00%	N/A	$ 1,844.80	$ -	0.00%
Platinum	EPO	N/A	SUPF1148																
			Single	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.91	$ -	0.00%	N/A	$ 628.26	$ -	0.00%	N/A	$ 637.04	$ -	0.00%
			Double	N/A	$ 1,223.92	$ -	0.00%	N/A	$ 1,239.81	$ -	0.00%	N/A	$ 1,256.52	$ -	0.00%	N/A	$ 1,274.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,073.26	$ -	0.00%	N/A	$ 1,086.77	$ -	0.00%	N/A	$ 1,100.97	$ -	0.00%	N/A	$ 1,115.89	$ -	0.00%
			Family	N/A	$ 1,777.02	$ -	0.00%	N/A	$ 1,799.66	$ -	0.00%	N/A	$ 1,823.47	$ -	0.00%	N/A	$ 1,848.48	$ -	0.00%
Gold	EPO	N/A	SUGF2142																
			Single	N/A	$ 514.73	$ -	0.00%	N/A	$ 521.41	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.82	$ -	0.00%
			Double	N/A	$ 1,029.45	$ -	0.00%	N/A	$ 1,042.82	$ -	0.00%	N/A	$ 1,056.87	$ -	0.00%	N/A	$ 1,071.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 899.26	$ -	0.00%	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.56	$ -	0.00%	N/A	$ 935.11	$ -	0.00%
			Family	N/A	$ 1,491.19	$ -	0.00%	N/A	$ 1,510.24	$ -	0.00%	N/A	$ 1,530.26	$ -	0.00%	N/A	$ 1,551.30	$ -	0.00%
Gold	EPO	N/A	SUGF2143																
			Single	N/A	$ 512.11	$ -	0.00%	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.75	$ -	0.00%	N/A	$ 533.10	$ -	0.00%
			Double	N/A	$ 1,024.23	$ -	0.00%	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,051.50	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.52	$ -	0.00%	N/A	$ 914.82	$ -	0.00%	N/A	$ 926.71	$ -	0.00%	N/A	$ 939.19	$ -	0.00%
			Family	N/A	$ 1,492.45	$ -	0.00%	N/A	$ 1,511.40	$ -	0.00%	N/A	$ 1,531.32	$ -	0.00%	N/A	$ 1,552.25	$ -	0.00%
Gold	EPO	N/A	SUGF2144																
			Single	N/A	$ 519.69	$ -	0.00%	N/A	$ 526.43	$ -	0.00%	N/A	$ 533.53	$ -	0.00%	N/A	$ 540.98	$ -	0.00%
			Double	N/A	$ 1,039.38	$ -	0.00%	N/A	$ 1,052.87	$ -	0.00%	N/A	$ 1,067.06	$ -	0.00%	N/A	$ 1,081.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.40	$ -	0.00%	N/A	$ 927.87	$ -	0.00%	N/A	$ 939.93	$ -	0.00%	N/A	$ 952.60	$ -	0.00%
			Family	N/A	$ 1,514.04	$ -	0.00%	N/A	$ 1,533.27	$ -	0.00%	N/A	$ 1,553.49	$ -	0.00%	N/A	$ 1,574.73	$ -	0.00%
Gold	EPO	N/A	SUGF2145																
			Single	N/A	$ 523.32	$ -	0.00%	N/A	$ 530.12	$ -	0.00%	N/A	$ 537.26	$ -	0.00%	N/A	$ 544.76	$ -	0.00%
			Double	N/A	$ 1,046.64	$ -	0.00%	N/A	$ 1,060.23	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,089.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.58	$ -	0.00%	N/A	$ 934.13	$ -	0.00%	N/A	$ 946.27	$ -	0.00%	N/A	$ 959.03	$ -	0.00%
			Family	N/A	$ 1,524.40	$ -	0.00%	N/A	$ 1,543.76	$ -	0.00%	N/A	$ 1,564.12	$ -	0.00%	N/A	$ 1,585.51	$ -	0.00%

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Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2147																
			Single	N/A	$ 534.70	$ -	0.00%	N/A	$ 541.64	$ -	0.00%	N/A	$ 548.94	$ -	0.00%	N/A	$ 556.61	$ -	0.00%
			Double	N/A	$ 1,069.41	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 941.92	$ -	0.00%	N/A	$ 953.72	$ -	0.00%	N/A	$ 966.13	$ -	0.00%	N/A	$ 979.17	$ -	0.00%
			Family	N/A	$ 1,556.83	$ -	0.00%	N/A	$ 1,576.62	$ -	0.00%	N/A	$ 1,597.42	$ -	0.00%	N/A	$ 1,619.27	$ -	0.00%
Gold	EPO	N/A	SUGF2148																
			Single	N/A	$ 530.08	$ -	0.00%	N/A	$ 536.96	$ -	0.00%	N/A	$ 544.20	$ -	0.00%	N/A	$ 551.80	$ -	0.00%
			Double	N/A	$ 1,060.17	$ -	0.00%	N/A	$ 1,073.93	$ -	0.00%	N/A	$ 1,088.40	$ -	0.00%	N/A	$ 1,103.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.07	$ -	0.00%	N/A	$ 945.77	$ -	0.00%	N/A	$ 958.07	$ -	0.00%	N/A	$ 970.99	$ -	0.00%
			Family	N/A	$ 1,543.67	$ -	0.00%	N/A	$ 1,563.28	$ -	0.00%	N/A	$ 1,583.90	$ -	0.00%	N/A	$ 1,605.57	$ -	0.00%
Gold	EPO	N/A	SUGF2149																
			Single	N/A	$ 530.06	$ -	0.00%	N/A	$ 536.94	$ -	0.00%	N/A	$ 544.17	$ -	0.00%	N/A	$ 551.77	$ -	0.00%
			Double	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,073.87	$ -	0.00%	N/A	$ 1,088.34	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.02	$ -	0.00%	N/A	$ 945.72	$ -	0.00%	N/A	$ 958.02	$ -	0.00%	N/A	$ 970.95	$ -	0.00%
			Family	N/A	$ 1,543.59	$ -	0.00%	N/A	$ 1,563.20	$ -	0.00%	N/A	$ 1,583.82	$ -	0.00%	N/A	$ 1,605.48	$ -	0.00%
Gold	HDE	N/A	SUGF2151																
			Single	N/A	$ 520.44	$ -	0.00%	N/A	$ 527.20	$ -	0.00%	N/A	$ 534.30	$ -	0.00%	N/A	$ 541.77	$ -	0.00%
			Double	N/A	$ 1,040.89	$ -	0.00%	N/A	$ 1,054.40	$ -	0.00%	N/A	$ 1,068.61	$ -	0.00%	N/A	$ 1,083.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.68	$ -	0.00%	N/A	$ 929.17	$ -	0.00%	N/A	$ 941.25	$ -	0.00%	N/A	$ 953.94	$ -	0.00%
			Family	N/A	$ 1,516.19	$ -	0.00%	N/A	$ 1,535.45	$ -	0.00%	N/A	$ 1,555.70	$ -	0.00%	N/A	$ 1,576.97	$ -	0.00%
Gold	EPO	N/A	SUGF2153																
			Single	N/A	$ 510.59	$ -	0.00%	N/A	$ 517.22	$ -	0.00%	N/A	$ 524.19	$ -	0.00%	N/A	$ 531.51	$ -	0.00%
			Double	N/A	$ 1,021.19	$ -	0.00%	N/A	$ 1,034.44	$ -	0.00%	N/A	$ 1,048.38	$ -	0.00%	N/A	$ 1,063.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.94	$ -	0.00%	N/A	$ 912.21	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.50	$ -	0.00%
			Family	N/A	$ 1,488.12	$ -	0.00%	N/A	$ 1,507.01	$ -	0.00%	N/A	$ 1,526.88	$ -	0.00%	N/A	$ 1,547.75	$ -	0.00%
Silver	EPO	N/A	SUSF3165																
			Single	N/A	$ 437.96	$ -	0.00%	N/A	$ 443.64	$ -	0.00%	N/A	$ 449.62	$ -	0.00%	N/A	$ 455.90	$ -	0.00%
			Double	N/A	$ 875.91	$ -	0.00%	N/A	$ 887.28	$ -	0.00%	N/A	$ 899.24	$ -	0.00%	N/A	$ 911.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.61	$ -	0.00%	N/A	$ 773.27	$ -	0.00%	N/A	$ 783.43	$ -	0.00%	N/A	$ 794.11	$ -	0.00%
			Family	N/A	$ 1,267.26	$ -	0.00%	N/A	$ 1,283.46	$ -	0.00%	N/A	$ 1,300.50	$ -	0.00%	N/A	$ 1,318.40	$ -	0.00%
Silver	EPO	N/A	SUSF3166																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 790.90	$ -	0.00%	N/A	$ 800.74	$ -	0.00%	N/A	$ 811.09	$ -	0.00%	N/A	$ 821.96	$ -	0.00%
			Family	N/A	$ 1,303.64	$ -	0.00%	N/A	$ 1,320.14	$ -	0.00%	N/A	$ 1,337.49	$ -	0.00%	N/A	$ 1,355.71	$ -	0.00%
Silver	EPO	N/A	SUSF3167																
			Single	N/A	$ 443.09	$ -	0.00%	N/A	$ 448.84	$ -	0.00%	N/A	$ 454.89	$ -	0.00%	N/A	$ 461.24	$ -	0.00%
			Double	N/A	$ 886.18	$ -	0.00%	N/A	$ 897.68	$ -	0.00%	N/A	$ 909.78	$ -	0.00%	N/A	$ 922.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.18	$ -	0.00%	N/A	$ 795.96	$ -	0.00%	N/A	$ 806.24	$ -	0.00%	N/A	$ 817.05	$ -	0.00%
			Family	N/A	$ 1,295.74	$ -	0.00%	N/A	$ 1,312.13	$ -	0.00%	N/A	$ 1,329.37	$ -	0.00%	N/A	$ 1,347.48	$ -	0.00%
Silver	HDE	N/A	SUSF3168																
			Single	N/A	$ 441.65	$ -	0.00%	N/A	$ 447.38	$ -	0.00%	N/A	$ 453.41	$ -	0.00%	N/A	$ 459.74	$ -	0.00%
			Double	N/A	$ 883.30	$ -	0.00%	N/A	$ 894.76	$ -	0.00%	N/A	$ 906.82	$ -	0.00%	N/A	$ 919.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.73	$ -	0.00%	N/A	$ 793.48	$ -	0.00%	N/A	$ 803.73	$ -	0.00%	N/A	$ 814.49	$ -	0.00%
			Family	N/A	$ 1,291.63	$ -	0.00%	N/A	$ 1,307.97	$ -	0.00%	N/A	$ 1,325.15	$ -	0.00%	N/A	$ 1,343.20	$ -	0.00%
Silver	HDE	N/A	SUSF3169																
			Single	N/A	$ 443.17	$ -	0.00%	N/A	$ 448.92	$ -	0.00%	N/A	$ 454.97	$ -	0.00%	N/A	$ 461.33	$ -	0.00%
			Double	N/A	$ 886.34	$ -	0.00%	N/A	$ 897.85	$ -	0.00%	N/A	$ 909.95	$ -	0.00%	N/A	$ 922.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.32	$ -	0.00%	N/A	$ 796.10	$ -	0.00%	N/A	$ 806.39	$ -	0.00%	N/A	$ 817.19	$ -	0.00%
			Family	N/A	$ 1,295.97	$ -	0.00%	N/A	$ 1,312.36	$ -	0.00%	N/A	$ 1,329.60	$ -	0.00%	N/A	$ 1,347.72	$ -	0.00%
Silver	HDE	N/A	SUSF3170																
			Single	N/A	$ 447.30	$ -	0.00%	N/A	$ 453.11	$ -	0.00%	N/A	$ 459.22	$ -	0.00%	N/A	$ 465.63	$ -	0.00%
			Double	N/A	$ 894.60	$ -	0.00%	N/A	$ 906.22	$ -	0.00%	N/A	$ 918.43	$ -	0.00%	N/A	$ 931.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 793.34	$ -	0.00%	N/A	$ 803.22	$ -	0.00%	N/A	$ 813.60	$ -	0.00%	N/A	$ 824.50	$ -	0.00%
			Family	N/A	$ 1,307.74	$ -	0.00%	N/A	$ 1,324.29	$ -	0.00%	N/A	$ 1,341.69	$ -	0.00%	N/A	$ 1,359.98	$ -	0.00%
Silver	HDE	N/A	SUSF3171																
			Single	N/A	$ 425.07	$ -	0.00%	N/A	$ 430.59	$ -	0.00%	N/A	$ 436.39	$ -	0.00%	N/A	$ 442.49	$ -	0.00%
			Double	N/A	$ 850.14	$ -	0.00%	N/A	$ 861.17	$ -	0.00%	N/A	$ 872.78	$ -	0.00%	N/A	$ 884.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.55	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 774.79	$ -	0.00%	N/A	$ 785.15	$ -	0.00%
			Family	N/A	$ 1,244.38	$ -	0.00%	N/A	$ 1,260.10	$ -	0.00%	N/A	$ 1,276.64	$ -	0.00%	N/A	$ 1,294.01	$ -	0.00%
Silver	HDE	N/A	SUSF3173																
			Single	N/A	$ 424.47	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.77	$ -	0.00%	N/A	$ 441.86	$ -	0.00%
			Double	N/A	$ 848.93	$ -	0.00%	N/A	$ 859.95	$ -	0.00%	N/A	$ 871.54	$ -	0.00%	N/A	$ 883.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 754.52	$ -	0.00%	N/A	$ 763.89	$ -	0.00%	N/A	$ 773.74	$ -	0.00%	N/A	$ 784.09	$ -	0.00%
			Family	N/A	$ 1,242.66	$ -	0.00%	N/A	$ 1,258.36	$ -	0.00%	N/A	$ 1,274.88	$ -	0.00%	N/A	$ 1,292.23	$ -	0.00%
Silver	HDE	N/A	SUSF3174																
			Single	N/A	$ 429.31	$ -	0.00%	N/A	$ 434.89	$ -	0.00%	N/A	$ 440.75	$ -	0.00%	N/A	$ 446.91	$ -	0.00%
			Double	N/A	$ 858.63	$ -	0.00%	N/A	$ 869.78	$ -	0.00%	N/A	$ 881.50	$ -	0.00%	N/A	$ 893.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.76	$ -	0.00%	N/A	$ 772.24	$ -	0.00%	N/A	$ 782.20	$ -	0.00%	N/A	$ 792.67	$ -	0.00%
			Family	N/A	$ 1,256.48	$ -	0.00%	N/A	$ 1,272.36	$ -	0.00%	N/A	$ 1,289.06	$ -	0.00%	N/A	$ 1,306.61	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3175																
			Single	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.19	$ -	0.00%	N/A	$ 448.15	$ -	0.00%	N/A	$ 454.41	$ -	0.00%
			Double	N/A	$ 873.06	$ -	0.00%	N/A	$ 884.39	$ -	0.00%	N/A	$ 896.31	$ -	0.00%	N/A	$ 908.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.03	$ -	0.00%	N/A	$ 784.66	$ -	0.00%	N/A	$ 794.79	$ -	0.00%	N/A	$ 805.43	$ -	0.00%
			Family	N/A	$ 1,277.03	$ -	0.00%	N/A	$ 1,293.19	$ -	0.00%	N/A	$ 1,310.17	$ -	0.00%	N/A	$ 1,328.01	$ -	0.00%
Silver	EPO	N/A	SUSF3176																
			Single	N/A	$ 438.30	$ -	0.00%	N/A	$ 443.99	$ -	0.00%	N/A	$ 449.97	$ -	0.00%	N/A	$ 456.26	$ -	0.00%
			Double	N/A	$ 876.60	$ -	0.00%	N/A	$ 887.97	$ -	0.00%	N/A	$ 899.94	$ -	0.00%	N/A	$ 912.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.04	$ -	0.00%	N/A	$ 787.71	$ -	0.00%	N/A	$ 797.88	$ -	0.00%	N/A	$ 808.57	$ -	0.00%
			Family	N/A	$ 1,282.08	$ -	0.00%	N/A	$ 1,298.29	$ -	0.00%	N/A	$ 1,315.35	$ -	0.00%	N/A	$ 1,333.26	$ -	0.00%
Silver	EPO	N/A	SUSF3177																
			Single	N/A	$ 429.04	$ -	0.00%	N/A	$ 434.61	$ -	0.00%	N/A	$ 440.47	$ -	0.00%	N/A	$ 446.62	$ -	0.00%
			Double	N/A	$ 858.09	$ -	0.00%	N/A	$ 869.23	$ -	0.00%	N/A	$ 880.94	$ -	0.00%	N/A	$ 893.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.30	$ -	0.00%	N/A	$ 771.77	$ -	0.00%	N/A	$ 781.73	$ -	0.00%	N/A	$ 792.19	$ -	0.00%
			Family	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,271.58	$ -	0.00%	N/A	$ 1,288.27	$ -	0.00%	N/A	$ 1,305.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4182																
			Single	N/A	$ 374.11	$ -	0.00%	N/A	$ 378.97	$ -	0.00%	N/A	$ 384.08	$ -	0.00%	N/A	$ 389.44	$ -	0.00%
			Double	N/A	$ 748.23	$ -	0.00%	N/A	$ 757.94	$ -	0.00%	N/A	$ 768.15	$ -	0.00%	N/A	$ 778.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.93	$ -	0.00%	N/A	$ 654.19	$ -	0.00%	N/A	$ 662.87	$ -	0.00%	N/A	$ 671.99	$ -	0.00%
			Family	N/A	$ 1,076.16	$ -	0.00%	N/A	$ 1,090.01	$ -	0.00%	N/A	$ 1,104.56	$ -	0.00%	N/A	$ 1,119.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4184																
			Single	N/A	$ 367.57	$ -	0.00%	N/A	$ 372.34	$ -	0.00%	N/A	$ 377.36	$ -	0.00%	N/A	$ 382.63	$ -	0.00%
			Double	N/A	$ 735.14	$ -	0.00%	N/A	$ 744.68	$ -	0.00%	N/A	$ 754.72	$ -	0.00%	N/A	$ 765.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 657.80	$ -	0.00%	N/A	$ 665.91	$ -	0.00%	N/A	$ 674.44	$ -	0.00%	N/A	$ 683.40	$ -	0.00%
			Family	N/A	$ 1,080.50	$ -	0.00%	N/A	$ 1,094.10	$ -	0.00%	N/A	$ 1,108.40	$ -	0.00%	N/A	$ 1,123.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4185																
			Single	N/A	$ 368.99	$ -	0.00%	N/A	$ 373.78	$ -	0.00%	N/A	$ 378.81	$ -	0.00%	N/A	$ 384.11	$ -	0.00%
			Double	N/A	$ 737.97	$ -	0.00%	N/A	$ 747.55	$ -	0.00%	N/A	$ 757.63	$ -	0.00%	N/A	$ 768.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.21	$ -	0.00%	N/A	$ 668.35	$ -	0.00%	N/A	$ 676.91	$ -	0.00%	N/A	$ 685.91	$ -	0.00%
			Family	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.20	$ -	0.00%	N/A	$ 1,112.55	$ -	0.00%	N/A	$ 1,127.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4186																
			Single	N/A	$ 368.70	$ -	0.00%	N/A	$ 373.49	$ -	0.00%	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.81	$ -	0.00%
			Double	N/A	$ 737.41	$ -	0.00%	N/A	$ 746.98	$ -	0.00%	N/A	$ 757.04	$ -	0.00%	N/A	$ 767.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.72	$ -	0.00%	N/A	$ 667.86	$ -	0.00%	N/A	$ 676.42	$ -	0.00%	N/A	$ 685.41	$ -	0.00%
			Family	N/A	$ 1,083.73	$ -	0.00%	N/A	$ 1,097.37	$ -	0.00%	N/A	$ 1,111.72	$ -	0.00%	N/A	$ 1,126.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4187																
			Single	N/A	$ 370.67	$ -	0.00%	N/A	$ 375.49	$ -	0.00%	N/A	$ 380.55	$ -	0.00%	N/A	$ 385.86	$ -	0.00%
			Double	N/A	$ 741.35	$ -	0.00%	N/A	$ 750.97	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 771.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.08	$ -	0.00%	N/A	$ 671.26	$ -	0.00%	N/A	$ 679.86	$ -	0.00%	N/A	$ 688.90	$ -	0.00%
			Family	N/A	$ 1,089.35	$ -	0.00%	N/A	$ 1,103.07	$ -	0.00%	N/A	$ 1,117.49	$ -	0.00%	N/A	$ 1,132.64	$ -	0.00%
Bronze	HDE	N/A	SUBF4188																
			Single	N/A	$ 375.76	$ -	0.00%	N/A	$ 380.63	$ -	0.00%	N/A	$ 385.76	$ -	0.00%	N/A	$ 391.15	$ -	0.00%
			Double	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.27	$ -	0.00%	N/A	$ 771.53	$ -	0.00%	N/A	$ 782.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.71	$ -	0.00%	N/A	$ 680.01	$ -	0.00%	N/A	$ 688.73	$ -	0.00%	N/A	$ 697.89	$ -	0.00%
			Family	N/A	$ 1,103.83	$ -	0.00%	N/A	$ 1,117.74	$ -	0.00%	N/A	$ 1,132.35	$ -	0.00%	N/A	$ 1,147.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4189																
			Single	N/A	$ 369.95	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.80	$ -	0.00%	N/A	$ 385.10	$ -	0.00%
			Double	N/A	$ 739.89	$ -	0.00%	N/A	$ 749.50	$ -	0.00%	N/A	$ 759.60	$ -	0.00%	N/A	$ 770.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.00	$ -	0.00%	N/A	$ 678.59	$ -	0.00%	N/A	$ 687.61	$ -	0.00%
			Family	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,100.96	$ -	0.00%	N/A	$ 1,115.36	$ -	0.00%	N/A	$ 1,130.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4190																
			Single	N/A	$ 364.79	$ -	0.00%	N/A	$ 369.53	$ -	0.00%	N/A	$ 374.51	$ -	0.00%	N/A	$ 379.74	$ -	0.00%
			Double	N/A	$ 729.59	$ -	0.00%	N/A	$ 739.06	$ -	0.00%	N/A	$ 749.02	$ -	0.00%	N/A	$ 759.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.08	$ -	0.00%	N/A	$ 661.13	$ -	0.00%	N/A	$ 669.59	$ -	0.00%	N/A	$ 678.49	$ -	0.00%
			Family	N/A	$ 1,072.59	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%	N/A	$ 1,100.28	$ -	0.00%	N/A	$ 1,115.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4192																
			Single	N/A	$ 366.73	$ -	0.00%	N/A	$ 371.50	$ -	0.00%	N/A	$ 376.50	$ -	0.00%	N/A	$ 381.76	$ -	0.00%
			Double	N/A	$ 733.47	$ -	0.00%	N/A	$ 742.99	$ -	0.00%	N/A	$ 753.00	$ -	0.00%	N/A	$ 763.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.38	$ -	0.00%	N/A	$ 664.47	$ -	0.00%	N/A	$ 672.98	$ -	0.00%	N/A	$ 681.92	$ -	0.00%
			Family	N/A	$ 1,078.12	$ -	0.00%	N/A	$ 1,091.69	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%	N/A	$ 1,120.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4193																
			Single	N/A	$ 370.02	$ -	0.00%	N/A	$ 374.82	$ -	0.00%	N/A	$ 379.87	$ -	0.00%	N/A	$ 385.18	$ -	0.00%
			Double	N/A	$ 740.04	$ -	0.00%	N/A	$ 749.65	$ -	0.00%	N/A	$ 759.75	$ -	0.00%	N/A	$ 770.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.96	$ -	0.00%	N/A	$ 670.13	$ -	0.00%	N/A	$ 678.72	$ -	0.00%	N/A	$ 687.74	$ -	0.00%
			Family	N/A	$ 1,087.49	$ -	0.00%	N/A	$ 1,101.18	$ -	0.00%	N/A	$ 1,115.57	$ -	0.00%	N/A	$ 1,130.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4195																
			Single	N/A	$ 353.99	$ -	0.00%	N/A	$ 358.59	$ -	0.00%	N/A	$ 363.42	$ -	0.00%	N/A	$ 368.50	$ -	0.00%
			Double	N/A	$ 707.99	$ -	0.00%	N/A	$ 717.18	$ -	0.00%	N/A	$ 726.84	$ -	0.00%	N/A	$ 737.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.72	$ -	0.00%	N/A	$ 642.53	$ -	0.00%	N/A	$ 650.75	$ -	0.00%	N/A	$ 659.38	$ -	0.00%
			Family	N/A	$ 1,041.81	$ -	0.00%	N/A	$ 1,054.91	$ -	0.00%	N/A	$ 1,068.68	$ -	0.00%	N/A	$ 1,083.15	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4196																
			Single	N/A	$ 357.63	$ -	0.00%	N/A	$ 362.27	$ -	0.00%	N/A	$ 367.15	$ -	0.00%	N/A	$ 372.28	$ -	0.00%
			Double	N/A	$ 715.26	$ -	0.00%	N/A	$ 724.55	$ -	0.00%	N/A	$ 734.31	$ -	0.00%	N/A	$ 744.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.90	$ -	0.00%	N/A	$ 648.79	$ -	0.00%	N/A	$ 657.09	$ -	0.00%	N/A	$ 665.81	$ -	0.00%
			Family	N/A	$ 1,052.18	$ -	0.00%	N/A	$ 1,065.41	$ -	0.00%	N/A	$ 1,079.32	$ -	0.00%	N/A	$ 1,093.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4197																
			Single	N/A	$ 363.10	$ -	0.00%	N/A	$ 367.82	$ -	0.00%	N/A	$ 372.77	$ -	0.00%	N/A	$ 377.98	$ -	0.00%
			Double	N/A	$ 726.20	$ -	0.00%	N/A	$ 735.63	$ -	0.00%	N/A	$ 745.54	$ -	0.00%	N/A	$ 755.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.20	$ -	0.00%	N/A	$ 658.22	$ -	0.00%	N/A	$ 666.64	$ -	0.00%	N/A	$ 675.49	$ -	0.00%
			Family	N/A	$ 1,067.77	$ -	0.00%	N/A	$ 1,081.20	$ -	0.00%	N/A	$ 1,095.33	$ -	0.00%	N/A	$ 1,110.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4198																
			Single	N/A	$ 368.07	$ -	0.00%	N/A	$ 372.85	$ -	0.00%	N/A	$ 377.87	$ -	0.00%	N/A	$ 383.15	$ -	0.00%
			Double	N/A	$ 736.14	$ -	0.00%	N/A	$ 745.69	$ -	0.00%	N/A	$ 755.74	$ -	0.00%	N/A	$ 766.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.65	$ -	0.00%	N/A	$ 666.77	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.28	$ -	0.00%
			Family	N/A	$ 1,081.92	$ -	0.00%	N/A	$ 1,095.54	$ -	0.00%	N/A	$ 1,109.86	$ -	0.00%	N/A	$ 1,124.91	$ -	0.00%
Platinum	EPO	N/A	SUPF1156																
			Single	N/A	$ 590.58	$ -	0.00%	N/A	$ 598.24	$ -	0.00%	N/A	$ 606.31	$ -	0.00%	N/A	$ 614.78	$ -	0.00%
			Double	N/A	$ 1,181.15	$ -	0.00%	N/A	$ 1,196.49	$ -	0.00%	N/A	$ 1,212.61	$ -	0.00%	N/A	$ 1,229.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.37	$ -	0.00%	N/A	$ 1,046.40	$ -	0.00%	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,074.51	$ -	0.00%
			Family	N/A	$ 1,712.53	$ -	0.00%	N/A	$ 1,734.38	$ -	0.00%	N/A	$ 1,757.36	$ -	0.00%	N/A	$ 1,781.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1157																
			Single	N/A	$ 617.34	$ -	0.00%	N/A	$ 625.35	$ -	0.00%	N/A	$ 633.78	$ -	0.00%	N/A	$ 642.63	$ -	0.00%
			Double	N/A	$ 1,234.68	$ -	0.00%	N/A	$ 1,250.71	$ -	0.00%	N/A	$ 1,267.56	$ -	0.00%	N/A	$ 1,285.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,082.41	$ -	0.00%	N/A	$ 1,096.03	$ -	0.00%	N/A	$ 1,110.36	$ -	0.00%	N/A	$ 1,125.41	$ -	0.00%
			Family	N/A	$ 1,792.35	$ -	0.00%	N/A	$ 1,815.19	$ -	0.00%	N/A	$ 1,839.21	$ -	0.00%	N/A	$ 1,864.44	$ -	0.00%
Platinum	EPO	N/A	SUPF1158																
			Single	N/A	$ 595.25	$ -	0.00%	N/A	$ 602.98	$ -	0.00%	N/A	$ 611.10	$ -	0.00%	N/A	$ 619.64	$ -	0.00%
			Double	N/A	$ 1,190.50	$ -	0.00%	N/A	$ 1,205.95	$ -	0.00%	N/A	$ 1,222.20	$ -	0.00%	N/A	$ 1,239.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,044.85	$ -	0.00%	N/A	$ 1,057.99	$ -	0.00%	N/A	$ 1,071.80	$ -	0.00%	N/A	$ 1,086.32	$ -	0.00%
			Family	N/A	$ 1,729.39	$ -	0.00%	N/A	$ 1,751.41	$ -	0.00%	N/A	$ 1,774.57	$ -	0.00%	N/A	$ 1,798.90	$ -	0.00%
Platinum	EPO	N/A	SUPF1160																
			Single	N/A	$ 600.40	$ -	0.00%	N/A	$ 608.20	$ -	0.00%	N/A	$ 616.39	$ -	0.00%	N/A	$ 625.00	$ -	0.00%
			Double	N/A	$ 1,200.81	$ -	0.00%	N/A	$ 1,216.40	$ -	0.00%	N/A	$ 1,232.79	$ -	0.00%	N/A	$ 1,250.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,053.62	$ -	0.00%	N/A	$ 1,066.87	$ -	0.00%	N/A	$ 1,080.80	$ -	0.00%	N/A	$ 1,095.44	$ -	0.00%
			Family	N/A	$ 1,744.08	$ -	0.00%	N/A	$ 1,766.29	$ -	0.00%	N/A	$ 1,789.65	$ -	0.00%	N/A	$ 1,814.19	$ -	0.00%
Platinum	EPO	N/A	SUPF1161																
			Single	N/A	$ 615.01	$ -	0.00%	N/A	$ 622.99	$ -	0.00%	N/A	$ 631.39	$ -	0.00%	N/A	$ 640.21	$ -	0.00%
			Double	N/A	$ 1,230.02	$ -	0.00%	N/A	$ 1,245.98	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%	N/A	$ 1,280.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.44	$ -	0.00%	N/A	$ 1,092.02	$ -	0.00%	N/A	$ 1,106.29	$ -	0.00%	N/A	$ 1,121.28	$ -	0.00%
			Family	N/A	$ 1,785.70	$ -	0.00%	N/A	$ 1,808.46	$ -	0.00%	N/A	$ 1,832.38	$ -	0.00%	N/A	$ 1,857.52	$ -	0.00%
Platinum	EPO	N/A	SUPF1162																
			Single	N/A	$ 616.26	$ -	0.00%	N/A	$ 624.26	$ -	0.00%	N/A	$ 632.67	$ -	0.00%	N/A	$ 641.51	$ -	0.00%
			Double	N/A	$ 1,232.51	$ -	0.00%	N/A	$ 1,248.51	$ -	0.00%	N/A	$ 1,265.34	$ -	0.00%	N/A	$ 1,283.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,080.57	$ -	0.00%	N/A	$ 1,094.17	$ -	0.00%	N/A	$ 1,108.47	$ -	0.00%	N/A	$ 1,123.49	$ -	0.00%
			Family	N/A	$ 1,789.26	$ -	0.00%	N/A	$ 1,812.06	$ -	0.00%	N/A	$ 1,836.04	$ -	0.00%	N/A	$ 1,861.23	$ -	0.00%
Gold	EPO	N/A	SUGF2155																
			Single	N/A	$ 518.34	$ -	0.00%	N/A	$ 525.07	$ -	0.00%	N/A	$ 532.14	$ -	0.00%	N/A	$ 539.58	$ -	0.00%
			Double	N/A	$ 1,036.68	$ -	0.00%	N/A	$ 1,050.14	$ -	0.00%	N/A	$ 1,064.29	$ -	0.00%	N/A	$ 1,079.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.40	$ -	0.00%	N/A	$ 916.84	$ -	0.00%	N/A	$ 928.87	$ -	0.00%	N/A	$ 941.50	$ -	0.00%
			Family	N/A	$ 1,501.49	$ -	0.00%	N/A	$ 1,520.67	$ -	0.00%	N/A	$ 1,540.83	$ -	0.00%	N/A	$ 1,562.02	$ -	0.00%
Gold	EPO	N/A	SUGF2156																
			Single	N/A	$ 515.71	$ -	0.00%	N/A	$ 522.40	$ -	0.00%	N/A	$ 529.44	$ -	0.00%	N/A	$ 536.84	$ -	0.00%
			Double	N/A	$ 1,031.41	$ -	0.00%	N/A	$ 1,044.80	$ -	0.00%	N/A	$ 1,058.88	$ -	0.00%	N/A	$ 1,073.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.63	$ -	0.00%	N/A	$ 921.01	$ -	0.00%	N/A	$ 932.98	$ -	0.00%	N/A	$ 945.55	$ -	0.00%
			Family	N/A	$ 1,502.70	$ -	0.00%	N/A	$ 1,521.78	$ -	0.00%	N/A	$ 1,541.84	$ -	0.00%	N/A	$ 1,562.92	$ -	0.00%
Gold	EPO	N/A	SUGF2157																
			Single	N/A	$ 523.34	$ -	0.00%	N/A	$ 530.13	$ -	0.00%	N/A	$ 537.27	$ -	0.00%	N/A	$ 544.78	$ -	0.00%
			Double	N/A	$ 1,046.67	$ -	0.00%	N/A	$ 1,060.26	$ -	0.00%	N/A	$ 1,074.55	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.60	$ -	0.00%	N/A	$ 934.15	$ -	0.00%	N/A	$ 946.29	$ -	0.00%	N/A	$ 959.05	$ -	0.00%
			Family	N/A	$ 1,524.44	$ -	0.00%	N/A	$ 1,543.80	$ -	0.00%	N/A	$ 1,564.16	$ -	0.00%	N/A	$ 1,585.55	$ -	0.00%
Gold	EPO	N/A	SUGF2158																
			Single	N/A	$ 527.00	$ -	0.00%	N/A	$ 533.84	$ -	0.00%	N/A	$ 541.03	$ -	0.00%	N/A	$ 548.59	$ -	0.00%
			Double	N/A	$ 1,053.99	$ -	0.00%	N/A	$ 1,067.67	$ -	0.00%	N/A	$ 1,082.06	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.82	$ -	0.00%	N/A	$ 940.45	$ -	0.00%	N/A	$ 952.68	$ -	0.00%	N/A	$ 965.53	$ -	0.00%
			Family	N/A	$ 1,534.87	$ -	0.00%	N/A	$ 1,554.36	$ -	0.00%	N/A	$ 1,574.87	$ -	0.00%	N/A	$ 1,596.41	$ -	0.00%
Gold	EPO	N/A	SUGF2160																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 948.31	$ -	0.00%	N/A	$ 960.19	$ -	0.00%	N/A	$ 972.68	$ -	0.00%	N/A	$ 985.81	$ -	0.00%
			Family	N/A	$ 1,567.53	$ -	0.00%	N/A	$ 1,587.45	$ -	0.00%	N/A	$ 1,608.40	$ -	0.00%	N/A	$ 1,630.41	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2161																
			Single	N/A	$ 533.80	$ -	0.00%	N/A	$ 540.73	$ -	0.00%	N/A	$ 548.02	$ -	0.00%	N/A	$ 555.68	$ -	0.00%
			Double	N/A	$ 1,067.61	$ -	0.00%	N/A	$ 1,081.47	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%	N/A	$ 1,111.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.40	$ -	0.00%	N/A	$ 952.18	$ -	0.00%	N/A	$ 964.56	$ -	0.00%	N/A	$ 977.58	$ -	0.00%
			Family	N/A	$ 1,554.27	$ -	0.00%	N/A	$ 1,574.02	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%	N/A	$ 1,616.61	$ -	0.00%
Gold	EPO	N/A	SUGF2162																
			Single	N/A	$ 533.78	$ -	0.00%	N/A	$ 540.71	$ -	0.00%	N/A	$ 547.99	$ -	0.00%	N/A	$ 555.65	$ -	0.00%
			Double	N/A	$ 1,067.55	$ -	0.00%	N/A	$ 1,081.41	$ -	0.00%	N/A	$ 1,095.98	$ -	0.00%	N/A	$ 1,111.29	$ -	0.00%
			Emp/Child(ren)	N/A	$ 940.35	$ -	0.00%	N/A	$ 952.13	$ -	0.00%	N/A	$ 964.52	$ -	0.00%	N/A	$ 977.53	$ -	0.00%
			Family	N/A	$ 1,554.19	$ -	0.00%	N/A	$ 1,573.94	$ -	0.00%	N/A	$ 1,594.71	$ -	0.00%	N/A	$ 1,616.52	$ -	0.00%
Gold	HDE	N/A	SUGF2164																
			Single	N/A	$ 524.10	$ -	0.00%	N/A	$ 530.90	$ -	0.00%	N/A	$ 538.05	$ -	0.00%	N/A	$ 545.57	$ -	0.00%
			Double	N/A	$ 1,048.19	$ -	0.00%	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,076.11	$ -	0.00%	N/A	$ 1,091.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.89	$ -	0.00%	N/A	$ 935.46	$ -	0.00%	N/A	$ 947.62	$ -	0.00%	N/A	$ 960.40	$ -	0.00%
			Family	N/A	$ 1,526.61	$ -	0.00%	N/A	$ 1,546.00	$ -	0.00%	N/A	$ 1,566.39	$ -	0.00%	N/A	$ 1,587.81	$ -	0.00%
Gold	EPO	N/A	SUGF2166																
			Single	N/A	$ 514.18	$ -	0.00%	N/A	$ 520.85	$ -	0.00%	N/A	$ 527.87	$ -	0.00%	N/A	$ 535.25	$ -	0.00%
			Double	N/A	$ 1,028.35	$ -	0.00%	N/A	$ 1,041.70	$ -	0.00%	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,070.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.03	$ -	0.00%	N/A	$ 918.38	$ -	0.00%	N/A	$ 930.31	$ -	0.00%	N/A	$ 942.85	$ -	0.00%
			Family	N/A	$ 1,498.34	$ -	0.00%	N/A	$ 1,517.36	$ -	0.00%	N/A	$ 1,537.36	$ -	0.00%	N/A	$ 1,558.38	$ -	0.00%
Silver	EPO	N/A	SUSF3181																
			Single	N/A	$ 441.03	$ -	0.00%	N/A	$ 446.76	$ -	0.00%	N/A	$ 452.78	$ -	0.00%	N/A	$ 459.10	$ -	0.00%
			Double	N/A	$ 882.06	$ -	0.00%	N/A	$ 893.51	$ -	0.00%	N/A	$ 905.55	$ -	0.00%	N/A	$ 918.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.83	$ -	0.00%	N/A	$ 778.56	$ -	0.00%	N/A	$ 788.80	$ -	0.00%	N/A	$ 799.55	$ -	0.00%
			Family	N/A	$ 1,276.02	$ -	0.00%	N/A	$ 1,292.33	$ -	0.00%	N/A	$ 1,309.49	$ -	0.00%	N/A	$ 1,327.52	$ -	0.00%
Silver	EPO	N/A	SUSF3182																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.65	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.22	$ -	0.00%	N/A	$ 806.13	$ -	0.00%	N/A	$ 816.55	$ -	0.00%	N/A	$ 827.49	$ -	0.00%
			Family	N/A	$ 1,312.56	$ -	0.00%	N/A	$ 1,329.18	$ -	0.00%	N/A	$ 1,346.64	$ -	0.00%	N/A	$ 1,364.99	$ -	0.00%
Silver	EPO	N/A	SUSF3183																
			Single	N/A	$ 446.20	$ -	0.00%	N/A	$ 451.99	$ -	0.00%	N/A	$ 458.08	$ -	0.00%	N/A	$ 464.48	$ -	0.00%
			Double	N/A	$ 892.40	$ -	0.00%	N/A	$ 903.98	$ -	0.00%	N/A	$ 916.17	$ -	0.00%	N/A	$ 928.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.47	$ -	0.00%	N/A	$ 801.32	$ -	0.00%	N/A	$ 811.67	$ -	0.00%	N/A	$ 822.55	$ -	0.00%
			Family	N/A	$ 1,304.60	$ -	0.00%	N/A	$ 1,321.11	$ -	0.00%	N/A	$ 1,338.47	$ -	0.00%	N/A	$ 1,356.70	$ -	0.00%
Silver	HDE	N/A	SUSF3184																
			Single	N/A	$ 444.75	$ -	0.00%	N/A	$ 450.52	$ -	0.00%	N/A	$ 456.59	$ -	0.00%	N/A	$ 462.97	$ -	0.00%
			Double	N/A	$ 889.50	$ -	0.00%	N/A	$ 901.04	$ -	0.00%	N/A	$ 913.18	$ -	0.00%	N/A	$ 925.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 789.00	$ -	0.00%	N/A	$ 798.82	$ -	0.00%	N/A	$ 809.14	$ -	0.00%	N/A	$ 819.98	$ -	0.00%
			Family	N/A	$ 1,300.46	$ -	0.00%	N/A	$ 1,316.92	$ -	0.00%	N/A	$ 1,334.22	$ -	0.00%	N/A	$ 1,352.40	$ -	0.00%
Silver	HDE	N/A	SUSF3185																
			Single	N/A	$ 446.28	$ -	0.00%	N/A	$ 452.08	$ -	0.00%	N/A	$ 458.17	$ -	0.00%	N/A	$ 464.57	$ -	0.00%
			Double	N/A	$ 892.56	$ -	0.00%	N/A	$ 904.15	$ -	0.00%	N/A	$ 916.33	$ -	0.00%	N/A	$ 929.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.61	$ -	0.00%	N/A	$ 801.46	$ -	0.00%	N/A	$ 811.81	$ -	0.00%	N/A	$ 822.69	$ -	0.00%
			Family	N/A	$ 1,304.83	$ -	0.00%	N/A	$ 1,321.34	$ -	0.00%	N/A	$ 1,338.71	$ -	0.00%	N/A	$ 1,356.95	$ -	0.00%
Silver	HDE	N/A	SUSF3186																
			Single	N/A	$ 450.44	$ -	0.00%	N/A	$ 456.29	$ -	0.00%	N/A	$ 462.44	$ -	0.00%	N/A	$ 468.90	$ -	0.00%
			Double	N/A	$ 900.88	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 924.88	$ -	0.00%	N/A	$ 937.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.68	$ -	0.00%	N/A	$ 808.62	$ -	0.00%	N/A	$ 819.08	$ -	0.00%	N/A	$ 830.06	$ -	0.00%
			Family	N/A	$ 1,316.69	$ -	0.00%	N/A	$ 1,333.36	$ -	0.00%	N/A	$ 1,350.88	$ -	0.00%	N/A	$ 1,369.29	$ -	0.00%
Silver	HDE	N/A	SUSF3187																
			Single	N/A	$ 428.05	$ -	0.00%	N/A	$ 433.61	$ -	0.00%	N/A	$ 439.45	$ -	0.00%	N/A	$ 445.59	$ -	0.00%
			Double	N/A	$ 856.10	$ -	0.00%	N/A	$ 867.22	$ -	0.00%	N/A	$ 878.90	$ -	0.00%	N/A	$ 891.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.62	$ -	0.00%	N/A	$ 770.07	$ -	0.00%	N/A	$ 780.00	$ -	0.00%	N/A	$ 790.43	$ -	0.00%
			Family	N/A	$ 1,252.88	$ -	0.00%	N/A	$ 1,268.72	$ -	0.00%	N/A	$ 1,285.37	$ -	0.00%	N/A	$ 1,302.86	$ -	0.00%
Silver	HDE	N/A	SUSF3189																
			Single	N/A	$ 427.45	$ -	0.00%	N/A	$ 432.99	$ -	0.00%	N/A	$ 438.83	$ -	0.00%	N/A	$ 444.96	$ -	0.00%
			Double	N/A	$ 854.89	$ -	0.00%	N/A	$ 865.99	$ -	0.00%	N/A	$ 877.66	$ -	0.00%	N/A	$ 889.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.59	$ -	0.00%	N/A	$ 769.02	$ -	0.00%	N/A	$ 778.94	$ -	0.00%	N/A	$ 789.36	$ -	0.00%
			Family	N/A	$ 1,251.15	$ -	0.00%	N/A	$ 1,266.97	$ -	0.00%	N/A	$ 1,283.59	$ -	0.00%	N/A	$ 1,301.07	$ -	0.00%
Silver	HDE	N/A	SUSF3190																
			Single	N/A	$ 432.33	$ -	0.00%	N/A	$ 437.94	$ -	0.00%	N/A	$ 443.84	$ -	0.00%	N/A	$ 450.04	$ -	0.00%
			Double	N/A	$ 864.66	$ -	0.00%	N/A	$ 875.88	$ -	0.00%	N/A	$ 887.68	$ -	0.00%	N/A	$ 900.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.89	$ -	0.00%	N/A	$ 777.43	$ -	0.00%	N/A	$ 787.46	$ -	0.00%	N/A	$ 798.00	$ -	0.00%
			Family	N/A	$ 1,265.06	$ -	0.00%	N/A	$ 1,281.06	$ -	0.00%	N/A	$ 1,297.88	$ -	0.00%	N/A	$ 1,315.55	$ -	0.00%
Silver	HDE	N/A	SUSF3191																
			Single	N/A	$ 439.59	$ -	0.00%	N/A	$ 445.30	$ -	0.00%	N/A	$ 451.30	$ -	0.00%	N/A	$ 457.60	$ -	0.00%
			Double	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.60	$ -	0.00%	N/A	$ 915.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 780.24	$ -	0.00%	N/A	$ 789.94	$ -	0.00%	N/A	$ 800.14	$ -	0.00%	N/A	$ 810.86	$ -	0.00%
			Family	N/A	$ 1,285.77	$ -	0.00%	N/A	$ 1,302.03	$ -	0.00%	N/A	$ 1,319.13	$ -	0.00%	N/A	$ 1,337.10	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3192																
			Single	N/A	$ 441.37	$ -	0.00%	N/A	$ 447.10	$ -	0.00%	N/A	$ 453.13	$ -	0.00%	N/A	$ 459.46	$ -	0.00%
			Double	N/A	$ 882.75	$ -	0.00%	N/A	$ 894.21	$ -	0.00%	N/A	$ 906.26	$ -	0.00%	N/A	$ 918.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.27	$ -	0.00%	N/A	$ 793.01	$ -	0.00%	N/A	$ 803.25	$ -	0.00%	N/A	$ 814.01	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.18	$ -	0.00%	N/A	$ 1,324.35	$ -	0.00%	N/A	$ 1,342.39	$ -	0.00%
Silver	EPO	N/A	SUSF3193																
			Single	N/A	$ 432.05	$ -	0.00%	N/A	$ 437.66	$ -	0.00%	N/A	$ 443.56	$ -	0.00%	N/A	$ 449.76	$ -	0.00%
			Double	N/A	$ 864.11	$ -	0.00%	N/A	$ 875.33	$ -	0.00%	N/A	$ 887.12	$ -	0.00%	N/A	$ 899.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.42	$ -	0.00%	N/A	$ 776.96	$ -	0.00%	N/A	$ 786.98	$ -	0.00%	N/A	$ 797.52	$ -	0.00%
			Family	N/A	$ 1,264.29	$ -	0.00%	N/A	$ 1,280.27	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4200																
			Single	N/A	$ 376.74	$ -	0.00%	N/A	$ 381.63	$ -	0.00%	N/A	$ 386.77	$ -	0.00%	N/A	$ 392.18	$ -	0.00%
			Double	N/A	$ 753.48	$ -	0.00%	N/A	$ 763.26	$ -	0.00%	N/A	$ 773.55	$ -	0.00%	N/A	$ 784.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.40	$ -	0.00%	N/A	$ 658.71	$ -	0.00%	N/A	$ 667.45	$ -	0.00%	N/A	$ 676.64	$ -	0.00%
			Family	N/A	$ 1,083.65	$ -	0.00%	N/A	$ 1,097.59	$ -	0.00%	N/A	$ 1,112.24	$ -	0.00%	N/A	$ 1,127.64	$ -	0.00%
Bronze	HDE	N/A	SUBF4202																
			Single	N/A	$ 370.15	$ -	0.00%	N/A	$ 374.95	$ -	0.00%	N/A	$ 380.01	$ -	0.00%	N/A	$ 385.32	$ -	0.00%
			Double	N/A	$ 740.30	$ -	0.00%	N/A	$ 749.91	$ -	0.00%	N/A	$ 760.01	$ -	0.00%	N/A	$ 770.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 662.18	$ -	0.00%	N/A	$ 670.35	$ -	0.00%	N/A	$ 678.94	$ -	0.00%	N/A	$ 687.97	$ -	0.00%
			Family	N/A	$ 1,087.85	$ -	0.00%	N/A	$ 1,101.55	$ -	0.00%	N/A	$ 1,115.95	$ -	0.00%	N/A	$ 1,131.08	$ -	0.00%
Bronze	HDE	N/A	SUBF4203																
			Single	N/A	$ 371.58	$ -	0.00%	N/A	$ 376.40	$ -	0.00%	N/A	$ 381.47	$ -	0.00%	N/A	$ 386.80	$ -	0.00%
			Double	N/A	$ 743.15	$ -	0.00%	N/A	$ 752.80	$ -	0.00%	N/A	$ 762.95	$ -	0.00%	N/A	$ 773.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.61	$ -	0.00%	N/A	$ 672.81	$ -	0.00%	N/A	$ 681.43	$ -	0.00%	N/A	$ 690.49	$ -	0.00%
			Family	N/A	$ 1,091.93	$ -	0.00%	N/A	$ 1,105.67	$ -	0.00%	N/A	$ 1,120.13	$ -	0.00%	N/A	$ 1,135.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4204																
			Single	N/A	$ 371.29	$ -	0.00%	N/A	$ 376.11	$ -	0.00%	N/A	$ 381.18	$ -	0.00%	N/A	$ 386.50	$ -	0.00%
			Double	N/A	$ 742.58	$ -	0.00%	N/A	$ 752.22	$ -	0.00%	N/A	$ 762.36	$ -	0.00%	N/A	$ 773.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.12	$ -	0.00%	N/A	$ 672.32	$ -	0.00%	N/A	$ 680.93	$ -	0.00%	N/A	$ 689.99	$ -	0.00%
			Family	N/A	$ 1,091.11	$ -	0.00%	N/A	$ 1,104.85	$ -	0.00%	N/A	$ 1,119.29	$ -	0.00%	N/A	$ 1,134.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4205																
			Single	N/A	$ 373.28	$ -	0.00%	N/A	$ 378.12	$ -	0.00%	N/A	$ 383.22	$ -	0.00%	N/A	$ 388.57	$ -	0.00%
			Double	N/A	$ 746.55	$ -	0.00%	N/A	$ 756.24	$ -	0.00%	N/A	$ 766.43	$ -	0.00%	N/A	$ 777.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.50	$ -	0.00%	N/A	$ 675.74	$ -	0.00%	N/A	$ 684.40	$ -	0.00%	N/A	$ 693.50	$ -	0.00%
			Family	N/A	$ 1,096.77	$ -	0.00%	N/A	$ 1,110.58	$ -	0.00%	N/A	$ 1,125.10	$ -	0.00%	N/A	$ 1,140.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4206																
			Single	N/A	$ 378.39	$ -	0.00%	N/A	$ 383.31	$ -	0.00%	N/A	$ 388.47	$ -	0.00%	N/A	$ 393.90	$ -	0.00%
			Double	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.61	$ -	0.00%	N/A	$ 776.94	$ -	0.00%	N/A	$ 787.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.20	$ -	0.00%	N/A	$ 684.55	$ -	0.00%	N/A	$ 693.33	$ -	0.00%	N/A	$ 702.56	$ -	0.00%
			Family	N/A	$ 1,111.35	$ -	0.00%	N/A	$ 1,125.35	$ -	0.00%	N/A	$ 1,140.07	$ -	0.00%	N/A	$ 1,155.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4207																
			Single	N/A	$ 372.54	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.25	$ -	0.00%	N/A	$ 674.48	$ -	0.00%	N/A	$ 683.12	$ -	0.00%	N/A	$ 692.20	$ -	0.00%
			Family	N/A	$ 1,094.68	$ -	0.00%	N/A	$ 1,108.46	$ -	0.00%	N/A	$ 1,122.96	$ -	0.00%	N/A	$ 1,138.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4208																
			Single	N/A	$ 367.35	$ -	0.00%	N/A	$ 372.12	$ -	0.00%	N/A	$ 377.14	$ -	0.00%	N/A	$ 382.41	$ -	0.00%
			Double	N/A	$ 734.71	$ -	0.00%	N/A	$ 744.25	$ -	0.00%	N/A	$ 754.28	$ -	0.00%	N/A	$ 764.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 657.43	$ -	0.00%	N/A	$ 665.54	$ -	0.00%	N/A	$ 674.06	$ -	0.00%	N/A	$ 683.02	$ -	0.00%
			Family	N/A	$ 1,079.89	$ -	0.00%	N/A	$ 1,093.48	$ -	0.00%	N/A	$ 1,107.77	$ -	0.00%	N/A	$ 1,122.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4210																
			Single	N/A	$ 369.31	$ -	0.00%	N/A	$ 374.10	$ -	0.00%	N/A	$ 379.14	$ -	0.00%	N/A	$ 384.44	$ -	0.00%
			Double	N/A	$ 738.62	$ -	0.00%	N/A	$ 748.21	$ -	0.00%	N/A	$ 758.29	$ -	0.00%	N/A	$ 768.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.75	$ -	0.00%	N/A	$ 668.90	$ -	0.00%	N/A	$ 677.47	$ -	0.00%	N/A	$ 686.48	$ -	0.00%
			Family	N/A	$ 1,085.46	$ -	0.00%	N/A	$ 1,099.12	$ -	0.00%	N/A	$ 1,113.49	$ -	0.00%	N/A	$ 1,128.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4211																
			Single	N/A	$ 372.62	$ -	0.00%	N/A	$ 377.45	$ -	0.00%	N/A	$ 382.54	$ -	0.00%	N/A	$ 387.89	$ -	0.00%
			Double	N/A	$ 745.24	$ -	0.00%	N/A	$ 754.91	$ -	0.00%	N/A	$ 765.08	$ -	0.00%	N/A	$ 775.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.38	$ -	0.00%	N/A	$ 674.60	$ -	0.00%	N/A	$ 683.25	$ -	0.00%	N/A	$ 692.33	$ -	0.00%
			Family	N/A	$ 1,094.89	$ -	0.00%	N/A	$ 1,108.68	$ -	0.00%	N/A	$ 1,123.17	$ -	0.00%	N/A	$ 1,138.40	$ -	0.00%
Bronze	HDE	N/A	SUBF4213																
			Single	N/A	$ 356.48	$ -	0.00%	N/A	$ 361.11	$ -	0.00%	N/A	$ 365.97	$ -	0.00%	N/A	$ 371.08	$ -	0.00%
			Double	N/A	$ 712.96	$ -	0.00%	N/A	$ 722.21	$ -	0.00%	N/A	$ 731.94	$ -	0.00%	N/A	$ 742.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.94	$ -	0.00%	N/A	$ 646.81	$ -	0.00%	N/A	$ 655.08	$ -	0.00%	N/A	$ 663.77	$ -	0.00%
			Family	N/A	$ 1,048.89	$ -	0.00%	N/A	$ 1,062.08	$ -	0.00%	N/A	$ 1,075.95	$ -	0.00%	N/A	$ 1,090.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4214																
			Single	N/A	$ 360.14	$ -	0.00%	N/A	$ 364.82	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.90	$ -	0.00%
			Double	N/A	$ 720.28	$ -	0.00%	N/A	$ 729.63	$ -	0.00%	N/A	$ 739.46	$ -	0.00%	N/A	$ 749.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.17	$ -	0.00%	N/A	$ 653.12	$ -	0.00%	N/A	$ 661.47	$ -	0.00%	N/A	$ 670.25	$ -	0.00%
			Family	N/A	$ 1,059.33	$ -	0.00%	N/A	$ 1,072.66	$ -	0.00%	N/A	$ 1,086.67	$ -	0.00%	N/A	$ 1,101.39	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4215																
			Single	N/A	$ 365.65	$ -	0.00%	N/A	$ 370.40	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.63	$ -	0.00%
			Double	N/A	$ 731.30	$ -	0.00%	N/A	$ 740.79	$ -	0.00%	N/A	$ 750.78	$ -	0.00%	N/A	$ 761.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.54	$ -	0.00%	N/A	$ 662.60	$ -	0.00%	N/A	$ 671.09	$ -	0.00%	N/A	$ 680.00	$ -	0.00%
			Family	N/A	$ 1,075.03	$ -	0.00%	N/A	$ 1,088.56	$ -	0.00%	N/A	$ 1,102.79	$ -	0.00%	N/A	$ 1,117.73	$ -	0.00%
Bronze	HDE	N/A	SUBF4216																
			Single	N/A	$ 370.65	$ -	0.00%	N/A	$ 375.46	$ -	0.00%	N/A	$ 380.52	$ -	0.00%	N/A	$ 385.84	$ -	0.00%
			Double	N/A	$ 741.30	$ -	0.00%	N/A	$ 750.93	$ -	0.00%	N/A	$ 761.05	$ -	0.00%	N/A	$ 771.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.04	$ -	0.00%	N/A	$ 671.22	$ -	0.00%	N/A	$ 679.82	$ -	0.00%	N/A	$ 688.86	$ -	0.00%
			Family	N/A	$ 1,089.29	$ -	0.00%	N/A	$ 1,103.00	$ -	0.00%	N/A	$ 1,117.42	$ -	0.00%	N/A	$ 1,132.57	$ -	0.00%
Platinum	EPO	N/A	SUPF1170																
			Single	N/A	$ 600.54	$ -	0.00%	N/A	$ 608.33	$ -	0.00%	N/A	$ 616.53	$ -	0.00%	N/A	$ 625.14	$ -	0.00%
			Double	N/A	$ 1,201.07	$ -	0.00%	N/A	$ 1,216.66	$ -	0.00%	N/A	$ 1,233.06	$ -	0.00%	N/A	$ 1,250.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.30	$ -	0.00%	N/A	$ 1,063.55	$ -	0.00%	N/A	$ 1,077.49	$ -	0.00%	N/A	$ 1,092.13	$ -	0.00%
			Family	N/A	$ 1,740.92	$ -	0.00%	N/A	$ 1,763.13	$ -	0.00%	N/A	$ 1,786.50	$ -	0.00%	N/A	$ 1,811.04	$ -	0.00%
Platinum	EPO	N/A	SUPF1171																
			Single	N/A	$ 627.75	$ -	0.00%	N/A	$ 635.90	$ -	0.00%	N/A	$ 644.47	$ -	0.00%	N/A	$ 653.47	$ -	0.00%
			Double	N/A	$ 1,255.50	$ -	0.00%	N/A	$ 1,271.80	$ -	0.00%	N/A	$ 1,288.94	$ -	0.00%	N/A	$ 1,306.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,100.10	$ -	0.00%	N/A	$ 1,113.96	$ -	0.00%	N/A	$ 1,128.53	$ -	0.00%	N/A	$ 1,143.83	$ -	0.00%
			Family	N/A	$ 1,822.02	$ -	0.00%	N/A	$ 1,845.24	$ -	0.00%	N/A	$ 1,869.66	$ -	0.00%	N/A	$ 1,895.32	$ -	0.00%
Platinum	EPO	N/A	SUPF1172																
			Single	N/A	$ 605.29	$ -	0.00%	N/A	$ 613.14	$ -	0.00%	N/A	$ 621.41	$ -	0.00%	N/A	$ 630.09	$ -	0.00%
			Double	N/A	$ 1,210.57	$ -	0.00%	N/A	$ 1,226.29	$ -	0.00%	N/A	$ 1,242.81	$ -	0.00%	N/A	$ 1,260.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,061.92	$ -	0.00%	N/A	$ 1,075.28	$ -	0.00%	N/A	$ 1,089.32	$ -	0.00%	N/A	$ 1,104.08	$ -	0.00%
			Family	N/A	$ 1,758.00	$ -	0.00%	N/A	$ 1,780.39	$ -	0.00%	N/A	$ 1,803.94	$ -	0.00%	N/A	$ 1,828.68	$ -	0.00%
Platinum	EPO	N/A	SUPF1174																
			Single	N/A	$ 610.53	$ -	0.00%	N/A	$ 618.45	$ -	0.00%	N/A	$ 626.79	$ -	0.00%	N/A	$ 635.54	$ -	0.00%
			Double	N/A	$ 1,221.05	$ -	0.00%	N/A	$ 1,236.91	$ -	0.00%	N/A	$ 1,253.57	$ -	0.00%	N/A	$ 1,271.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,098.47	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%
			Family	N/A	$ 1,772.93	$ -	0.00%	N/A	$ 1,795.52	$ -	0.00%	N/A	$ 1,819.27	$ -	0.00%	N/A	$ 1,844.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1175																
			Single	N/A	$ 625.38	$ -	0.00%	N/A	$ 633.50	$ -	0.00%	N/A	$ 642.03	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Double	N/A	$ 1,250.76	$ -	0.00%	N/A	$ 1,266.99	$ -	0.00%	N/A	$ 1,284.07	$ -	0.00%	N/A	$ 1,302.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,096.07	$ -	0.00%	N/A	$ 1,109.87	$ -	0.00%	N/A	$ 1,124.39	$ -	0.00%	N/A	$ 1,139.63	$ -	0.00%
			Family	N/A	$ 1,815.26	$ -	0.00%	N/A	$ 1,838.40	$ -	0.00%	N/A	$ 1,862.73	$ -	0.00%	N/A	$ 1,888.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1176																
			Single	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.78	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Double	N/A	$ 1,253.30	$ -	0.00%	N/A	$ 1,269.57	$ -	0.00%	N/A	$ 1,286.68	$ -	0.00%	N/A	$ 1,304.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,098.23	$ -	0.00%	N/A	$ 1,112.06	$ -	0.00%	N/A	$ 1,126.60	$ -	0.00%	N/A	$ 1,141.88	$ -	0.00%
			Family	N/A	$ 1,818.88	$ -	0.00%	N/A	$ 1,842.06	$ -	0.00%	N/A	$ 1,866.44	$ -	0.00%	N/A	$ 1,892.06	$ -	0.00%
Gold	EPO	N/A	SUGF2168																
			Single	N/A	$ 527.08	$ -	0.00%	N/A	$ 533.92	$ -	0.00%	N/A	$ 541.12	$ -	0.00%	N/A	$ 548.68	$ -	0.00%
			Double	N/A	$ 1,054.16	$ -	0.00%	N/A	$ 1,067.85	$ -	0.00%	N/A	$ 1,082.24	$ -	0.00%	N/A	$ 1,097.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.26	$ -	0.00%	N/A	$ 931.89	$ -	0.00%	N/A	$ 944.12	$ -	0.00%	N/A	$ 956.97	$ -	0.00%
			Family	N/A	$ 1,526.40	$ -	0.00%	N/A	$ 1,545.90	$ -	0.00%	N/A	$ 1,566.41	$ -	0.00%	N/A	$ 1,587.95	$ -	0.00%
Gold	EPO	N/A	SUGF2169																
			Single	N/A	$ 524.40	$ -	0.00%	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.37	$ -	0.00%	N/A	$ 545.89	$ -	0.00%
			Double	N/A	$ 1,048.81	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.74	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.42	$ -	0.00%	N/A	$ 935.99	$ -	0.00%	N/A	$ 948.16	$ -	0.00%	N/A	$ 960.94	$ -	0.00%
			Family	N/A	$ 1,527.48	$ -	0.00%	N/A	$ 1,546.88	$ -	0.00%	N/A	$ 1,567.28	$ -	0.00%	N/A	$ 1,588.72	$ -	0.00%
Gold	EPO	N/A	SUGF2170																
			Single	N/A	$ 532.16	$ -	0.00%	N/A	$ 539.07	$ -	0.00%	N/A	$ 546.33	$ -	0.00%	N/A	$ 553.97	$ -	0.00%
			Double	N/A	$ 1,064.32	$ -	0.00%	N/A	$ 1,078.14	$ -	0.00%	N/A	$ 1,092.67	$ -	0.00%	N/A	$ 1,107.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.60	$ -	0.00%	N/A	$ 949.35	$ -	0.00%	N/A	$ 961.70	$ -	0.00%	N/A	$ 974.67	$ -	0.00%
			Family	N/A	$ 1,549.59	$ -	0.00%	N/A	$ 1,569.28	$ -	0.00%	N/A	$ 1,589.98	$ -	0.00%	N/A	$ 1,611.73	$ -	0.00%
Gold	EPO	N/A	SUGF2171																
			Single	N/A	$ 535.88	$ -	0.00%	N/A	$ 542.84	$ -	0.00%	N/A	$ 550.15	$ -	0.00%	N/A	$ 557.84	$ -	0.00%
			Double	N/A	$ 1,071.76	$ -	0.00%	N/A	$ 1,085.68	$ -	0.00%	N/A	$ 1,100.31	$ -	0.00%	N/A	$ 1,115.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.93	$ -	0.00%	N/A	$ 955.75	$ -	0.00%	N/A	$ 968.19	$ -	0.00%	N/A	$ 981.26	$ -	0.00%
			Family	N/A	$ 1,560.19	$ -	0.00%	N/A	$ 1,580.02	$ -	0.00%	N/A	$ 1,600.87	$ -	0.00%	N/A	$ 1,622.77	$ -	0.00%
Gold	EPO	N/A	SUGF2173																
			Single	N/A	$ 547.54	$ -	0.00%	N/A	$ 554.64	$ -	0.00%	N/A	$ 562.12	$ -	0.00%	N/A	$ 569.97	$ -	0.00%
			Double	N/A	$ 1,095.07	$ -	0.00%	N/A	$ 1,109.29	$ -	0.00%	N/A	$ 1,124.24	$ -	0.00%	N/A	$ 1,139.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 963.74	$ -	0.00%	N/A	$ 975.82	$ -	0.00%	N/A	$ 988.53	$ -	0.00%	N/A	$ 1,001.88	$ -	0.00%
			Family	N/A	$ 1,593.41	$ -	0.00%	N/A	$ 1,613.66	$ -	0.00%	N/A	$ 1,634.97	$ -	0.00%	N/A	$ 1,657.35	$ -	0.00%
Gold	EPO	N/A	SUGF2174																
			Single	N/A	$ 542.80	$ -	0.00%	N/A	$ 549.85	$ -	0.00%	N/A	$ 557.26	$ -	0.00%	N/A	$ 565.05	$ -	0.00%
			Double	N/A	$ 1,085.61	$ -	0.00%	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,114.52	$ -	0.00%	N/A	$ 1,130.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.70	$ -	0.00%	N/A	$ 967.68	$ -	0.00%	N/A	$ 980.27	$ -	0.00%	N/A	$ 993.51	$ -	0.00%
			Family	N/A	$ 1,579.92	$ -	0.00%	N/A	$ 1,600.01	$ -	0.00%	N/A	$ 1,621.12	$ -	0.00%	N/A	$ 1,643.31	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2175																
			Single	N/A	$ 542.78	$ -	0.00%	N/A	$ 549.82	$ -	0.00%	N/A	$ 557.23	$ -	0.00%	N/A	$ 565.02	$ -	0.00%
			Double	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,099.65	$ -	0.00%	N/A	$ 1,114.46	$ -	0.00%	N/A	$ 1,130.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.65	$ -	0.00%	N/A	$ 967.63	$ -	0.00%	N/A	$ 980.22	$ -	0.00%	N/A	$ 993.46	$ -	0.00%
			Family	N/A	$ 1,579.84	$ -	0.00%	N/A	$ 1,599.92	$ -	0.00%	N/A	$ 1,621.04	$ -	0.00%	N/A	$ 1,643.23	$ -	0.00%
Gold	HDE	N/A	SUGF2177																
			Single	N/A	$ 532.93	$ -	0.00%	N/A	$ 539.85	$ -	0.00%	N/A	$ 547.13	$ -	0.00%	N/A	$ 554.77	$ -	0.00%
			Double	N/A	$ 1,065.87	$ -	0.00%	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.92	$ -	0.00%	N/A	$ 950.68	$ -	0.00%	N/A	$ 963.05	$ -	0.00%	N/A	$ 976.04	$ -	0.00%
			Family	N/A	$ 1,551.79	$ -	0.00%	N/A	$ 1,571.51	$ -	0.00%	N/A	$ 1,592.24	$ -	0.00%	N/A	$ 1,614.03	$ -	0.00%
Gold	EPO	N/A	SUGF2179																
			Single	N/A	$ 522.85	$ -	0.00%	N/A	$ 529.64	$ -	0.00%	N/A	$ 536.77	$ -	0.00%	N/A	$ 544.27	$ -	0.00%
			Double	N/A	$ 1,045.70	$ -	0.00%	N/A	$ 1,059.27	$ -	0.00%	N/A	$ 1,073.54	$ -	0.00%	N/A	$ 1,088.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.77	$ -	0.00%	N/A	$ 933.31	$ -	0.00%	N/A	$ 945.44	$ -	0.00%	N/A	$ 958.19	$ -	0.00%
			Family	N/A	$ 1,523.05	$ -	0.00%	N/A	$ 1,542.39	$ -	0.00%	N/A	$ 1,562.73	$ -	0.00%	N/A	$ 1,584.10	$ -	0.00%
Silver	EPO	N/A	SUSF3197																
			Single	N/A	$ 448.47	$ -	0.00%	N/A	$ 454.29	$ -	0.00%	N/A	$ 460.41	$ -	0.00%	N/A	$ 466.84	$ -	0.00%
			Double	N/A	$ 896.93	$ -	0.00%	N/A	$ 908.58	$ -	0.00%	N/A	$ 920.82	$ -	0.00%	N/A	$ 933.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.47	$ -	0.00%	N/A	$ 791.37	$ -	0.00%	N/A	$ 801.78	$ -	0.00%	N/A	$ 812.71	$ -	0.00%
			Family	N/A	$ 1,297.21	$ -	0.00%	N/A	$ 1,313.80	$ -	0.00%	N/A	$ 1,331.25	$ -	0.00%	N/A	$ 1,349.58	$ -	0.00%
Silver	EPO	N/A	SUSF3198																
			Single	N/A	$ 456.57	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.09	$ -	0.00%	N/A	$ 819.17	$ -	0.00%	N/A	$ 829.76	$ -	0.00%	N/A	$ 840.89	$ -	0.00%
			Family	N/A	$ 1,334.14	$ -	0.00%	N/A	$ 1,351.03	$ -	0.00%	N/A	$ 1,368.80	$ -	0.00%	N/A	$ 1,387.46	$ -	0.00%
Silver	EPO	N/A	SUSF3199																
			Single	N/A	$ 453.72	$ -	0.00%	N/A	$ 459.61	$ -	0.00%	N/A	$ 465.81	$ -	0.00%	N/A	$ 472.31	$ -	0.00%
			Double	N/A	$ 907.45	$ -	0.00%	N/A	$ 919.23	$ -	0.00%	N/A	$ 931.62	$ -	0.00%	N/A	$ 944.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.26	$ -	0.00%	N/A	$ 814.27	$ -	0.00%	N/A	$ 824.80	$ -	0.00%	N/A	$ 835.86	$ -	0.00%
			Family	N/A	$ 1,326.04	$ -	0.00%	N/A	$ 1,342.83	$ -	0.00%	N/A	$ 1,360.48	$ -	0.00%	N/A	$ 1,379.03	$ -	0.00%
Silver	HDE	N/A	SUSF3200																
			Single	N/A	$ 452.25	$ -	0.00%	N/A	$ 458.12	$ -	0.00%	N/A	$ 464.29	$ -	0.00%	N/A	$ 470.78	$ -	0.00%
			Double	N/A	$ 904.49	$ -	0.00%	N/A	$ 916.24	$ -	0.00%	N/A	$ 928.58	$ -	0.00%	N/A	$ 941.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.75	$ -	0.00%	N/A	$ 811.73	$ -	0.00%	N/A	$ 822.23	$ -	0.00%	N/A	$ 833.25	$ -	0.00%
			Family	N/A	$ 1,321.83	$ -	0.00%	N/A	$ 1,338.57	$ -	0.00%	N/A	$ 1,356.16	$ -	0.00%	N/A	$ 1,374.65	$ -	0.00%
Silver	HDE	N/A	SUSF3201																
			Single	N/A	$ 453.81	$ -	0.00%	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.89	$ -	0.00%	N/A	$ 472.40	$ -	0.00%
			Double	N/A	$ 907.61	$ -	0.00%	N/A	$ 919.40	$ -	0.00%	N/A	$ 931.79	$ -	0.00%	N/A	$ 944.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.40	$ -	0.00%	N/A	$ 814.42	$ -	0.00%	N/A	$ 824.95	$ -	0.00%	N/A	$ 836.01	$ -	0.00%
			Family	N/A	$ 1,326.28	$ -	0.00%	N/A	$ 1,343.07	$ -	0.00%	N/A	$ 1,360.72	$ -	0.00%	N/A	$ 1,379.27	$ -	0.00%
Silver	HDE	N/A	SUSF3202																
			Single	N/A	$ 458.04	$ -	0.00%	N/A	$ 463.98	$ -	0.00%	N/A	$ 470.24	$ -	0.00%	N/A	$ 476.81	$ -	0.00%
			Double	N/A	$ 916.08	$ -	0.00%	N/A	$ 927.97	$ -	0.00%	N/A	$ 940.47	$ -	0.00%	N/A	$ 953.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 811.59	$ -	0.00%	N/A	$ 821.70	$ -	0.00%	N/A	$ 832.33	$ -	0.00%	N/A	$ 843.50	$ -	0.00%
			Family	N/A	$ 1,338.34	$ -	0.00%	N/A	$ 1,355.28	$ -	0.00%	N/A	$ 1,373.10	$ -	0.00%	N/A	$ 1,391.82	$ -	0.00%
Silver	HDE	N/A	SUSF3203																
			Single	N/A	$ 435.27	$ -	0.00%	N/A	$ 440.92	$ -	0.00%	N/A	$ 446.86	$ -	0.00%	N/A	$ 453.10	$ -	0.00%
			Double	N/A	$ 870.54	$ -	0.00%	N/A	$ 881.84	$ -	0.00%	N/A	$ 893.72	$ -	0.00%	N/A	$ 906.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 772.89	$ -	0.00%	N/A	$ 782.50	$ -	0.00%	N/A	$ 792.60	$ -	0.00%	N/A	$ 803.21	$ -	0.00%
			Family	N/A	$ 1,273.45	$ -	0.00%	N/A	$ 1,289.55	$ -	0.00%	N/A	$ 1,306.49	$ -	0.00%	N/A	$ 1,324.28	$ -	0.00%
Silver	HDE	N/A	SUSF3205																
			Single	N/A	$ 434.65	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.23	$ -	0.00%	N/A	$ 452.46	$ -	0.00%
			Double	N/A	$ 869.31	$ -	0.00%	N/A	$ 880.59	$ -	0.00%	N/A	$ 892.46	$ -	0.00%	N/A	$ 904.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.84	$ -	0.00%	N/A	$ 781.43	$ -	0.00%	N/A	$ 791.52	$ -	0.00%	N/A	$ 802.12	$ -	0.00%
			Family	N/A	$ 1,271.69	$ -	0.00%	N/A	$ 1,287.77	$ -	0.00%	N/A	$ 1,304.68	$ -	0.00%	N/A	$ 1,322.45	$ -	0.00%
Silver	HDE	N/A	SUSF3206																
			Single	N/A	$ 439.62	$ -	0.00%	N/A	$ 445.33	$ -	0.00%	N/A	$ 451.33	$ -	0.00%	N/A	$ 457.63	$ -	0.00%
			Double	N/A	$ 879.24	$ -	0.00%	N/A	$ 890.65	$ -	0.00%	N/A	$ 902.65	$ -	0.00%	N/A	$ 915.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 780.28	$ -	0.00%	N/A	$ 789.98	$ -	0.00%	N/A	$ 800.18	$ -	0.00%	N/A	$ 810.90	$ -	0.00%
			Family	N/A	$ 1,285.84	$ -	0.00%	N/A	$ 1,302.11	$ -	0.00%	N/A	$ 1,319.21	$ -	0.00%	N/A	$ 1,337.18	$ -	0.00%
Silver	HDE	N/A	SUSF3207																
			Single	N/A	$ 447.00	$ -	0.00%	N/A	$ 452.81	$ -	0.00%	N/A	$ 458.91	$ -	0.00%	N/A	$ 465.32	$ -	0.00%
			Double	N/A	$ 894.01	$ -	0.00%	N/A	$ 905.61	$ -	0.00%	N/A	$ 917.82	$ -	0.00%	N/A	$ 930.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.84	$ -	0.00%	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.08	$ -	0.00%	N/A	$ 823.97	$ -	0.00%
			Family	N/A	$ 1,306.89	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,340.82	$ -	0.00%	N/A	$ 1,359.09	$ -	0.00%
Silver	EPO	N/A	SUSF3208																
			Single	N/A	$ 448.82	$ -	0.00%	N/A	$ 454.64	$ -	0.00%	N/A	$ 460.77	$ -	0.00%	N/A	$ 467.21	$ -	0.00%
			Double	N/A	$ 897.63	$ -	0.00%	N/A	$ 909.29	$ -	0.00%	N/A	$ 921.54	$ -	0.00%	N/A	$ 934.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 795.92	$ -	0.00%	N/A	$ 805.82	$ -	0.00%	N/A	$ 816.24	$ -	0.00%	N/A	$ 827.18	$ -	0.00%
			Family	N/A	$ 1,312.06	$ -	0.00%	N/A	$ 1,328.66	$ -	0.00%	N/A	$ 1,346.12	$ -	0.00%	N/A	$ 1,364.47	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3209																
			Single	N/A	$ 439.34	$ -	0.00%	N/A	$ 445.04	$ -	0.00%	N/A	$ 451.04	$ -	0.00%	N/A	$ 457.34	$ -	0.00%
			Double	N/A	$ 878.68	$ -	0.00%	N/A	$ 890.09	$ -	0.00%	N/A	$ 902.08	$ -	0.00%	N/A	$ 914.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 779.81	$ -	0.00%	N/A	$ 789.50	$ -	0.00%	N/A	$ 799.70	$ -	0.00%	N/A	$ 810.41	$ -	0.00%
			Family	N/A	$ 1,285.05	$ -	0.00%	N/A	$ 1,301.30	$ -	0.00%	N/A	$ 1,318.40	$ -	0.00%	N/A	$ 1,336.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4218																
			Single	N/A	$ 384.81	$ -	0.00%	N/A	$ 389.81	$ -	0.00%	N/A	$ 395.06	$ -	0.00%	N/A	$ 400.58	$ -	0.00%
			Double	N/A	$ 769.63	$ -	0.00%	N/A	$ 779.62	$ -	0.00%	N/A	$ 790.12	$ -	0.00%	N/A	$ 801.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.12	$ -	0.00%	N/A	$ 672.61	$ -	0.00%	N/A	$ 681.54	$ -	0.00%	N/A	$ 690.93	$ -	0.00%
			Family	N/A	$ 1,106.66	$ -	0.00%	N/A	$ 1,120.89	$ -	0.00%	N/A	$ 1,135.86	$ -	0.00%	N/A	$ 1,151.59	$ -	0.00%
Bronze	HDE	N/A	SUBF4220																
			Single	N/A	$ 376.39	$ -	0.00%	N/A	$ 381.28	$ -	0.00%	N/A	$ 386.41	$ -	0.00%	N/A	$ 391.81	$ -	0.00%
			Double	N/A	$ 752.78	$ -	0.00%	N/A	$ 762.55	$ -	0.00%	N/A	$ 772.83	$ -	0.00%	N/A	$ 783.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.79	$ -	0.00%	N/A	$ 681.10	$ -	0.00%	N/A	$ 689.83	$ -	0.00%	N/A	$ 699.01	$ -	0.00%
			Family	N/A	$ 1,105.64	$ -	0.00%	N/A	$ 1,119.57	$ -	0.00%	N/A	$ 1,134.21	$ -	0.00%	N/A	$ 1,149.60	$ -	0.00%
Bronze	HDE	N/A	SUBF4221																
			Single	N/A	$ 377.84	$ -	0.00%	N/A	$ 382.75	$ -	0.00%	N/A	$ 387.91	$ -	0.00%	N/A	$ 393.32	$ -	0.00%
			Double	N/A	$ 755.69	$ -	0.00%	N/A	$ 765.50	$ -	0.00%	N/A	$ 775.81	$ -	0.00%	N/A	$ 786.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.26	$ -	0.00%	N/A	$ 683.60	$ -	0.00%	N/A	$ 692.37	$ -	0.00%	N/A	$ 701.58	$ -	0.00%
			Family	N/A	$ 1,109.78	$ -	0.00%	N/A	$ 1,123.76	$ -	0.00%	N/A	$ 1,138.46	$ -	0.00%	N/A	$ 1,153.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4222																
			Single	N/A	$ 377.55	$ -	0.00%	N/A	$ 382.45	$ -	0.00%	N/A	$ 387.61	$ -	0.00%	N/A	$ 393.02	$ -	0.00%
			Double	N/A	$ 755.10	$ -	0.00%	N/A	$ 764.91	$ -	0.00%	N/A	$ 775.21	$ -	0.00%	N/A	$ 786.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.77	$ -	0.00%	N/A	$ 683.10	$ -	0.00%	N/A	$ 691.86	$ -	0.00%	N/A	$ 701.07	$ -	0.00%
			Family	N/A	$ 1,108.95	$ -	0.00%	N/A	$ 1,122.92	$ -	0.00%	N/A	$ 1,137.61	$ -	0.00%	N/A	$ 1,153.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4223																
			Single	N/A	$ 379.57	$ -	0.00%	N/A	$ 384.50	$ -	0.00%	N/A	$ 389.68	$ -	0.00%	N/A	$ 395.12	$ -	0.00%
			Double	N/A	$ 759.14	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.36	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.20	$ -	0.00%	N/A	$ 686.58	$ -	0.00%	N/A	$ 695.38	$ -	0.00%	N/A	$ 704.64	$ -	0.00%
			Family	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,128.75	$ -	0.00%	N/A	$ 1,143.52	$ -	0.00%	N/A	$ 1,159.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4224																
			Single	N/A	$ 384.77	$ -	0.00%	N/A	$ 389.77	$ -	0.00%	N/A	$ 395.02	$ -	0.00%	N/A	$ 400.54	$ -	0.00%
			Double	N/A	$ 769.55	$ -	0.00%	N/A	$ 779.54	$ -	0.00%	N/A	$ 790.04	$ -	0.00%	N/A	$ 801.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.05	$ -	0.00%	N/A	$ 695.54	$ -	0.00%	N/A	$ 704.47	$ -	0.00%	N/A	$ 713.85	$ -	0.00%
			Family	N/A	$ 1,129.54	$ -	0.00%	N/A	$ 1,143.77	$ -	0.00%	N/A	$ 1,158.74	$ -	0.00%	N/A	$ 1,174.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4225																
			Single	N/A	$ 378.83	$ -	0.00%	N/A	$ 383.74	$ -	0.00%	N/A	$ 388.91	$ -	0.00%	N/A	$ 394.35	$ -	0.00%
			Double	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.49	$ -	0.00%	N/A	$ 777.83	$ -	0.00%	N/A	$ 788.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.93	$ -	0.00%	N/A	$ 685.29	$ -	0.00%	N/A	$ 694.08	$ -	0.00%	N/A	$ 703.32	$ -	0.00%
			Family	N/A	$ 1,112.58	$ -	0.00%	N/A	$ 1,126.60	$ -	0.00%	N/A	$ 1,141.34	$ -	0.00%	N/A	$ 1,156.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4226																
			Single	N/A	$ 373.55	$ -	0.00%	N/A	$ 378.40	$ -	0.00%	N/A	$ 383.50	$ -	0.00%	N/A	$ 388.85	$ -	0.00%
			Double	N/A	$ 747.10	$ -	0.00%	N/A	$ 756.80	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.96	$ -	0.00%	N/A	$ 676.21	$ -	0.00%	N/A	$ 684.87	$ -	0.00%	N/A	$ 693.98	$ -	0.00%
			Family	N/A	$ 1,097.54	$ -	0.00%	N/A	$ 1,111.36	$ -	0.00%	N/A	$ 1,125.90	$ -	0.00%	N/A	$ 1,141.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4228																
			Single	N/A	$ 375.54	$ -	0.00%	N/A	$ 380.41	$ -	0.00%	N/A	$ 385.54	$ -	0.00%	N/A	$ 390.92	$ -	0.00%
			Double	N/A	$ 751.07	$ -	0.00%	N/A	$ 760.82	$ -	0.00%	N/A	$ 771.07	$ -	0.00%	N/A	$ 781.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.34	$ -	0.00%	N/A	$ 679.63	$ -	0.00%	N/A	$ 688.34	$ -	0.00%	N/A	$ 697.50	$ -	0.00%
			Family	N/A	$ 1,103.21	$ -	0.00%	N/A	$ 1,117.10	$ -	0.00%	N/A	$ 1,131.71	$ -	0.00%	N/A	$ 1,147.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4229																
			Single	N/A	$ 378.90	$ -	0.00%	N/A	$ 383.82	$ -	0.00%	N/A	$ 388.99	$ -	0.00%	N/A	$ 394.43	$ -	0.00%
			Double	N/A	$ 757.80	$ -	0.00%	N/A	$ 767.64	$ -	0.00%	N/A	$ 777.98	$ -	0.00%	N/A	$ 788.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.06	$ -	0.00%	N/A	$ 685.42	$ -	0.00%	N/A	$ 694.22	$ -	0.00%	N/A	$ 703.45	$ -	0.00%
			Family	N/A	$ 1,112.80	$ -	0.00%	N/A	$ 1,126.82	$ -	0.00%	N/A	$ 1,141.56	$ -	0.00%	N/A	$ 1,157.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4231																
			Single	N/A	$ 362.49	$ -	0.00%	N/A	$ 367.19	$ -	0.00%	N/A	$ 372.14	$ -	0.00%	N/A	$ 377.34	$ -	0.00%
			Double	N/A	$ 724.98	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.29	$ -	0.00%	N/A	$ 754.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.16	$ -	0.00%	N/A	$ 657.16	$ -	0.00%	N/A	$ 665.57	$ -	0.00%	N/A	$ 674.41	$ -	0.00%
			Family	N/A	$ 1,066.02	$ -	0.00%	N/A	$ 1,079.43	$ -	0.00%	N/A	$ 1,093.54	$ -	0.00%	N/A	$ 1,108.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4232																
			Single	N/A	$ 366.21	$ -	0.00%	N/A	$ 370.97	$ -	0.00%	N/A	$ 375.97	$ -	0.00%	N/A	$ 381.22	$ -	0.00%
			Double	N/A	$ 732.43	$ -	0.00%	N/A	$ 741.94	$ -	0.00%	N/A	$ 751.93	$ -	0.00%	N/A	$ 762.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.49	$ -	0.00%	N/A	$ 663.57	$ -	0.00%	N/A	$ 672.07	$ -	0.00%	N/A	$ 681.00	$ -	0.00%
			Family	N/A	$ 1,076.64	$ -	0.00%	N/A	$ 1,090.19	$ -	0.00%	N/A	$ 1,104.43	$ -	0.00%	N/A	$ 1,119.40	$ -	0.00%
Bronze	HDE	N/A	SUBF4233																
			Single	N/A	$ 371.82	$ -	0.00%	N/A	$ 376.64	$ -	0.00%	N/A	$ 381.72	$ -	0.00%	N/A	$ 387.05	$ -	0.00%
			Double	N/A	$ 743.63	$ -	0.00%	N/A	$ 753.29	$ -	0.00%	N/A	$ 763.44	$ -	0.00%	N/A	$ 774.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.02	$ -	0.00%	N/A	$ 673.22	$ -	0.00%	N/A	$ 681.85	$ -	0.00%	N/A	$ 690.92	$ -	0.00%
			Family	N/A	$ 1,092.61	$ -	0.00%	N/A	$ 1,106.36	$ -	0.00%	N/A	$ 1,120.83	$ -	0.00%	N/A	$ 1,136.02	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4234																
			Single	N/A	$ 376.90	$ -	0.00%	N/A	$ 381.79	$ -	0.00%	N/A	$ 386.94	$ -	0.00%	N/A	$ 392.35	$ -	0.00%
			Double	N/A	$ 753.80	$ -	0.00%	N/A	$ 763.59	$ -	0.00%	N/A	$ 773.88	$ -	0.00%	N/A	$ 784.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.66	$ -	0.00%	N/A	$ 681.98	$ -	0.00%	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.92	$ -	0.00%
			Family	N/A	$ 1,107.10	$ -	0.00%	N/A	$ 1,121.05	$ -	0.00%	N/A	$ 1,135.71	$ -	0.00%	N/A	$ 1,151.11	$ -	0.00%
Platinum	EPO	N/A	SUPF1184																
			Single	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.60	$ -	0.00%	N/A	$ 620.86	$ -	0.00%	N/A	$ 629.53	$ -	0.00%
			Double	N/A	$ 1,209.50	$ -	0.00%	N/A	$ 1,225.20	$ -	0.00%	N/A	$ 1,241.71	$ -	0.00%	N/A	$ 1,259.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,057.47	$ -	0.00%	N/A	$ 1,070.81	$ -	0.00%	N/A	$ 1,084.85	$ -	0.00%	N/A	$ 1,099.59	$ -	0.00%
			Family	N/A	$ 1,752.93	$ -	0.00%	N/A	$ 1,775.30	$ -	0.00%	N/A	$ 1,798.83	$ -	0.00%	N/A	$ 1,823.55	$ -	0.00%
Platinum	EPO	N/A	SUPF1185																
			Single	N/A	$ 632.16	$ -	0.00%	N/A	$ 640.36	$ -	0.00%	N/A	$ 648.99	$ -	0.00%	N/A	$ 658.06	$ -	0.00%
			Double	N/A	$ 1,264.31	$ -	0.00%	N/A	$ 1,280.72	$ -	0.00%	N/A	$ 1,297.98	$ -	0.00%	N/A	$ 1,316.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,107.59	$ -	0.00%	N/A	$ 1,121.55	$ -	0.00%	N/A	$ 1,136.22	$ -	0.00%	N/A	$ 1,151.63	$ -	0.00%
			Family	N/A	$ 1,834.57	$ -	0.00%	N/A	$ 1,857.96	$ -	0.00%	N/A	$ 1,882.56	$ -	0.00%	N/A	$ 1,908.39	$ -	0.00%
Platinum	EPO	N/A	SUPF1186																
			Single	N/A	$ 609.54	$ -	0.00%	N/A	$ 617.45	$ -	0.00%	N/A	$ 625.77	$ -	0.00%	N/A	$ 634.51	$ -	0.00%
			Double	N/A	$ 1,219.07	$ -	0.00%	N/A	$ 1,234.90	$ -	0.00%	N/A	$ 1,251.54	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,069.14	$ -	0.00%	N/A	$ 1,082.59	$ -	0.00%	N/A	$ 1,096.74	$ -	0.00%	N/A	$ 1,111.60	$ -	0.00%
			Family	N/A	$ 1,770.11	$ -	0.00%	N/A	$ 1,792.66	$ -	0.00%	N/A	$ 1,816.37	$ -	0.00%	N/A	$ 1,841.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1188																
			Single	N/A	$ 614.81	$ -	0.00%	N/A	$ 622.79	$ -	0.00%	N/A	$ 631.19	$ -	0.00%	N/A	$ 640.00	$ -	0.00%
			Double	N/A	$ 1,229.63	$ -	0.00%	N/A	$ 1,245.59	$ -	0.00%	N/A	$ 1,262.37	$ -	0.00%	N/A	$ 1,280.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.11	$ -	0.00%	N/A	$ 1,091.68	$ -	0.00%	N/A	$ 1,105.95	$ -	0.00%	N/A	$ 1,120.94	$ -	0.00%
			Family	N/A	$ 1,785.15	$ -	0.00%	N/A	$ 1,807.89	$ -	0.00%	N/A	$ 1,831.81	$ -	0.00%	N/A	$ 1,856.94	$ -	0.00%
Platinum	EPO	N/A	SUPF1189																
			Single	N/A	$ 629.77	$ -	0.00%	N/A	$ 637.94	$ -	0.00%	N/A	$ 646.54	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Double	N/A	$ 1,259.54	$ -	0.00%	N/A	$ 1,275.89	$ -	0.00%	N/A	$ 1,293.08	$ -	0.00%	N/A	$ 1,311.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,103.54	$ -	0.00%	N/A	$ 1,117.43	$ -	0.00%	N/A	$ 1,132.05	$ -	0.00%	N/A	$ 1,147.40	$ -	0.00%
			Family	N/A	$ 1,827.77	$ -	0.00%	N/A	$ 1,851.07	$ -	0.00%	N/A	$ 1,875.57	$ -	0.00%	N/A	$ 1,901.31	$ -	0.00%
Platinum	EPO	N/A	SUPF1190																
			Single	N/A	$ 631.05	$ -	0.00%	N/A	$ 639.24	$ -	0.00%	N/A	$ 647.85	$ -	0.00%	N/A	$ 656.90	$ -	0.00%
			Double	N/A	$ 1,262.09	$ -	0.00%	N/A	$ 1,278.48	$ -	0.00%	N/A	$ 1,295.71	$ -	0.00%	N/A	$ 1,313.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,105.71	$ -	0.00%	N/A	$ 1,119.64	$ -	0.00%	N/A	$ 1,134.28	$ -	0.00%	N/A	$ 1,149.67	$ -	0.00%
			Family	N/A	$ 1,831.41	$ -	0.00%	N/A	$ 1,854.76	$ -	0.00%	N/A	$ 1,879.31	$ -	0.00%	N/A	$ 1,905.11	$ -	0.00%
Gold	EPO	N/A	SUGF2181																
			Single	N/A	$ 530.78	$ -	0.00%	N/A	$ 537.67	$ -	0.00%	N/A	$ 544.92	$ -	0.00%	N/A	$ 552.53	$ -	0.00%
			Double	N/A	$ 1,061.56	$ -	0.00%	N/A	$ 1,075.34	$ -	0.00%	N/A	$ 1,089.83	$ -	0.00%	N/A	$ 1,105.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 926.55	$ -	0.00%	N/A	$ 938.26	$ -	0.00%	N/A	$ 950.58	$ -	0.00%	N/A	$ 963.52	$ -	0.00%
			Family	N/A	$ 1,536.94	$ -	0.00%	N/A	$ 1,556.58	$ -	0.00%	N/A	$ 1,577.23	$ -	0.00%	N/A	$ 1,598.93	$ -	0.00%
Gold	EPO	N/A	SUGF2182																
			Single	N/A	$ 528.08	$ -	0.00%	N/A	$ 534.94	$ -	0.00%	N/A	$ 542.15	$ -	0.00%	N/A	$ 549.72	$ -	0.00%
			Double	N/A	$ 1,056.17	$ -	0.00%	N/A	$ 1,069.88	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,099.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 930.67	$ -	0.00%	N/A	$ 942.33	$ -	0.00%	N/A	$ 954.58	$ -	0.00%	N/A	$ 967.46	$ -	0.00%
			Family	N/A	$ 1,537.97	$ -	0.00%	N/A	$ 1,557.51	$ -	0.00%	N/A	$ 1,578.05	$ -	0.00%	N/A	$ 1,599.64	$ -	0.00%
Gold	EPO	N/A	SUGF2183																
			Single	N/A	$ 535.90	$ -	0.00%	N/A	$ 542.85	$ -	0.00%	N/A	$ 550.17	$ -	0.00%	N/A	$ 557.85	$ -	0.00%
			Double	N/A	$ 1,071.79	$ -	0.00%	N/A	$ 1,085.71	$ -	0.00%	N/A	$ 1,100.34	$ -	0.00%	N/A	$ 1,115.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.95	$ -	0.00%	N/A	$ 955.78	$ -	0.00%	N/A	$ 968.22	$ -	0.00%	N/A	$ 981.28	$ -	0.00%
			Family	N/A	$ 1,560.23	$ -	0.00%	N/A	$ 1,580.06	$ -	0.00%	N/A	$ 1,600.91	$ -	0.00%	N/A	$ 1,622.81	$ -	0.00%
Gold	EPO	N/A	SUGF2184																
			Single	N/A	$ 539.64	$ -	0.00%	N/A	$ 546.65	$ -	0.00%	N/A	$ 554.01	$ -	0.00%	N/A	$ 561.75	$ -	0.00%
			Double	N/A	$ 1,079.29	$ -	0.00%	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,108.03	$ -	0.00%	N/A	$ 1,123.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 950.32	$ -	0.00%	N/A	$ 962.23	$ -	0.00%	N/A	$ 974.76	$ -	0.00%	N/A	$ 987.91	$ -	0.00%
			Family	N/A	$ 1,570.91	$ -	0.00%	N/A	$ 1,590.88	$ -	0.00%	N/A	$ 1,611.87	$ -	0.00%	N/A	$ 1,633.93	$ -	0.00%
Gold	EPO	N/A	SUGF2186																
			Single	N/A	$ 551.38	$ -	0.00%	N/A	$ 558.54	$ -	0.00%	N/A	$ 566.06	$ -	0.00%	N/A	$ 573.97	$ -	0.00%
			Double	N/A	$ 1,102.76	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%	N/A	$ 1,132.13	$ -	0.00%	N/A	$ 1,147.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 970.27	$ -	0.00%	N/A	$ 982.44	$ -	0.00%	N/A	$ 995.24	$ -	0.00%	N/A	$ 1,008.68	$ -	0.00%
			Family	N/A	$ 1,604.36	$ -	0.00%	N/A	$ 1,624.76	$ -	0.00%	N/A	$ 1,646.21	$ -	0.00%	N/A	$ 1,668.75	$ -	0.00%
Gold	EPO	N/A	SUGF2187																
			Single	N/A	$ 546.61	$ -	0.00%	N/A	$ 553.71	$ -	0.00%	N/A	$ 561.17	$ -	0.00%	N/A	$ 569.01	$ -	0.00%
			Double	N/A	$ 1,093.23	$ -	0.00%	N/A	$ 1,107.42	$ -	0.00%	N/A	$ 1,122.34	$ -	0.00%	N/A	$ 1,138.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 962.18	$ -	0.00%	N/A	$ 974.24	$ -	0.00%	N/A	$ 986.92	$ -	0.00%	N/A	$ 1,000.25	$ -	0.00%
			Family	N/A	$ 1,590.78	$ -	0.00%	N/A	$ 1,611.01	$ -	0.00%	N/A	$ 1,632.27	$ -	0.00%	N/A	$ 1,654.61	$ -	0.00%
Gold	EPO	N/A	SUGF2188																
			Single	N/A	$ 546.59	$ -	0.00%	N/A	$ 553.68	$ -	0.00%	N/A	$ 561.14	$ -	0.00%	N/A	$ 568.98	$ -	0.00%
			Double	N/A	$ 1,093.17	$ -	0.00%	N/A	$ 1,107.36	$ -	0.00%	N/A	$ 1,122.29	$ -	0.00%	N/A	$ 1,137.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 962.13	$ -	0.00%	N/A	$ 974.19	$ -	0.00%	N/A	$ 986.87	$ -	0.00%	N/A	$ 1,000.20	$ -	0.00%
			Family	N/A	$ 1,590.70	$ -	0.00%	N/A	$ 1,610.92	$ -	0.00%	N/A	$ 1,632.19	$ -	0.00%	N/A	$ 1,654.53	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	HDE	N/A	SUGF2190																
			Single	N/A	$ 536.68	$ -	0.00%	N/A	$ 543.64	$ -	0.00%	N/A	$ 550.97	$ -	0.00%	N/A	$ 558.66	$ -	0.00%
			Double	N/A	$ 1,073.35	$ -	0.00%	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,101.94	$ -	0.00%	N/A	$ 1,117.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.12	$ -	0.00%	N/A	$ 969.58	$ -	0.00%	N/A	$ 982.66	$ -	0.00%
			Family	N/A	$ 1,562.45	$ -	0.00%	N/A	$ 1,582.31	$ -	0.00%	N/A	$ 1,603.19	$ -	0.00%	N/A	$ 1,625.13	$ -	0.00%
Gold	EPO	N/A	SUGF2192																
			Single	N/A	$ 526.52	$ -	0.00%	N/A	$ 533.35	$ -	0.00%	N/A	$ 540.54	$ -	0.00%	N/A	$ 548.09	$ -	0.00%
			Double	N/A	$ 1,053.04	$ -	0.00%	N/A	$ 1,066.71	$ -	0.00%	N/A	$ 1,081.08	$ -	0.00%	N/A	$ 1,096.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.01	$ -	0.00%	N/A	$ 939.63	$ -	0.00%	N/A	$ 951.85	$ -	0.00%	N/A	$ 964.68	$ -	0.00%
			Family	N/A	$ 1,533.51	$ -	0.00%	N/A	$ 1,552.99	$ -	0.00%	N/A	$ 1,573.47	$ -	0.00%	N/A	$ 1,594.99	$ -	0.00%
Silver	EPO	N/A	SUSF3213																
			Single	N/A	$ 451.62	$ -	0.00%	N/A	$ 457.48	$ -	0.00%	N/A	$ 463.64	$ -	0.00%	N/A	$ 470.12	$ -	0.00%
			Double	N/A	$ 903.23	$ -	0.00%	N/A	$ 914.96	$ -	0.00%	N/A	$ 927.29	$ -	0.00%	N/A	$ 940.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.83	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.27	$ -	0.00%	N/A	$ 818.28	$ -	0.00%
			Family	N/A	$ 1,306.18	$ -	0.00%	N/A	$ 1,322.89	$ -	0.00%	N/A	$ 1,340.46	$ -	0.00%	N/A	$ 1,358.92	$ -	0.00%
Silver	EPO	N/A	SUSF3214																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.48	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 814.54	$ -	0.00%	N/A	$ 824.69	$ -	0.00%	N/A	$ 835.35	$ -	0.00%	N/A	$ 846.56	$ -	0.00%
			Family	N/A	$ 1,343.27	$ -	0.00%	N/A	$ 1,360.29	$ -	0.00%	N/A	$ 1,378.17	$ -	0.00%	N/A	$ 1,396.96	$ -	0.00%
Silver	EPO	N/A	SUSF3215																
			Single	N/A	$ 456.91	$ -	0.00%	N/A	$ 462.84	$ -	0.00%	N/A	$ 469.08	$ -	0.00%	N/A	$ 475.63	$ -	0.00%
			Double	N/A	$ 913.82	$ -	0.00%	N/A	$ 925.68	$ -	0.00%	N/A	$ 938.15	$ -	0.00%	N/A	$ 951.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.67	$ -	0.00%	N/A	$ 819.76	$ -	0.00%	N/A	$ 830.36	$ -	0.00%	N/A	$ 841.50	$ -	0.00%
			Family	N/A	$ 1,335.12	$ -	0.00%	N/A	$ 1,352.02	$ -	0.00%	N/A	$ 1,369.80	$ -	0.00%	N/A	$ 1,388.48	$ -	0.00%
Silver	HDE	N/A	SUSF3216																
			Single	N/A	$ 455.42	$ -	0.00%	N/A	$ 461.33	$ -	0.00%	N/A	$ 467.55	$ -	0.00%	N/A	$ 474.08	$ -	0.00%
			Double	N/A	$ 910.84	$ -	0.00%	N/A	$ 922.67	$ -	0.00%	N/A	$ 935.10	$ -	0.00%	N/A	$ 948.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.15	$ -	0.00%	N/A	$ 817.20	$ -	0.00%	N/A	$ 827.77	$ -	0.00%	N/A	$ 838.87	$ -	0.00%
			Family	N/A	$ 1,330.88	$ -	0.00%	N/A	$ 1,347.73	$ -	0.00%	N/A	$ 1,365.45	$ -	0.00%	N/A	$ 1,384.06	$ -	0.00%
Silver	HDE	N/A	SUSF3217																
			Single	N/A	$ 456.99	$ -	0.00%	N/A	$ 462.93	$ -	0.00%	N/A	$ 469.16	$ -	0.00%	N/A	$ 475.72	$ -	0.00%
			Double	N/A	$ 913.98	$ -	0.00%	N/A	$ 925.85	$ -	0.00%	N/A	$ 938.33	$ -	0.00%	N/A	$ 951.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.82	$ -	0.00%	N/A	$ 819.90	$ -	0.00%	N/A	$ 830.51	$ -	0.00%	N/A	$ 841.65	$ -	0.00%
			Family	N/A	$ 1,335.36	$ -	0.00%	N/A	$ 1,352.27	$ -	0.00%	N/A	$ 1,370.05	$ -	0.00%	N/A	$ 1,388.72	$ -	0.00%
Silver	HDE	N/A	SUSF3218																
			Single	N/A	$ 461.25	$ -	0.00%	N/A	$ 467.24	$ -	0.00%	N/A	$ 473.54	$ -	0.00%	N/A	$ 480.15	$ -	0.00%
			Double	N/A	$ 922.51	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.07	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 817.06	$ -	0.00%	N/A	$ 827.24	$ -	0.00%	N/A	$ 837.94	$ -	0.00%	N/A	$ 849.19	$ -	0.00%
			Family	N/A	$ 1,347.50	$ -	0.00%	N/A	$ 1,364.57	$ -	0.00%	N/A	$ 1,382.51	$ -	0.00%	N/A	$ 1,401.36	$ -	0.00%
Silver	HDE	N/A	SUSF3219																
			Single	N/A	$ 438.33	$ -	0.00%	N/A	$ 444.02	$ -	0.00%	N/A	$ 450.00	$ -	0.00%	N/A	$ 456.29	$ -	0.00%
			Double	N/A	$ 876.65	$ -	0.00%	N/A	$ 888.03	$ -	0.00%	N/A	$ 900.00	$ -	0.00%	N/A	$ 912.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.08	$ -	0.00%	N/A	$ 787.76	$ -	0.00%	N/A	$ 797.93	$ -	0.00%	N/A	$ 808.61	$ -	0.00%
			Family	N/A	$ 1,282.16	$ -	0.00%	N/A	$ 1,298.37	$ -	0.00%	N/A	$ 1,315.43	$ -	0.00%	N/A	$ 1,333.34	$ -	0.00%
Silver	HDE	N/A	SUSF3221																
			Single	N/A	$ 437.70	$ -	0.00%	N/A	$ 443.39	$ -	0.00%	N/A	$ 449.36	$ -	0.00%	N/A	$ 455.64	$ -	0.00%
			Double	N/A	$ 875.41	$ -	0.00%	N/A	$ 886.77	$ -	0.00%	N/A	$ 898.72	$ -	0.00%	N/A	$ 911.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.03	$ -	0.00%	N/A	$ 786.69	$ -	0.00%	N/A	$ 796.84	$ -	0.00%	N/A	$ 807.52	$ -	0.00%
			Family	N/A	$ 1,280.39	$ -	0.00%	N/A	$ 1,296.58	$ -	0.00%	N/A	$ 1,313.61	$ -	0.00%	N/A	$ 1,331.50	$ -	0.00%
Silver	HDE	N/A	SUSF3222																
			Single	N/A	$ 442.70	$ -	0.00%	N/A	$ 448.45	$ -	0.00%	N/A	$ 454.49	$ -	0.00%	N/A	$ 460.84	$ -	0.00%
			Double	N/A	$ 885.41	$ -	0.00%	N/A	$ 896.90	$ -	0.00%	N/A	$ 908.99	$ -	0.00%	N/A	$ 921.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 785.53	$ -	0.00%	N/A	$ 795.30	$ -	0.00%	N/A	$ 805.57	$ -	0.00%	N/A	$ 816.36	$ -	0.00%
			Family	N/A	$ 1,294.64	$ -	0.00%	N/A	$ 1,311.01	$ -	0.00%	N/A	$ 1,328.24	$ -	0.00%	N/A	$ 1,346.33	$ -	0.00%
Silver	HDE	N/A	SUSF3223																
			Single	N/A	$ 450.14	$ -	0.00%	N/A	$ 455.99	$ -	0.00%	N/A	$ 462.13	$ -	0.00%	N/A	$ 468.59	$ -	0.00%
			Double	N/A	$ 900.28	$ -	0.00%	N/A	$ 911.97	$ -	0.00%	N/A	$ 924.26	$ -	0.00%	N/A	$ 937.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 798.17	$ -	0.00%	N/A	$ 808.11	$ -	0.00%	N/A	$ 818.55	$ -	0.00%	N/A	$ 829.53	$ -	0.00%
			Family	N/A	$ 1,315.84	$ -	0.00%	N/A	$ 1,332.49	$ -	0.00%	N/A	$ 1,350.00	$ -	0.00%	N/A	$ 1,368.40	$ -	0.00%
Silver	EPO	N/A	SUSF3224																
			Single	N/A	$ 451.97	$ -	0.00%	N/A	$ 457.83	$ -	0.00%	N/A	$ 464.00	$ -	0.00%	N/A	$ 470.49	$ -	0.00%
			Double	N/A	$ 903.93	$ -	0.00%	N/A	$ 915.67	$ -	0.00%	N/A	$ 928.01	$ -	0.00%	N/A	$ 940.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.27	$ -	0.00%	N/A	$ 811.25	$ -	0.00%	N/A	$ 821.74	$ -	0.00%	N/A	$ 832.76	$ -	0.00%
			Family	N/A	$ 1,321.04	$ -	0.00%	N/A	$ 1,337.76	$ -	0.00%	N/A	$ 1,355.34	$ -	0.00%	N/A	$ 1,373.81	$ -	0.00%
Silver	EPO	N/A	SUSF3225																
			Single	N/A	$ 442.42	$ -	0.00%	N/A	$ 448.17	$ -	0.00%	N/A	$ 454.21	$ -	0.00%	N/A	$ 460.55	$ -	0.00%
			Double	N/A	$ 884.85	$ -	0.00%	N/A	$ 896.34	$ -	0.00%	N/A	$ 908.41	$ -	0.00%	N/A	$ 921.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 785.05	$ -	0.00%	N/A	$ 794.82	$ -	0.00%	N/A	$ 805.08	$ -	0.00%	N/A	$ 815.87	$ -	0.00%
			Family	N/A	$ 1,293.84	$ -	0.00%	N/A	$ 1,310.21	$ -	0.00%	N/A	$ 1,327.42	$ -	0.00%	N/A	$ 1,345.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4236																
			Single	N/A	$ 385.78	$ -	0.00%	N/A	$ 390.79	$ -	0.00%	N/A	$ 396.06	$ -	0.00%	N/A	$ 401.59	$ -	0.00%
			Double	N/A	$ 771.56	$ -	0.00%	N/A	$ 781.58	$ -	0.00%	N/A	$ 792.11	$ -	0.00%	N/A	$ 803.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.77	$ -	0.00%	N/A	$ 674.28	$ -	0.00%	N/A	$ 683.23	$ -	0.00%	N/A	$ 692.64	$ -	0.00%
			Family	N/A	$ 1,109.42	$ -	0.00%	N/A	$ 1,123.69	$ -	0.00%	N/A	$ 1,138.70	$ -	0.00%	N/A	$ 1,154.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4238																
			Single	N/A	$ 379.03	$ -	0.00%	N/A	$ 383.95	$ -	0.00%	N/A	$ 389.13	$ -	0.00%	N/A	$ 394.56	$ -	0.00%
			Double	N/A	$ 758.06	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 778.25	$ -	0.00%	N/A	$ 789.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.28	$ -	0.00%	N/A	$ 685.65	$ -	0.00%	N/A	$ 694.45	$ -	0.00%	N/A	$ 703.69	$ -	0.00%
			Family	N/A	$ 1,113.17	$ -	0.00%	N/A	$ 1,127.19	$ -	0.00%	N/A	$ 1,141.94	$ -	0.00%	N/A	$ 1,157.43	$ -	0.00%
Bronze	HDE	N/A	SUBF4239																
			Single	N/A	$ 380.50	$ -	0.00%	N/A	$ 385.43	$ -	0.00%	N/A	$ 390.63	$ -	0.00%	N/A	$ 396.09	$ -	0.00%
			Double	N/A	$ 760.99	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.26	$ -	0.00%	N/A	$ 792.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.77	$ -	0.00%	N/A	$ 688.17	$ -	0.00%	N/A	$ 697.00	$ -	0.00%	N/A	$ 706.28	$ -	0.00%
			Family	N/A	$ 1,117.34	$ -	0.00%	N/A	$ 1,131.42	$ -	0.00%	N/A	$ 1,146.22	$ -	0.00%	N/A	$ 1,161.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4240																
			Single	N/A	$ 380.20	$ -	0.00%	N/A	$ 385.14	$ -	0.00%	N/A	$ 390.33	$ -	0.00%	N/A	$ 395.78	$ -	0.00%
			Double	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.27	$ -	0.00%	N/A	$ 780.65	$ -	0.00%	N/A	$ 791.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.27	$ -	0.00%	N/A	$ 687.66	$ -	0.00%	N/A	$ 696.49	$ -	0.00%	N/A	$ 705.76	$ -	0.00%
			Family	N/A	$ 1,116.51	$ -	0.00%	N/A	$ 1,130.57	$ -	0.00%	N/A	$ 1,145.36	$ -	0.00%	N/A	$ 1,160.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4241																
			Single	N/A	$ 382.23	$ -	0.00%	N/A	$ 387.20	$ -	0.00%	N/A	$ 392.41	$ -	0.00%	N/A	$ 397.90	$ -	0.00%
			Double	N/A	$ 764.47	$ -	0.00%	N/A	$ 774.39	$ -	0.00%	N/A	$ 784.83	$ -	0.00%	N/A	$ 795.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 682.73	$ -	0.00%	N/A	$ 691.16	$ -	0.00%	N/A	$ 700.03	$ -	0.00%	N/A	$ 709.35	$ -	0.00%
			Family	N/A	$ 1,122.30	$ -	0.00%	N/A	$ 1,136.44	$ -	0.00%	N/A	$ 1,151.31	$ -	0.00%	N/A	$ 1,166.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4242																
			Single	N/A	$ 387.47	$ -	0.00%	N/A	$ 392.50	$ -	0.00%	N/A	$ 397.79	$ -	0.00%	N/A	$ 403.35	$ -	0.00%
			Double	N/A	$ 774.95	$ -	0.00%	N/A	$ 785.01	$ -	0.00%	N/A	$ 795.59	$ -	0.00%	N/A	$ 806.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 691.64	$ -	0.00%	N/A	$ 700.19	$ -	0.00%	N/A	$ 709.18	$ -	0.00%	N/A	$ 718.63	$ -	0.00%
			Family	N/A	$ 1,137.23	$ -	0.00%	N/A	$ 1,151.57	$ -	0.00%	N/A	$ 1,166.64	$ -	0.00%	N/A	$ 1,182.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4243																
			Single	N/A	$ 381.48	$ -	0.00%	N/A	$ 386.44	$ -	0.00%	N/A	$ 391.64	$ -	0.00%	N/A	$ 397.12	$ -	0.00%
			Double	N/A	$ 762.97	$ -	0.00%	N/A	$ 772.87	$ -	0.00%	N/A	$ 783.29	$ -	0.00%	N/A	$ 794.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.45	$ -	0.00%	N/A	$ 689.87	$ -	0.00%	N/A	$ 698.73	$ -	0.00%	N/A	$ 708.03	$ -	0.00%
			Family	N/A	$ 1,120.16	$ -	0.00%	N/A	$ 1,134.27	$ -	0.00%	N/A	$ 1,149.12	$ -	0.00%	N/A	$ 1,164.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4244																
			Single	N/A	$ 376.17	$ -	0.00%	N/A	$ 381.05	$ -	0.00%	N/A	$ 386.19	$ -	0.00%	N/A	$ 391.58	$ -	0.00%
			Double	N/A	$ 752.34	$ -	0.00%	N/A	$ 762.11	$ -	0.00%	N/A	$ 772.38	$ -	0.00%	N/A	$ 783.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.42	$ -	0.00%	N/A	$ 680.72	$ -	0.00%	N/A	$ 689.45	$ -	0.00%	N/A	$ 698.62	$ -	0.00%
			Family	N/A	$ 1,105.02	$ -	0.00%	N/A	$ 1,118.93	$ -	0.00%	N/A	$ 1,133.57	$ -	0.00%	N/A	$ 1,148.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4246																
			Single	N/A	$ 378.17	$ -	0.00%	N/A	$ 383.08	$ -	0.00%	N/A	$ 388.24	$ -	0.00%	N/A	$ 393.67	$ -	0.00%
			Double	N/A	$ 756.34	$ -	0.00%	N/A	$ 766.16	$ -	0.00%	N/A	$ 776.49	$ -	0.00%	N/A	$ 787.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.82	$ -	0.00%	N/A	$ 684.17	$ -	0.00%	N/A	$ 692.94	$ -	0.00%	N/A	$ 702.16	$ -	0.00%
			Family	N/A	$ 1,110.72	$ -	0.00%	N/A	$ 1,124.71	$ -	0.00%	N/A	$ 1,139.42	$ -	0.00%	N/A	$ 1,154.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4247																
			Single	N/A	$ 381.56	$ -	0.00%	N/A	$ 386.51	$ -	0.00%	N/A	$ 391.72	$ -	0.00%	N/A	$ 397.19	$ -	0.00%
			Double	N/A	$ 763.12	$ -	0.00%	N/A	$ 773.03	$ -	0.00%	N/A	$ 783.44	$ -	0.00%	N/A	$ 794.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 681.58	$ -	0.00%	N/A	$ 690.00	$ -	0.00%	N/A	$ 698.86	$ -	0.00%	N/A	$ 708.16	$ -	0.00%
			Family	N/A	$ 1,120.38	$ -	0.00%	N/A	$ 1,134.49	$ -	0.00%	N/A	$ 1,149.34	$ -	0.00%	N/A	$ 1,164.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4249																
			Single	N/A	$ 365.03	$ -	0.00%	N/A	$ 369.77	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.99	$ -	0.00%
			Double	N/A	$ 730.07	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.51	$ -	0.00%	N/A	$ 759.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.49	$ -	0.00%	N/A	$ 661.54	$ -	0.00%	N/A	$ 670.01	$ -	0.00%	N/A	$ 678.91	$ -	0.00%
			Family	N/A	$ 1,073.27	$ -	0.00%	N/A	$ 1,086.78	$ -	0.00%	N/A	$ 1,100.98	$ -	0.00%	N/A	$ 1,115.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4250																
			Single	N/A	$ 368.78	$ -	0.00%	N/A	$ 373.57	$ -	0.00%	N/A	$ 378.61	$ -	0.00%	N/A	$ 383.89	$ -	0.00%
			Double	N/A	$ 737.57	$ -	0.00%	N/A	$ 747.14	$ -	0.00%	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.86	$ -	0.00%	N/A	$ 668.00	$ -	0.00%	N/A	$ 676.56	$ -	0.00%	N/A	$ 685.55	$ -	0.00%
			Family	N/A	$ 1,083.96	$ -	0.00%	N/A	$ 1,097.61	$ -	0.00%	N/A	$ 1,111.96	$ -	0.00%	N/A	$ 1,127.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4251																
			Single	N/A	$ 374.43	$ -	0.00%	N/A	$ 379.29	$ -	0.00%	N/A	$ 384.40	$ -	0.00%	N/A	$ 389.77	$ -	0.00%
			Double	N/A	$ 748.85	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.80	$ -	0.00%	N/A	$ 779.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.45	$ -	0.00%	N/A	$ 677.72	$ -	0.00%	N/A	$ 686.41	$ -	0.00%	N/A	$ 695.53	$ -	0.00%
			Family	N/A	$ 1,100.04	$ -	0.00%	N/A	$ 1,113.90	$ -	0.00%	N/A	$ 1,128.46	$ -	0.00%	N/A	$ 1,143.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4252																
			Single	N/A	$ 379.55	$ -	0.00%	N/A	$ 384.47	$ -	0.00%	N/A	$ 389.66	$ -	0.00%	N/A	$ 395.10	$ -	0.00%
			Double	N/A	$ 759.09	$ -	0.00%	N/A	$ 768.95	$ -	0.00%	N/A	$ 779.31	$ -	0.00%	N/A	$ 790.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.16	$ -	0.00%	N/A	$ 686.54	$ -	0.00%	N/A	$ 695.34	$ -	0.00%	N/A	$ 704.60	$ -	0.00%
			Family	N/A	$ 1,114.64	$ -	0.00%	N/A	$ 1,128.68	$ -	0.00%	N/A	$ 1,143.45	$ -	0.00%	N/A	$ 1,158.96	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1198																
			Single	N/A	$ 600.54	$ -	0.00%	N/A	$ 608.33	$ -	0.00%	N/A	$ 616.53	$ -	0.00%	N/A	$ 625.14	$ -	0.00%
			Double	N/A	$ 1,201.07	$ -	0.00%	N/A	$ 1,216.66	$ -	0.00%	N/A	$ 1,233.06	$ -	0.00%	N/A	$ 1,250.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.30	$ -	0.00%	N/A	$ 1,063.55	$ -	0.00%	N/A	$ 1,077.49	$ -	0.00%	N/A	$ 1,092.13	$ -	0.00%
			Family	N/A	$ 1,740.92	$ -	0.00%	N/A	$ 1,763.13	$ -	0.00%	N/A	$ 1,786.50	$ -	0.00%	N/A	$ 1,811.04	$ -	0.00%
Platinum	EPO	N/A	SUPF1199																
			Single	N/A	$ 627.75	$ -	0.00%	N/A	$ 635.90	$ -	0.00%	N/A	$ 644.47	$ -	0.00%	N/A	$ 653.47	$ -	0.00%
			Double	N/A	$ 1,255.50	$ -	0.00%	N/A	$ 1,271.80	$ -	0.00%	N/A	$ 1,288.94	$ -	0.00%	N/A	$ 1,306.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,100.10	$ -	0.00%	N/A	$ 1,113.96	$ -	0.00%	N/A	$ 1,128.53	$ -	0.00%	N/A	$ 1,143.83	$ -	0.00%
			Family	N/A	$ 1,822.02	$ -	0.00%	N/A	$ 1,845.24	$ -	0.00%	N/A	$ 1,869.66	$ -	0.00%	N/A	$ 1,895.32	$ -	0.00%
Platinum	EPO	N/A	SUPF1200																
			Single	N/A	$ 605.29	$ -	0.00%	N/A	$ 613.14	$ -	0.00%	N/A	$ 621.41	$ -	0.00%	N/A	$ 630.09	$ -	0.00%
			Double	N/A	$ 1,210.57	$ -	0.00%	N/A	$ 1,226.29	$ -	0.00%	N/A	$ 1,242.81	$ -	0.00%	N/A	$ 1,260.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,061.92	$ -	0.00%	N/A	$ 1,075.28	$ -	0.00%	N/A	$ 1,089.32	$ -	0.00%	N/A	$ 1,104.08	$ -	0.00%
			Family	N/A	$ 1,758.00	$ -	0.00%	N/A	$ 1,780.39	$ -	0.00%	N/A	$ 1,803.94	$ -	0.00%	N/A	$ 1,828.68	$ -	0.00%
Platinum	EPO	N/A	SUPF1202																
			Single	N/A	$ 610.53	$ -	0.00%	N/A	$ 618.45	$ -	0.00%	N/A	$ 626.79	$ -	0.00%	N/A	$ 635.54	$ -	0.00%
			Double	N/A	$ 1,221.05	$ -	0.00%	N/A	$ 1,236.91	$ -	0.00%	N/A	$ 1,253.57	$ -	0.00%	N/A	$ 1,271.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.83	$ -	0.00%	N/A	$ 1,084.30	$ -	0.00%	N/A	$ 1,098.47	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%
			Family	N/A	$ 1,772.93	$ -	0.00%	N/A	$ 1,795.52	$ -	0.00%	N/A	$ 1,819.27	$ -	0.00%	N/A	$ 1,844.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1203																
			Single	N/A	$ 625.38	$ -	0.00%	N/A	$ 633.50	$ -	0.00%	N/A	$ 642.03	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Double	N/A	$ 1,250.76	$ -	0.00%	N/A	$ 1,266.99	$ -	0.00%	N/A	$ 1,284.07	$ -	0.00%	N/A	$ 1,302.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,096.07	$ -	0.00%	N/A	$ 1,109.87	$ -	0.00%	N/A	$ 1,124.39	$ -	0.00%	N/A	$ 1,139.63	$ -	0.00%
			Family	N/A	$ 1,815.26	$ -	0.00%	N/A	$ 1,838.40	$ -	0.00%	N/A	$ 1,862.73	$ -	0.00%	N/A	$ 1,888.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1204																
			Single	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.78	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Double	N/A	$ 1,253.30	$ -	0.00%	N/A	$ 1,269.57	$ -	0.00%	N/A	$ 1,286.68	$ -	0.00%	N/A	$ 1,304.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,098.23	$ -	0.00%	N/A	$ 1,112.06	$ -	0.00%	N/A	$ 1,126.60	$ -	0.00%	N/A	$ 1,141.88	$ -	0.00%
			Family	N/A	$ 1,818.88	$ -	0.00%	N/A	$ 1,842.06	$ -	0.00%	N/A	$ 1,866.44	$ -	0.00%	N/A	$ 1,892.06	$ -	0.00%
Gold	EPO	N/A	SUGF2194																
			Single	N/A	$ 527.08	$ -	0.00%	N/A	$ 533.92	$ -	0.00%	N/A	$ 541.12	$ -	0.00%	N/A	$ 548.68	$ -	0.00%
			Double	N/A	$ 1,054.16	$ -	0.00%	N/A	$ 1,067.85	$ -	0.00%	N/A	$ 1,082.24	$ -	0.00%	N/A	$ 1,097.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.26	$ -	0.00%	N/A	$ 931.89	$ -	0.00%	N/A	$ 944.12	$ -	0.00%	N/A	$ 956.97	$ -	0.00%
			Family	N/A	$ 1,526.40	$ -	0.00%	N/A	$ 1,545.90	$ -	0.00%	N/A	$ 1,566.41	$ -	0.00%	N/A	$ 1,587.95	$ -	0.00%
Gold	EPO	N/A	SUGF2195																
			Single	N/A	$ 524.40	$ -	0.00%	N/A	$ 531.21	$ -	0.00%	N/A	$ 538.37	$ -	0.00%	N/A	$ 545.89	$ -	0.00%
			Double	N/A	$ 1,048.81	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.74	$ -	0.00%	N/A	$ 1,091.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 924.42	$ -	0.00%	N/A	$ 935.99	$ -	0.00%	N/A	$ 948.16	$ -	0.00%	N/A	$ 960.94	$ -	0.00%
			Family	N/A	$ 1,527.48	$ -	0.00%	N/A	$ 1,546.88	$ -	0.00%	N/A	$ 1,567.28	$ -	0.00%	N/A	$ 1,588.72	$ -	0.00%
Gold	EPO	N/A	SUGF2196																
			Single	N/A	$ 532.16	$ -	0.00%	N/A	$ 539.07	$ -	0.00%	N/A	$ 546.33	$ -	0.00%	N/A	$ 553.97	$ -	0.00%
			Double	N/A	$ 1,064.32	$ -	0.00%	N/A	$ 1,078.14	$ -	0.00%	N/A	$ 1,092.67	$ -	0.00%	N/A	$ 1,107.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.60	$ -	0.00%	N/A	$ 949.35	$ -	0.00%	N/A	$ 961.70	$ -	0.00%	N/A	$ 974.67	$ -	0.00%
			Family	N/A	$ 1,549.59	$ -	0.00%	N/A	$ 1,569.28	$ -	0.00%	N/A	$ 1,589.98	$ -	0.00%	N/A	$ 1,611.73	$ -	0.00%
Gold	EPO	N/A	SUGF2197																
			Single	N/A	$ 535.88	$ -	0.00%	N/A	$ 542.84	$ -	0.00%	N/A	$ 550.15	$ -	0.00%	N/A	$ 557.84	$ -	0.00%
			Double	N/A	$ 1,071.76	$ -	0.00%	N/A	$ 1,085.68	$ -	0.00%	N/A	$ 1,100.31	$ -	0.00%	N/A	$ 1,115.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 943.93	$ -	0.00%	N/A	$ 955.75	$ -	0.00%	N/A	$ 968.19	$ -	0.00%	N/A	$ 981.26	$ -	0.00%
			Family	N/A	$ 1,560.19	$ -	0.00%	N/A	$ 1,580.02	$ -	0.00%	N/A	$ 1,600.87	$ -	0.00%	N/A	$ 1,622.77	$ -	0.00%
Gold	EPO	N/A	SUGF2199																
			Single	N/A	$ 547.54	$ -	0.00%	N/A	$ 554.64	$ -	0.00%	N/A	$ 562.12	$ -	0.00%	N/A	$ 569.97	$ -	0.00%
			Double	N/A	$ 1,095.07	$ -	0.00%	N/A	$ 1,109.29	$ -	0.00%	N/A	$ 1,124.24	$ -	0.00%	N/A	$ 1,139.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 963.74	$ -	0.00%	N/A	$ 975.82	$ -	0.00%	N/A	$ 988.53	$ -	0.00%	N/A	$ 1,001.88	$ -	0.00%
			Family	N/A	$ 1,593.41	$ -	0.00%	N/A	$ 1,613.66	$ -	0.00%	N/A	$ 1,634.97	$ -	0.00%	N/A	$ 1,657.35	$ -	0.00%
Gold	EPO	N/A	SUGF2200																
			Single	N/A	$ 542.80	$ -	0.00%	N/A	$ 549.85	$ -	0.00%	N/A	$ 557.26	$ -	0.00%	N/A	$ 565.05	$ -	0.00%
			Double	N/A	$ 1,085.61	$ -	0.00%	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,114.52	$ -	0.00%	N/A	$ 1,130.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.70	$ -	0.00%	N/A	$ 967.68	$ -	0.00%	N/A	$ 980.27	$ -	0.00%	N/A	$ 993.51	$ -	0.00%
			Family	N/A	$ 1,579.92	$ -	0.00%	N/A	$ 1,600.01	$ -	0.00%	N/A	$ 1,621.12	$ -	0.00%	N/A	$ 1,643.31	$ -	0.00%
Gold	EPO	N/A	SUGF2201																
			Single	N/A	$ 542.78	$ -	0.00%	N/A	$ 549.82	$ -	0.00%	N/A	$ 557.23	$ -	0.00%	N/A	$ 565.02	$ -	0.00%
			Double	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,099.65	$ -	0.00%	N/A	$ 1,114.46	$ -	0.00%	N/A	$ 1,130.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.65	$ -	0.00%	N/A	$ 967.63	$ -	0.00%	N/A	$ 980.22	$ -	0.00%	N/A	$ 993.46	$ -	0.00%
			Family	N/A	$ 1,579.84	$ -	0.00%	N/A	$ 1,599.92	$ -	0.00%	N/A	$ 1,621.04	$ -	0.00%	N/A	$ 1,643.23	$ -	0.00%
Gold	HDE	N/A	SUGF2203																
			Single	N/A	$ 532.93	$ -	0.00%	N/A	$ 539.85	$ -	0.00%	N/A	$ 547.13	$ -	0.00%	N/A	$ 554.77	$ -	0.00%
			Double	N/A	$ 1,065.87	$ -	0.00%	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,094.26	$ -	0.00%	N/A	$ 1,109.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.92	$ -	0.00%	N/A	$ 950.68	$ -	0.00%	N/A	$ 963.05	$ -	0.00%	N/A	$ 976.04	$ -	0.00%
			Family	N/A	$ 1,551.79	$ -	0.00%	N/A	$ 1,571.51	$ -	0.00%	N/A	$ 1,592.24	$ -	0.00%	N/A	$ 1,614.03	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2205																
			Single	N/A	$ 522.85	$ -	0.00%	N/A	$ 529.64	$ -	0.00%	N/A	$ 536.77	$ -	0.00%	N/A	$ 544.27	$ -	0.00%
			Double	N/A	$ 1,045.70	$ -	0.00%	N/A	$ 1,059.27	$ -	0.00%	N/A	$ 1,073.54	$ -	0.00%	N/A	$ 1,088.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.77	$ -	0.00%	N/A	$ 933.31	$ -	0.00%	N/A	$ 945.44	$ -	0.00%	N/A	$ 958.19	$ -	0.00%
			Family	N/A	$ 1,523.05	$ -	0.00%	N/A	$ 1,542.39	$ -	0.00%	N/A	$ 1,562.73	$ -	0.00%	N/A	$ 1,584.10	$ -	0.00%
Silver	EPO	N/A	SUSF3229																
			Single	N/A	$ 448.47	$ -	0.00%	N/A	$ 454.29	$ -	0.00%	N/A	$ 460.41	$ -	0.00%	N/A	$ 466.84	$ -	0.00%
			Double	N/A	$ 896.93	$ -	0.00%	N/A	$ 908.58	$ -	0.00%	N/A	$ 920.82	$ -	0.00%	N/A	$ 933.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.47	$ -	0.00%	N/A	$ 791.37	$ -	0.00%	N/A	$ 801.78	$ -	0.00%	N/A	$ 812.71	$ -	0.00%
			Family	N/A	$ 1,297.21	$ -	0.00%	N/A	$ 1,313.80	$ -	0.00%	N/A	$ 1,331.25	$ -	0.00%	N/A	$ 1,349.58	$ -	0.00%
Silver	EPO	N/A	SUSF3230																
			Single	N/A	$ 456.57	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.09	$ -	0.00%	N/A	$ 819.17	$ -	0.00%	N/A	$ 829.76	$ -	0.00%	N/A	$ 840.89	$ -	0.00%
			Family	N/A	$ 1,334.14	$ -	0.00%	N/A	$ 1,351.03	$ -	0.00%	N/A	$ 1,368.80	$ -	0.00%	N/A	$ 1,387.46	$ -	0.00%
Silver	EPO	N/A	SUSF3231																
			Single	N/A	$ 453.72	$ -	0.00%	N/A	$ 459.61	$ -	0.00%	N/A	$ 465.81	$ -	0.00%	N/A	$ 472.31	$ -	0.00%
			Double	N/A	$ 907.45	$ -	0.00%	N/A	$ 919.23	$ -	0.00%	N/A	$ 931.62	$ -	0.00%	N/A	$ 944.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.26	$ -	0.00%	N/A	$ 814.27	$ -	0.00%	N/A	$ 824.80	$ -	0.00%	N/A	$ 835.86	$ -	0.00%
			Family	N/A	$ 1,326.04	$ -	0.00%	N/A	$ 1,342.83	$ -	0.00%	N/A	$ 1,360.48	$ -	0.00%	N/A	$ 1,379.03	$ -	0.00%
Silver	HDE	N/A	SUSF3232																
			Single	N/A	$ 452.25	$ -	0.00%	N/A	$ 458.12	$ -	0.00%	N/A	$ 464.29	$ -	0.00%	N/A	$ 470.78	$ -	0.00%
			Double	N/A	$ 904.49	$ -	0.00%	N/A	$ 916.24	$ -	0.00%	N/A	$ 928.58	$ -	0.00%	N/A	$ 941.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 801.75	$ -	0.00%	N/A	$ 811.73	$ -	0.00%	N/A	$ 822.23	$ -	0.00%	N/A	$ 833.25	$ -	0.00%
			Family	N/A	$ 1,321.83	$ -	0.00%	N/A	$ 1,338.57	$ -	0.00%	N/A	$ 1,356.16	$ -	0.00%	N/A	$ 1,374.65	$ -	0.00%
Silver	HDE	N/A	SUSF3233																
			Single	N/A	$ 453.81	$ -	0.00%	N/A	$ 459.70	$ -	0.00%	N/A	$ 465.89	$ -	0.00%	N/A	$ 472.40	$ -	0.00%
			Double	N/A	$ 907.61	$ -	0.00%	N/A	$ 919.40	$ -	0.00%	N/A	$ 931.79	$ -	0.00%	N/A	$ 944.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 804.40	$ -	0.00%	N/A	$ 814.42	$ -	0.00%	N/A	$ 824.95	$ -	0.00%	N/A	$ 836.01	$ -	0.00%
			Family	N/A	$ 1,326.28	$ -	0.00%	N/A	$ 1,343.07	$ -	0.00%	N/A	$ 1,360.72	$ -	0.00%	N/A	$ 1,379.27	$ -	0.00%
Silver	HDE	N/A	SUSF3234																
			Single	N/A	$ 458.04	$ -	0.00%	N/A	$ 463.98	$ -	0.00%	N/A	$ 470.24	$ -	0.00%	N/A	$ 476.81	$ -	0.00%
			Double	N/A	$ 916.08	$ -	0.00%	N/A	$ 927.97	$ -	0.00%	N/A	$ 940.47	$ -	0.00%	N/A	$ 953.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 811.59	$ -	0.00%	N/A	$ 821.70	$ -	0.00%	N/A	$ 832.33	$ -	0.00%	N/A	$ 843.50	$ -	0.00%
			Family	N/A	$ 1,338.34	$ -	0.00%	N/A	$ 1,355.28	$ -	0.00%	N/A	$ 1,373.10	$ -	0.00%	N/A	$ 1,391.82	$ -	0.00%
Silver	HDE	N/A	SUSF3235																
			Single	N/A	$ 435.27	$ -	0.00%	N/A	$ 440.92	$ -	0.00%	N/A	$ 446.86	$ -	0.00%	N/A	$ 453.10	$ -	0.00%
			Double	N/A	$ 870.54	$ -	0.00%	N/A	$ 881.84	$ -	0.00%	N/A	$ 893.72	$ -	0.00%	N/A	$ 906.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 772.89	$ -	0.00%	N/A	$ 782.50	$ -	0.00%	N/A	$ 792.60	$ -	0.00%	N/A	$ 803.21	$ -	0.00%
			Family	N/A	$ 1,273.45	$ -	0.00%	N/A	$ 1,289.55	$ -	0.00%	N/A	$ 1,306.49	$ -	0.00%	N/A	$ 1,324.28	$ -	0.00%
Silver	HDE	N/A	SUSF3237																
			Single	N/A	$ 434.65	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.23	$ -	0.00%	N/A	$ 452.46	$ -	0.00%
			Double	N/A	$ 869.31	$ -	0.00%	N/A	$ 880.59	$ -	0.00%	N/A	$ 892.46	$ -	0.00%	N/A	$ 904.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.84	$ -	0.00%	N/A	$ 781.43	$ -	0.00%	N/A	$ 791.52	$ -	0.00%	N/A	$ 802.12	$ -	0.00%
			Family	N/A	$ 1,271.69	$ -	0.00%	N/A	$ 1,287.77	$ -	0.00%	N/A	$ 1,304.68	$ -	0.00%	N/A	$ 1,322.45	$ -	0.00%
Silver	HDE	N/A	SUSF3238																
			Single	N/A	$ 439.62	$ -	0.00%	N/A	$ 445.33	$ -	0.00%	N/A	$ 451.33	$ -	0.00%	N/A	$ 457.63	$ -	0.00%
			Double	N/A	$ 879.24	$ -	0.00%	N/A	$ 890.65	$ -	0.00%	N/A	$ 902.65	$ -	0.00%	N/A	$ 915.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 780.28	$ -	0.00%	N/A	$ 789.98	$ -	0.00%	N/A	$ 800.18	$ -	0.00%	N/A	$ 810.90	$ -	0.00%
			Family	N/A	$ 1,285.84	$ -	0.00%	N/A	$ 1,302.11	$ -	0.00%	N/A	$ 1,319.21	$ -	0.00%	N/A	$ 1,337.18	$ -	0.00%
Silver	HDE	N/A	SUSF3239																
			Single	N/A	$ 447.00	$ -	0.00%	N/A	$ 452.81	$ -	0.00%	N/A	$ 458.91	$ -	0.00%	N/A	$ 465.32	$ -	0.00%
			Double	N/A	$ 894.01	$ -	0.00%	N/A	$ 905.61	$ -	0.00%	N/A	$ 917.82	$ -	0.00%	N/A	$ 930.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.84	$ -	0.00%	N/A	$ 802.70	$ -	0.00%	N/A	$ 813.08	$ -	0.00%	N/A	$ 823.97	$ -	0.00%
			Family	N/A	$ 1,306.89	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,340.82	$ -	0.00%	N/A	$ 1,359.09	$ -	0.00%
Silver	EPO	N/A	SUSF3240																
			Single	N/A	$ 448.82	$ -	0.00%	N/A	$ 454.64	$ -	0.00%	N/A	$ 460.77	$ -	0.00%	N/A	$ 467.21	$ -	0.00%
			Double	N/A	$ 897.63	$ -	0.00%	N/A	$ 909.29	$ -	0.00%	N/A	$ 921.54	$ -	0.00%	N/A	$ 934.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 795.92	$ -	0.00%	N/A	$ 805.82	$ -	0.00%	N/A	$ 816.24	$ -	0.00%	N/A	$ 827.18	$ -	0.00%
			Family	N/A	$ 1,312.06	$ -	0.00%	N/A	$ 1,328.66	$ -	0.00%	N/A	$ 1,346.12	$ -	0.00%	N/A	$ 1,364.47	$ -	0.00%
Silver	EPO	N/A	SUSF3241																
			Single	N/A	$ 439.34	$ -	0.00%	N/A	$ 445.04	$ -	0.00%	N/A	$ 451.04	$ -	0.00%	N/A	$ 457.34	$ -	0.00%
			Double	N/A	$ 878.68	$ -	0.00%	N/A	$ 890.09	$ -	0.00%	N/A	$ 902.08	$ -	0.00%	N/A	$ 914.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 779.81	$ -	0.00%	N/A	$ 789.50	$ -	0.00%	N/A	$ 799.70	$ -	0.00%	N/A	$ 810.41	$ -	0.00%
			Family	N/A	$ 1,285.05	$ -	0.00%	N/A	$ 1,301.30	$ -	0.00%	N/A	$ 1,318.40	$ -	0.00%	N/A	$ 1,336.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4254																
			Single	N/A	$ 383.09	$ -	0.00%	N/A	$ 388.07	$ -	0.00%	N/A	$ 393.29	$ -	0.00%	N/A	$ 398.79	$ -	0.00%
			Double	N/A	$ 766.18	$ -	0.00%	N/A	$ 776.13	$ -	0.00%	N/A	$ 786.59	$ -	0.00%	N/A	$ 797.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.20	$ -	0.00%	N/A	$ 669.65	$ -	0.00%	N/A	$ 678.54	$ -	0.00%	N/A	$ 687.88	$ -	0.00%
			Family	N/A	$ 1,101.75	$ -	0.00%	N/A	$ 1,115.93	$ -	0.00%	N/A	$ 1,130.83	$ -	0.00%	N/A	$ 1,146.49	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4256																
			Single	N/A	$ 376.39	$ -	0.00%	N/A	$ 381.28	$ -	0.00%	N/A	$ 386.41	$ -	0.00%	N/A	$ 391.81	$ -	0.00%
			Double	N/A	$ 752.78	$ -	0.00%	N/A	$ 762.55	$ -	0.00%	N/A	$ 772.83	$ -	0.00%	N/A	$ 783.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 672.79	$ -	0.00%	N/A	$ 681.10	$ -	0.00%	N/A	$ 689.83	$ -	0.00%	N/A	$ 699.01	$ -	0.00%
			Family	N/A	$ 1,105.64	$ -	0.00%	N/A	$ 1,119.57	$ -	0.00%	N/A	$ 1,134.21	$ -	0.00%	N/A	$ 1,149.60	$ -	0.00%
Bronze	HDE	N/A	SUBF4257																
			Single	N/A	$ 377.84	$ -	0.00%	N/A	$ 382.75	$ -	0.00%	N/A	$ 387.91	$ -	0.00%	N/A	$ 393.32	$ -	0.00%
			Double	N/A	$ 755.69	$ -	0.00%	N/A	$ 765.50	$ -	0.00%	N/A	$ 775.81	$ -	0.00%	N/A	$ 786.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.26	$ -	0.00%	N/A	$ 683.60	$ -	0.00%	N/A	$ 692.37	$ -	0.00%	N/A	$ 701.58	$ -	0.00%
			Family	N/A	$ 1,109.78	$ -	0.00%	N/A	$ 1,123.76	$ -	0.00%	N/A	$ 1,138.46	$ -	0.00%	N/A	$ 1,153.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4258																
			Single	N/A	$ 377.55	$ -	0.00%	N/A	$ 382.45	$ -	0.00%	N/A	$ 387.61	$ -	0.00%	N/A	$ 393.02	$ -	0.00%
			Double	N/A	$ 755.10	$ -	0.00%	N/A	$ 764.91	$ -	0.00%	N/A	$ 775.21	$ -	0.00%	N/A	$ 786.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.77	$ -	0.00%	N/A	$ 683.10	$ -	0.00%	N/A	$ 691.86	$ -	0.00%	N/A	$ 701.07	$ -	0.00%
			Family	N/A	$ 1,108.95	$ -	0.00%	N/A	$ 1,122.92	$ -	0.00%	N/A	$ 1,137.61	$ -	0.00%	N/A	$ 1,153.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4259																
			Single	N/A	$ 379.57	$ -	0.00%	N/A	$ 384.50	$ -	0.00%	N/A	$ 389.68	$ -	0.00%	N/A	$ 395.12	$ -	0.00%
			Double	N/A	$ 759.14	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.36	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.20	$ -	0.00%	N/A	$ 686.58	$ -	0.00%	N/A	$ 695.38	$ -	0.00%	N/A	$ 704.64	$ -	0.00%
			Family	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,128.75	$ -	0.00%	N/A	$ 1,143.52	$ -	0.00%	N/A	$ 1,159.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4260																
			Single	N/A	$ 384.77	$ -	0.00%	N/A	$ 389.77	$ -	0.00%	N/A	$ 395.02	$ -	0.00%	N/A	$ 400.54	$ -	0.00%
			Double	N/A	$ 769.55	$ -	0.00%	N/A	$ 779.54	$ -	0.00%	N/A	$ 790.04	$ -	0.00%	N/A	$ 801.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.05	$ -	0.00%	N/A	$ 695.54	$ -	0.00%	N/A	$ 704.47	$ -	0.00%	N/A	$ 713.85	$ -	0.00%
			Family	N/A	$ 1,129.54	$ -	0.00%	N/A	$ 1,143.77	$ -	0.00%	N/A	$ 1,158.74	$ -	0.00%	N/A	$ 1,174.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4261																
			Single	N/A	$ 378.83	$ -	0.00%	N/A	$ 383.74	$ -	0.00%	N/A	$ 388.91	$ -	0.00%	N/A	$ 394.35	$ -	0.00%
			Double	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.49	$ -	0.00%	N/A	$ 777.83	$ -	0.00%	N/A	$ 788.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 676.93	$ -	0.00%	N/A	$ 685.29	$ -	0.00%	N/A	$ 694.08	$ -	0.00%	N/A	$ 703.32	$ -	0.00%
			Family	N/A	$ 1,112.58	$ -	0.00%	N/A	$ 1,126.60	$ -	0.00%	N/A	$ 1,141.34	$ -	0.00%	N/A	$ 1,156.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4262																
			Single	N/A	$ 373.55	$ -	0.00%	N/A	$ 378.40	$ -	0.00%	N/A	$ 383.50	$ -	0.00%	N/A	$ 388.85	$ -	0.00%
			Double	N/A	$ 747.10	$ -	0.00%	N/A	$ 756.80	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.96	$ -	0.00%	N/A	$ 676.21	$ -	0.00%	N/A	$ 684.87	$ -	0.00%	N/A	$ 693.98	$ -	0.00%
			Family	N/A	$ 1,097.54	$ -	0.00%	N/A	$ 1,111.36	$ -	0.00%	N/A	$ 1,125.90	$ -	0.00%	N/A	$ 1,141.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4264																
			Single	N/A	$ 375.54	$ -	0.00%	N/A	$ 380.41	$ -	0.00%	N/A	$ 385.54	$ -	0.00%	N/A	$ 390.92	$ -	0.00%
			Double	N/A	$ 751.07	$ -	0.00%	N/A	$ 760.82	$ -	0.00%	N/A	$ 771.07	$ -	0.00%	N/A	$ 781.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.34	$ -	0.00%	N/A	$ 679.63	$ -	0.00%	N/A	$ 688.34	$ -	0.00%	N/A	$ 697.50	$ -	0.00%
			Family	N/A	$ 1,103.21	$ -	0.00%	N/A	$ 1,117.10	$ -	0.00%	N/A	$ 1,131.71	$ -	0.00%	N/A	$ 1,147.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4265																
			Single	N/A	$ 378.90	$ -	0.00%	N/A	$ 383.82	$ -	0.00%	N/A	$ 388.99	$ -	0.00%	N/A	$ 394.43	$ -	0.00%
			Double	N/A	$ 757.80	$ -	0.00%	N/A	$ 767.64	$ -	0.00%	N/A	$ 777.98	$ -	0.00%	N/A	$ 788.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 677.06	$ -	0.00%	N/A	$ 685.42	$ -	0.00%	N/A	$ 694.22	$ -	0.00%	N/A	$ 703.45	$ -	0.00%
			Family	N/A	$ 1,112.80	$ -	0.00%	N/A	$ 1,126.82	$ -	0.00%	N/A	$ 1,141.56	$ -	0.00%	N/A	$ 1,157.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4267																
			Single	N/A	$ 362.49	$ -	0.00%	N/A	$ 367.19	$ -	0.00%	N/A	$ 372.14	$ -	0.00%	N/A	$ 377.34	$ -	0.00%
			Double	N/A	$ 724.98	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.29	$ -	0.00%	N/A	$ 754.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.16	$ -	0.00%	N/A	$ 657.16	$ -	0.00%	N/A	$ 665.57	$ -	0.00%	N/A	$ 674.41	$ -	0.00%
			Family	N/A	$ 1,066.02	$ -	0.00%	N/A	$ 1,079.43	$ -	0.00%	N/A	$ 1,093.54	$ -	0.00%	N/A	$ 1,108.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4268																
			Single	N/A	$ 366.21	$ -	0.00%	N/A	$ 370.97	$ -	0.00%	N/A	$ 375.97	$ -	0.00%	N/A	$ 381.22	$ -	0.00%
			Double	N/A	$ 732.43	$ -	0.00%	N/A	$ 741.94	$ -	0.00%	N/A	$ 751.93	$ -	0.00%	N/A	$ 762.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.49	$ -	0.00%	N/A	$ 663.57	$ -	0.00%	N/A	$ 672.07	$ -	0.00%	N/A	$ 681.00	$ -	0.00%
			Family	N/A	$ 1,076.64	$ -	0.00%	N/A	$ 1,090.19	$ -	0.00%	N/A	$ 1,104.43	$ -	0.00%	N/A	$ 1,119.40	$ -	0.00%
Bronze	HDE	N/A	SUBF4269																
			Single	N/A	$ 371.82	$ -	0.00%	N/A	$ 376.64	$ -	0.00%	N/A	$ 381.72	$ -	0.00%	N/A	$ 387.05	$ -	0.00%
			Double	N/A	$ 743.63	$ -	0.00%	N/A	$ 753.29	$ -	0.00%	N/A	$ 763.44	$ -	0.00%	N/A	$ 774.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.02	$ -	0.00%	N/A	$ 673.22	$ -	0.00%	N/A	$ 681.85	$ -	0.00%	N/A	$ 690.92	$ -	0.00%
			Family	N/A	$ 1,092.61	$ -	0.00%	N/A	$ 1,106.36	$ -	0.00%	N/A	$ 1,120.83	$ -	0.00%	N/A	$ 1,136.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4270																
			Single	N/A	$ 376.90	$ -	0.00%	N/A	$ 381.79	$ -	0.00%	N/A	$ 386.94	$ -	0.00%	N/A	$ 392.35	$ -	0.00%
			Double	N/A	$ 753.80	$ -	0.00%	N/A	$ 763.59	$ -	0.00%	N/A	$ 773.88	$ -	0.00%	N/A	$ 784.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.66	$ -	0.00%	N/A	$ 681.98	$ -	0.00%	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.92	$ -	0.00%
			Family	N/A	$ 1,107.10	$ -	0.00%	N/A	$ 1,121.05	$ -	0.00%	N/A	$ 1,135.71	$ -	0.00%	N/A	$ 1,151.11	$ -	0.00%
Platinum	EPO	N/A	SUPF1212																
			Single	N/A	$ 586.46	$ -	0.00%	N/A	$ 594.07	$ -	0.00%	N/A	$ 602.08	$ -	0.00%	N/A	$ 610.49	$ -	0.00%
			Double	N/A	$ 1,172.92	$ -	0.00%	N/A	$ 1,188.15	$ -	0.00%	N/A	$ 1,204.16	$ -	0.00%	N/A	$ 1,220.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,026.37	$ -	0.00%	N/A	$ 1,039.32	$ -	0.00%	N/A	$ 1,052.92	$ -	0.00%	N/A	$ 1,067.22	$ -	0.00%
			Family	N/A	$ 1,700.80	$ -	0.00%	N/A	$ 1,722.50	$ -	0.00%	N/A	$ 1,745.32	$ -	0.00%	N/A	$ 1,769.29	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1213																
			Single	N/A	$ 613.04	$ -	0.00%	N/A	$ 620.99	$ -	0.00%	N/A	$ 629.36	$ -	0.00%	N/A	$ 638.16	$ -	0.00%
			Double	N/A	$ 1,226.07	$ -	0.00%	N/A	$ 1,241.99	$ -	0.00%	N/A	$ 1,258.73	$ -	0.00%	N/A	$ 1,276.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,075.09	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%	N/A	$ 1,102.85	$ -	0.00%	N/A	$ 1,117.79	$ -	0.00%
			Family	N/A	$ 1,780.08	$ -	0.00%	N/A	$ 1,802.77	$ -	0.00%	N/A	$ 1,826.61	$ -	0.00%	N/A	$ 1,851.67	$ -	0.00%
Platinum	EPO	N/A	SUPF1214																
			Single	N/A	$ 591.10	$ -	0.00%	N/A	$ 598.77	$ -	0.00%	N/A	$ 606.84	$ -	0.00%	N/A	$ 615.32	$ -	0.00%
			Double	N/A	$ 1,182.20	$ -	0.00%	N/A	$ 1,197.55	$ -	0.00%	N/A	$ 1,213.68	$ -	0.00%	N/A	$ 1,230.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.80	$ -	0.00%	N/A	$ 1,050.85	$ -	0.00%	N/A	$ 1,064.56	$ -	0.00%	N/A	$ 1,078.97	$ -	0.00%
			Family	N/A	$ 1,717.57	$ -	0.00%	N/A	$ 1,739.43	$ -	0.00%	N/A	$ 1,762.43	$ -	0.00%	N/A	$ 1,786.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1216																
			Single	N/A	$ 596.22	$ -	0.00%	N/A	$ 603.96	$ -	0.00%	N/A	$ 612.10	$ -	0.00%	N/A	$ 620.65	$ -	0.00%
			Double	N/A	$ 1,192.44	$ -	0.00%	N/A	$ 1,207.92	$ -	0.00%	N/A	$ 1,224.19	$ -	0.00%	N/A	$ 1,241.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,046.50	$ -	0.00%	N/A	$ 1,059.66	$ -	0.00%	N/A	$ 1,073.49	$ -	0.00%	N/A	$ 1,088.03	$ -	0.00%
			Family	N/A	$ 1,732.15	$ -	0.00%	N/A	$ 1,754.21	$ -	0.00%	N/A	$ 1,777.41	$ -	0.00%	N/A	$ 1,801.78	$ -	0.00%
Platinum	EPO	N/A	SUPF1217																
			Single	N/A	$ 610.72	$ -	0.00%	N/A	$ 618.65	$ -	0.00%	N/A	$ 626.99	$ -	0.00%	N/A	$ 635.74	$ -	0.00%
			Double	N/A	$ 1,221.44	$ -	0.00%	N/A	$ 1,237.30	$ -	0.00%	N/A	$ 1,253.97	$ -	0.00%	N/A	$ 1,271.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,071.16	$ -	0.00%	N/A	$ 1,084.63	$ -	0.00%	N/A	$ 1,098.81	$ -	0.00%	N/A	$ 1,113.70	$ -	0.00%
			Family	N/A	$ 1,773.49	$ -	0.00%	N/A	$ 1,796.08	$ -	0.00%	N/A	$ 1,819.84	$ -	0.00%	N/A	$ 1,844.80	$ -	0.00%
Platinum	EPO	N/A	SUPF1218																
			Single	N/A	$ 611.96	$ -	0.00%	N/A	$ 619.91	$ -	0.00%	N/A	$ 628.26	$ -	0.00%	N/A	$ 637.04	$ -	0.00%
			Double	N/A	$ 1,223.92	$ -	0.00%	N/A	$ 1,239.81	$ -	0.00%	N/A	$ 1,256.52	$ -	0.00%	N/A	$ 1,274.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,073.26	$ -	0.00%	N/A	$ 1,086.77	$ -	0.00%	N/A	$ 1,100.97	$ -	0.00%	N/A	$ 1,115.89	$ -	0.00%
			Family	N/A	$ 1,777.02	$ -	0.00%	N/A	$ 1,799.66	$ -	0.00%	N/A	$ 1,823.47	$ -	0.00%	N/A	$ 1,848.48	$ -	0.00%
Gold	EPO	N/A	SUGF2207																
			Single	N/A	$ 514.73	$ -	0.00%	N/A	$ 521.41	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.82	$ -	0.00%
			Double	N/A	$ 1,029.45	$ -	0.00%	N/A	$ 1,042.82	$ -	0.00%	N/A	$ 1,056.87	$ -	0.00%	N/A	$ 1,071.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 899.26	$ -	0.00%	N/A	$ 910.62	$ -	0.00%	N/A	$ 922.56	$ -	0.00%	N/A	$ 935.11	$ -	0.00%
			Family	N/A	$ 1,491.19	$ -	0.00%	N/A	$ 1,510.24	$ -	0.00%	N/A	$ 1,530.26	$ -	0.00%	N/A	$ 1,551.30	$ -	0.00%
Gold	EPO	N/A	SUGF2208																
			Single	N/A	$ 512.11	$ -	0.00%	N/A	$ 518.76	$ -	0.00%	N/A	$ 525.75	$ -	0.00%	N/A	$ 533.10	$ -	0.00%
			Double	N/A	$ 1,024.23	$ -	0.00%	N/A	$ 1,037.52	$ -	0.00%	N/A	$ 1,051.50	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.52	$ -	0.00%	N/A	$ 914.82	$ -	0.00%	N/A	$ 926.71	$ -	0.00%	N/A	$ 939.19	$ -	0.00%
			Family	N/A	$ 1,492.45	$ -	0.00%	N/A	$ 1,511.40	$ -	0.00%	N/A	$ 1,531.32	$ -	0.00%	N/A	$ 1,552.25	$ -	0.00%
Gold	EPO	N/A	SUGF2209																
			Single	N/A	$ 519.69	$ -	0.00%	N/A	$ 526.43	$ -	0.00%	N/A	$ 533.53	$ -	0.00%	N/A	$ 540.98	$ -	0.00%
			Double	N/A	$ 1,039.38	$ -	0.00%	N/A	$ 1,052.87	$ -	0.00%	N/A	$ 1,067.06	$ -	0.00%	N/A	$ 1,081.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.40	$ -	0.00%	N/A	$ 927.87	$ -	0.00%	N/A	$ 939.93	$ -	0.00%	N/A	$ 952.60	$ -	0.00%
			Family	N/A	$ 1,514.04	$ -	0.00%	N/A	$ 1,533.27	$ -	0.00%	N/A	$ 1,553.49	$ -	0.00%	N/A	$ 1,574.73	$ -	0.00%
Gold	EPO	N/A	SUGF2210																
			Single	N/A	$ 523.32	$ -	0.00%	N/A	$ 530.12	$ -	0.00%	N/A	$ 537.26	$ -	0.00%	N/A	$ 544.76	$ -	0.00%
			Double	N/A	$ 1,046.64	$ -	0.00%	N/A	$ 1,060.23	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,089.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.58	$ -	0.00%	N/A	$ 934.13	$ -	0.00%	N/A	$ 946.27	$ -	0.00%	N/A	$ 959.03	$ -	0.00%
			Family	N/A	$ 1,524.40	$ -	0.00%	N/A	$ 1,543.76	$ -	0.00%	N/A	$ 1,564.12	$ -	0.00%	N/A	$ 1,585.51	$ -	0.00%
Gold	EPO	N/A	SUGF2212																
			Single	N/A	$ 534.70	$ -	0.00%	N/A	$ 541.64	$ -	0.00%	N/A	$ 548.94	$ -	0.00%	N/A	$ 556.61	$ -	0.00%
			Double	N/A	$ 1,069.41	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 941.92	$ -	0.00%	N/A	$ 953.72	$ -	0.00%	N/A	$ 966.13	$ -	0.00%	N/A	$ 979.17	$ -	0.00%
			Family	N/A	$ 1,556.83	$ -	0.00%	N/A	$ 1,576.62	$ -	0.00%	N/A	$ 1,597.42	$ -	0.00%	N/A	$ 1,619.27	$ -	0.00%
Gold	EPO	N/A	SUGF2213																
			Single	N/A	$ 530.08	$ -	0.00%	N/A	$ 536.96	$ -	0.00%	N/A	$ 544.20	$ -	0.00%	N/A	$ 551.80	$ -	0.00%
			Double	N/A	$ 1,060.17	$ -	0.00%	N/A	$ 1,073.93	$ -	0.00%	N/A	$ 1,088.40	$ -	0.00%	N/A	$ 1,103.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.07	$ -	0.00%	N/A	$ 945.77	$ -	0.00%	N/A	$ 958.07	$ -	0.00%	N/A	$ 970.99	$ -	0.00%
			Family	N/A	$ 1,543.67	$ -	0.00%	N/A	$ 1,563.28	$ -	0.00%	N/A	$ 1,583.90	$ -	0.00%	N/A	$ 1,605.57	$ -	0.00%
Gold	EPO	N/A	SUGF2214																
			Single	N/A	$ 530.06	$ -	0.00%	N/A	$ 536.94	$ -	0.00%	N/A	$ 544.17	$ -	0.00%	N/A	$ 551.77	$ -	0.00%
			Double	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,073.87	$ -	0.00%	N/A	$ 1,088.34	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.02	$ -	0.00%	N/A	$ 945.72	$ -	0.00%	N/A	$ 958.02	$ -	0.00%	N/A	$ 970.95	$ -	0.00%
			Family	N/A	$ 1,543.59	$ -	0.00%	N/A	$ 1,563.20	$ -	0.00%	N/A	$ 1,583.82	$ -	0.00%	N/A	$ 1,605.48	$ -	0.00%
Gold	HDE	N/A	SUGF2216																
			Single	N/A	$ 520.44	$ -	0.00%	N/A	$ 527.20	$ -	0.00%	N/A	$ 534.30	$ -	0.00%	N/A	$ 541.77	$ -	0.00%
			Double	N/A	$ 1,040.89	$ -	0.00%	N/A	$ 1,054.40	$ -	0.00%	N/A	$ 1,068.61	$ -	0.00%	N/A	$ 1,083.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.68	$ -	0.00%	N/A	$ 929.17	$ -	0.00%	N/A	$ 941.25	$ -	0.00%	N/A	$ 953.94	$ -	0.00%
			Family	N/A	$ 1,516.19	$ -	0.00%	N/A	$ 1,535.45	$ -	0.00%	N/A	$ 1,555.70	$ -	0.00%	N/A	$ 1,576.97	$ -	0.00%
Gold	EPO	N/A	SUGF2218																
			Single	N/A	$ 510.59	$ -	0.00%	N/A	$ 517.22	$ -	0.00%	N/A	$ 524.19	$ -	0.00%	N/A	$ 531.51	$ -	0.00%
			Double	N/A	$ 1,021.19	$ -	0.00%	N/A	$ 1,034.44	$ -	0.00%	N/A	$ 1,048.38	$ -	0.00%	N/A	$ 1,063.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.94	$ -	0.00%	N/A	$ 912.21	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.50	$ -	0.00%
			Family	N/A	$ 1,488.12	$ -	0.00%	N/A	$ 1,507.01	$ -	0.00%	N/A	$ 1,526.88	$ -	0.00%	N/A	$ 1,547.75	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3245																
			Single	N/A	$ 437.96	$ -	0.00%	N/A	$ 443.64	$ -	0.00%	N/A	$ 449.62	$ -	0.00%	N/A	$ 455.90	$ -	0.00%
			Double	N/A	$ 875.91	$ -	0.00%	N/A	$ 887.28	$ -	0.00%	N/A	$ 899.24	$ -	0.00%	N/A	$ 911.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.61	$ -	0.00%	N/A	$ 773.27	$ -	0.00%	N/A	$ 783.43	$ -	0.00%	N/A	$ 794.11	$ -	0.00%
			Family	N/A	$ 1,267.26	$ -	0.00%	N/A	$ 1,283.46	$ -	0.00%	N/A	$ 1,300.50	$ -	0.00%	N/A	$ 1,318.40	$ -	0.00%
Silver	EPO	N/A	SUSF3246																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.31	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 790.90	$ -	0.00%	N/A	$ 800.74	$ -	0.00%	N/A	$ 811.09	$ -	0.00%	N/A	$ 821.96	$ -	0.00%
			Family	N/A	$ 1,303.64	$ -	0.00%	N/A	$ 1,320.14	$ -	0.00%	N/A	$ 1,337.49	$ -	0.00%	N/A	$ 1,355.71	$ -	0.00%
Silver	EPO	N/A	SUSF3247																
			Single	N/A	$ 443.09	$ -	0.00%	N/A	$ 448.84	$ -	0.00%	N/A	$ 454.89	$ -	0.00%	N/A	$ 461.24	$ -	0.00%
			Double	N/A	$ 886.18	$ -	0.00%	N/A	$ 897.68	$ -	0.00%	N/A	$ 909.78	$ -	0.00%	N/A	$ 922.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.18	$ -	0.00%	N/A	$ 795.96	$ -	0.00%	N/A	$ 806.24	$ -	0.00%	N/A	$ 817.05	$ -	0.00%
			Family	N/A	$ 1,295.74	$ -	0.00%	N/A	$ 1,312.13	$ -	0.00%	N/A	$ 1,329.37	$ -	0.00%	N/A	$ 1,347.48	$ -	0.00%
Silver	HDE	N/A	SUSF3248																
			Single	N/A	$ 441.65	$ -	0.00%	N/A	$ 447.38	$ -	0.00%	N/A	$ 453.41	$ -	0.00%	N/A	$ 459.74	$ -	0.00%
			Double	N/A	$ 883.30	$ -	0.00%	N/A	$ 894.76	$ -	0.00%	N/A	$ 906.82	$ -	0.00%	N/A	$ 919.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.73	$ -	0.00%	N/A	$ 793.48	$ -	0.00%	N/A	$ 803.73	$ -	0.00%	N/A	$ 814.49	$ -	0.00%
			Family	N/A	$ 1,291.63	$ -	0.00%	N/A	$ 1,307.97	$ -	0.00%	N/A	$ 1,325.15	$ -	0.00%	N/A	$ 1,343.20	$ -	0.00%
Silver	HDE	N/A	SUSF3249																
			Single	N/A	$ 443.17	$ -	0.00%	N/A	$ 448.92	$ -	0.00%	N/A	$ 454.97	$ -	0.00%	N/A	$ 461.33	$ -	0.00%
			Double	N/A	$ 886.34	$ -	0.00%	N/A	$ 897.85	$ -	0.00%	N/A	$ 909.95	$ -	0.00%	N/A	$ 922.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.32	$ -	0.00%	N/A	$ 796.10	$ -	0.00%	N/A	$ 806.39	$ -	0.00%	N/A	$ 817.19	$ -	0.00%
			Family	N/A	$ 1,295.97	$ -	0.00%	N/A	$ 1,312.36	$ -	0.00%	N/A	$ 1,329.60	$ -	0.00%	N/A	$ 1,347.72	$ -	0.00%
Silver	HDE	N/A	SUSF3250																
			Single	N/A	$ 447.30	$ -	0.00%	N/A	$ 453.11	$ -	0.00%	N/A	$ 459.22	$ -	0.00%	N/A	$ 465.63	$ -	0.00%
			Double	N/A	$ 894.60	$ -	0.00%	N/A	$ 906.22	$ -	0.00%	N/A	$ 918.43	$ -	0.00%	N/A	$ 931.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 793.34	$ -	0.00%	N/A	$ 803.22	$ -	0.00%	N/A	$ 813.60	$ -	0.00%	N/A	$ 824.50	$ -	0.00%
			Family	N/A	$ 1,307.74	$ -	0.00%	N/A	$ 1,324.29	$ -	0.00%	N/A	$ 1,341.69	$ -	0.00%	N/A	$ 1,359.98	$ -	0.00%
Silver	HDE	N/A	SUSF3251																
			Single	N/A	$ 425.07	$ -	0.00%	N/A	$ 430.59	$ -	0.00%	N/A	$ 436.39	$ -	0.00%	N/A	$ 442.49	$ -	0.00%
			Double	N/A	$ 850.14	$ -	0.00%	N/A	$ 861.17	$ -	0.00%	N/A	$ 872.78	$ -	0.00%	N/A	$ 884.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.55	$ -	0.00%	N/A	$ 764.93	$ -	0.00%	N/A	$ 774.79	$ -	0.00%	N/A	$ 785.15	$ -	0.00%
			Family	N/A	$ 1,244.38	$ -	0.00%	N/A	$ 1,260.10	$ -	0.00%	N/A	$ 1,276.64	$ -	0.00%	N/A	$ 1,294.01	$ -	0.00%
Silver	HDE	N/A	SUSF3253																
			Single	N/A	$ 424.47	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.77	$ -	0.00%	N/A	$ 441.86	$ -	0.00%
			Double	N/A	$ 848.93	$ -	0.00%	N/A	$ 859.95	$ -	0.00%	N/A	$ 871.54	$ -	0.00%	N/A	$ 883.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 754.52	$ -	0.00%	N/A	$ 763.89	$ -	0.00%	N/A	$ 773.74	$ -	0.00%	N/A	$ 784.09	$ -	0.00%
			Family	N/A	$ 1,242.66	$ -	0.00%	N/A	$ 1,258.36	$ -	0.00%	N/A	$ 1,274.88	$ -	0.00%	N/A	$ 1,292.23	$ -	0.00%
Silver	HDE	N/A	SUSF3254																
			Single	N/A	$ 429.31	$ -	0.00%	N/A	$ 434.89	$ -	0.00%	N/A	$ 440.75	$ -	0.00%	N/A	$ 446.91	$ -	0.00%
			Double	N/A	$ 858.63	$ -	0.00%	N/A	$ 869.78	$ -	0.00%	N/A	$ 881.50	$ -	0.00%	N/A	$ 893.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.76	$ -	0.00%	N/A	$ 772.24	$ -	0.00%	N/A	$ 782.20	$ -	0.00%	N/A	$ 792.67	$ -	0.00%
			Family	N/A	$ 1,256.48	$ -	0.00%	N/A	$ 1,272.36	$ -	0.00%	N/A	$ 1,289.06	$ -	0.00%	N/A	$ 1,306.61	$ -	0.00%
Silver	HDE	N/A	SUSF3255																
			Single	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.19	$ -	0.00%	N/A	$ 448.15	$ -	0.00%	N/A	$ 454.41	$ -	0.00%
			Double	N/A	$ 873.06	$ -	0.00%	N/A	$ 884.39	$ -	0.00%	N/A	$ 896.31	$ -	0.00%	N/A	$ 908.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.03	$ -	0.00%	N/A	$ 784.66	$ -	0.00%	N/A	$ 794.79	$ -	0.00%	N/A	$ 805.43	$ -	0.00%
			Family	N/A	$ 1,277.03	$ -	0.00%	N/A	$ 1,293.19	$ -	0.00%	N/A	$ 1,310.17	$ -	0.00%	N/A	$ 1,328.01	$ -	0.00%
Silver	EPO	N/A	SUSF3256																
			Single	N/A	$ 438.30	$ -	0.00%	N/A	$ 443.99	$ -	0.00%	N/A	$ 449.97	$ -	0.00%	N/A	$ 456.26	$ -	0.00%
			Double	N/A	$ 876.60	$ -	0.00%	N/A	$ 887.97	$ -	0.00%	N/A	$ 899.94	$ -	0.00%	N/A	$ 912.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.04	$ -	0.00%	N/A	$ 787.71	$ -	0.00%	N/A	$ 797.88	$ -	0.00%	N/A	$ 808.57	$ -	0.00%
			Family	N/A	$ 1,282.08	$ -	0.00%	N/A	$ 1,298.29	$ -	0.00%	N/A	$ 1,315.35	$ -	0.00%	N/A	$ 1,333.26	$ -	0.00%
Silver	EPO	N/A	SUSF3257																
			Single	N/A	$ 429.04	$ -	0.00%	N/A	$ 434.61	$ -	0.00%	N/A	$ 440.47	$ -	0.00%	N/A	$ 446.62	$ -	0.00%
			Double	N/A	$ 858.09	$ -	0.00%	N/A	$ 869.23	$ -	0.00%	N/A	$ 880.94	$ -	0.00%	N/A	$ 893.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.30	$ -	0.00%	N/A	$ 771.77	$ -	0.00%	N/A	$ 781.73	$ -	0.00%	N/A	$ 792.19	$ -	0.00%
			Family	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,271.58	$ -	0.00%	N/A	$ 1,288.27	$ -	0.00%	N/A	$ 1,305.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4272																
			Single	N/A	$ 374.11	$ -	0.00%	N/A	$ 378.97	$ -	0.00%	N/A	$ 384.08	$ -	0.00%	N/A	$ 389.44	$ -	0.00%
			Double	N/A	$ 748.23	$ -	0.00%	N/A	$ 757.94	$ -	0.00%	N/A	$ 768.15	$ -	0.00%	N/A	$ 778.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.93	$ -	0.00%	N/A	$ 654.19	$ -	0.00%	N/A	$ 662.87	$ -	0.00%	N/A	$ 671.99	$ -	0.00%
			Family	N/A	$ 1,076.16	$ -	0.00%	N/A	$ 1,090.01	$ -	0.00%	N/A	$ 1,104.56	$ -	0.00%	N/A	$ 1,119.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4274																
			Single	N/A	$ 367.57	$ -	0.00%	N/A	$ 372.34	$ -	0.00%	N/A	$ 377.36	$ -	0.00%	N/A	$ 382.63	$ -	0.00%
			Double	N/A	$ 735.14	$ -	0.00%	N/A	$ 744.68	$ -	0.00%	N/A	$ 754.72	$ -	0.00%	N/A	$ 765.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 657.80	$ -	0.00%	N/A	$ 665.91	$ -	0.00%	N/A	$ 674.44	$ -	0.00%	N/A	$ 683.40	$ -	0.00%
			Family	N/A	$ 1,080.50	$ -	0.00%	N/A	$ 1,094.10	$ -	0.00%	N/A	$ 1,108.40	$ -	0.00%	N/A	$ 1,123.42	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4275																
			Single	N/A	$ 368.99	$ -	0.00%	N/A	$ 373.78	$ -	0.00%	N/A	$ 378.81	$ -	0.00%	N/A	$ 384.11	$ -	0.00%
			Double	N/A	$ 737.97	$ -	0.00%	N/A	$ 747.55	$ -	0.00%	N/A	$ 757.63	$ -	0.00%	N/A	$ 768.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.21	$ -	0.00%	N/A	$ 668.35	$ -	0.00%	N/A	$ 676.91	$ -	0.00%	N/A	$ 685.91	$ -	0.00%
			Family	N/A	$ 1,084.54	$ -	0.00%	N/A	$ 1,098.20	$ -	0.00%	N/A	$ 1,112.55	$ -	0.00%	N/A	$ 1,127.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4276																
			Single	N/A	$ 368.70	$ -	0.00%	N/A	$ 373.49	$ -	0.00%	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.81	$ -	0.00%
			Double	N/A	$ 737.41	$ -	0.00%	N/A	$ 746.98	$ -	0.00%	N/A	$ 757.04	$ -	0.00%	N/A	$ 767.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.72	$ -	0.00%	N/A	$ 667.86	$ -	0.00%	N/A	$ 676.42	$ -	0.00%	N/A	$ 685.41	$ -	0.00%
			Family	N/A	$ 1,083.73	$ -	0.00%	N/A	$ 1,097.37	$ -	0.00%	N/A	$ 1,111.72	$ -	0.00%	N/A	$ 1,126.79	$ -	0.00%
Bronze	HDE	N/A	SUBF4277																
			Single	N/A	$ 370.67	$ -	0.00%	N/A	$ 375.49	$ -	0.00%	N/A	$ 380.55	$ -	0.00%	N/A	$ 385.86	$ -	0.00%
			Double	N/A	$ 741.35	$ -	0.00%	N/A	$ 750.97	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 771.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.08	$ -	0.00%	N/A	$ 671.26	$ -	0.00%	N/A	$ 679.86	$ -	0.00%	N/A	$ 688.90	$ -	0.00%
			Family	N/A	$ 1,089.35	$ -	0.00%	N/A	$ 1,103.07	$ -	0.00%	N/A	$ 1,117.49	$ -	0.00%	N/A	$ 1,132.64	$ -	0.00%
Bronze	HDE	N/A	SUBF4278																
			Single	N/A	$ 375.76	$ -	0.00%	N/A	$ 380.63	$ -	0.00%	N/A	$ 385.76	$ -	0.00%	N/A	$ 391.15	$ -	0.00%
			Double	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.27	$ -	0.00%	N/A	$ 771.53	$ -	0.00%	N/A	$ 782.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.71	$ -	0.00%	N/A	$ 680.01	$ -	0.00%	N/A	$ 688.73	$ -	0.00%	N/A	$ 697.89	$ -	0.00%
			Family	N/A	$ 1,103.83	$ -	0.00%	N/A	$ 1,117.74	$ -	0.00%	N/A	$ 1,132.35	$ -	0.00%	N/A	$ 1,147.71	$ -	0.00%
Bronze	HDE	N/A	SUBF4279																
			Single	N/A	$ 369.95	$ -	0.00%	N/A	$ 374.75	$ -	0.00%	N/A	$ 379.80	$ -	0.00%	N/A	$ 385.10	$ -	0.00%
			Double	N/A	$ 739.89	$ -	0.00%	N/A	$ 749.50	$ -	0.00%	N/A	$ 759.60	$ -	0.00%	N/A	$ 770.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.84	$ -	0.00%	N/A	$ 670.00	$ -	0.00%	N/A	$ 678.59	$ -	0.00%	N/A	$ 687.61	$ -	0.00%
			Family	N/A	$ 1,087.28	$ -	0.00%	N/A	$ 1,100.96	$ -	0.00%	N/A	$ 1,115.36	$ -	0.00%	N/A	$ 1,130.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4280																
			Single	N/A	$ 364.79	$ -	0.00%	N/A	$ 369.53	$ -	0.00%	N/A	$ 374.51	$ -	0.00%	N/A	$ 379.74	$ -	0.00%
			Double	N/A	$ 729.59	$ -	0.00%	N/A	$ 739.06	$ -	0.00%	N/A	$ 749.02	$ -	0.00%	N/A	$ 759.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.08	$ -	0.00%	N/A	$ 661.13	$ -	0.00%	N/A	$ 669.59	$ -	0.00%	N/A	$ 678.49	$ -	0.00%
			Family	N/A	$ 1,072.59	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%	N/A	$ 1,100.28	$ -	0.00%	N/A	$ 1,115.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4282																
			Single	N/A	$ 366.73	$ -	0.00%	N/A	$ 371.50	$ -	0.00%	N/A	$ 376.50	$ -	0.00%	N/A	$ 381.76	$ -	0.00%
			Double	N/A	$ 733.47	$ -	0.00%	N/A	$ 742.99	$ -	0.00%	N/A	$ 753.00	$ -	0.00%	N/A	$ 763.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.38	$ -	0.00%	N/A	$ 664.47	$ -	0.00%	N/A	$ 672.98	$ -	0.00%	N/A	$ 681.92	$ -	0.00%
			Family	N/A	$ 1,078.12	$ -	0.00%	N/A	$ 1,091.69	$ -	0.00%	N/A	$ 1,105.96	$ -	0.00%	N/A	$ 1,120.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4283																
			Single	N/A	$ 370.02	$ -	0.00%	N/A	$ 374.82	$ -	0.00%	N/A	$ 379.87	$ -	0.00%	N/A	$ 385.18	$ -	0.00%
			Double	N/A	$ 740.04	$ -	0.00%	N/A	$ 749.65	$ -	0.00%	N/A	$ 759.75	$ -	0.00%	N/A	$ 770.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.96	$ -	0.00%	N/A	$ 670.13	$ -	0.00%	N/A	$ 678.72	$ -	0.00%	N/A	$ 687.74	$ -	0.00%
			Family	N/A	$ 1,087.49	$ -	0.00%	N/A	$ 1,101.18	$ -	0.00%	N/A	$ 1,115.57	$ -	0.00%	N/A	$ 1,130.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4285																
			Single	N/A	$ 353.99	$ -	0.00%	N/A	$ 358.59	$ -	0.00%	N/A	$ 363.42	$ -	0.00%	N/A	$ 368.50	$ -	0.00%
			Double	N/A	$ 707.99	$ -	0.00%	N/A	$ 717.18	$ -	0.00%	N/A	$ 726.84	$ -	0.00%	N/A	$ 737.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.72	$ -	0.00%	N/A	$ 642.53	$ -	0.00%	N/A	$ 650.75	$ -	0.00%	N/A	$ 659.38	$ -	0.00%
			Family	N/A	$ 1,041.81	$ -	0.00%	N/A	$ 1,054.91	$ -	0.00%	N/A	$ 1,068.68	$ -	0.00%	N/A	$ 1,083.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4286																
			Single	N/A	$ 357.63	$ -	0.00%	N/A	$ 362.27	$ -	0.00%	N/A	$ 367.15	$ -	0.00%	N/A	$ 372.28	$ -	0.00%
			Double	N/A	$ 715.26	$ -	0.00%	N/A	$ 724.55	$ -	0.00%	N/A	$ 734.31	$ -	0.00%	N/A	$ 744.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.90	$ -	0.00%	N/A	$ 648.79	$ -	0.00%	N/A	$ 657.09	$ -	0.00%	N/A	$ 665.81	$ -	0.00%
			Family	N/A	$ 1,052.18	$ -	0.00%	N/A	$ 1,065.41	$ -	0.00%	N/A	$ 1,079.32	$ -	0.00%	N/A	$ 1,093.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4287																
			Single	N/A	$ 363.10	$ -	0.00%	N/A	$ 367.82	$ -	0.00%	N/A	$ 372.77	$ -	0.00%	N/A	$ 377.98	$ -	0.00%
			Double	N/A	$ 726.20	$ -	0.00%	N/A	$ 735.63	$ -	0.00%	N/A	$ 745.54	$ -	0.00%	N/A	$ 755.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.20	$ -	0.00%	N/A	$ 658.22	$ -	0.00%	N/A	$ 666.64	$ -	0.00%	N/A	$ 675.49	$ -	0.00%
			Family	N/A	$ 1,067.77	$ -	0.00%	N/A	$ 1,081.20	$ -	0.00%	N/A	$ 1,095.33	$ -	0.00%	N/A	$ 1,110.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4288																
			Single	N/A	$ 368.07	$ -	0.00%	N/A	$ 372.85	$ -	0.00%	N/A	$ 377.87	$ -	0.00%	N/A	$ 383.15	$ -	0.00%
			Double	N/A	$ 736.14	$ -	0.00%	N/A	$ 745.69	$ -	0.00%	N/A	$ 755.74	$ -	0.00%	N/A	$ 766.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.65	$ -	0.00%	N/A	$ 666.77	$ -	0.00%	N/A	$ 675.31	$ -	0.00%	N/A	$ 684.28	$ -	0.00%
			Family	N/A	$ 1,081.92	$ -	0.00%	N/A	$ 1,095.54	$ -	0.00%	N/A	$ 1,109.86	$ -	0.00%	N/A	$ 1,124.91	$ -	0.00%
Gold	EPO	N/A	SUGFHD01																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.25	$ -	0.00%	N/A	$ 912.95	$ -	0.00%	N/A	$ 925.25	$ -	0.00%	N/A	$ 938.18	$ -	0.00%
			Family	N/A	$ 1,510.92	$ -	0.00%	N/A	$ 1,530.53	$ -	0.00%	N/A	$ 1,551.15	$ -	0.00%	N/A	$ 1,572.82	$ -	0.00%
Gold	EPO	N/A	SUGFHD02																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.25	$ -	0.00%	N/A	$ 912.95	$ -	0.00%	N/A	$ 925.25	$ -	0.00%	N/A	$ 938.18	$ -	0.00%
			Family	N/A	$ 1,510.92	$ -	0.00%	N/A	$ 1,530.53	$ -	0.00%	N/A	$ 1,551.15	$ -	0.00%	N/A	$ 1,572.82	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD03																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.88	$ -	0.00%	N/A	$ 934.86	$ -	0.00%	N/A	$ 947.46	$ -	0.00%	N/A	$ 960.69	$ -	0.00%
			Family	N/A	$ 1,547.18	$ -	0.00%	N/A	$ 1,567.26	$ -	0.00%	N/A	$ 1,588.38	$ -	0.00%	N/A	$ 1,610.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD04																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.88	$ -	0.00%	N/A	$ 934.86	$ -	0.00%	N/A	$ 947.46	$ -	0.00%	N/A	$ 960.69	$ -	0.00%
			Family	N/A	$ 1,547.18	$ -	0.00%	N/A	$ 1,567.26	$ -	0.00%	N/A	$ 1,588.38	$ -	0.00%	N/A	$ 1,610.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD05																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.97	$ -	0.00%	N/A	$ 906.58	$ -	0.00%	N/A	$ 918.80	$ -	0.00%	N/A	$ 931.64	$ -	0.00%
			Family	N/A	$ 1,500.38	$ -	0.00%	N/A	$ 1,519.86	$ -	0.00%	N/A	$ 1,540.34	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%
Gold	EPO	N/A	SUGFHD06																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.97	$ -	0.00%	N/A	$ 906.58	$ -	0.00%	N/A	$ 918.80	$ -	0.00%	N/A	$ 931.64	$ -	0.00%
			Family	N/A	$ 1,500.38	$ -	0.00%	N/A	$ 1,519.86	$ -	0.00%	N/A	$ 1,540.34	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%
Gold	EPO	N/A	SUGFHD07																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.25	$ -	0.00%	N/A	$ 912.95	$ -	0.00%	N/A	$ 925.25	$ -	0.00%	N/A	$ 938.18	$ -	0.00%
			Family	N/A	$ 1,510.92	$ -	0.00%	N/A	$ 1,530.53	$ -	0.00%	N/A	$ 1,551.15	$ -	0.00%	N/A	$ 1,572.82	$ -	0.00%
Gold	EPO	N/A	SUGFHD08																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.25	$ -	0.00%	N/A	$ 912.95	$ -	0.00%	N/A	$ 925.25	$ -	0.00%	N/A	$ 938.18	$ -	0.00%
			Family	N/A	$ 1,510.92	$ -	0.00%	N/A	$ 1,530.53	$ -	0.00%	N/A	$ 1,551.15	$ -	0.00%	N/A	$ 1,572.82	$ -	0.00%
Gold	EPO	N/A	SUGFHD09																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.45	$ -	0.00%	N/A	$ 928.34	$ -	0.00%	N/A	$ 940.85	$ -	0.00%	N/A	$ 954.00	$ -	0.00%
			Family	N/A	$ 1,536.39	$ -	0.00%	N/A	$ 1,556.34	$ -	0.00%	N/A	$ 1,577.31	$ -	0.00%	N/A	$ 1,599.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD10																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.45	$ -	0.00%	N/A	$ 928.34	$ -	0.00%	N/A	$ 940.85	$ -	0.00%	N/A	$ 954.00	$ -	0.00%
			Family	N/A	$ 1,536.39	$ -	0.00%	N/A	$ 1,556.34	$ -	0.00%	N/A	$ 1,577.31	$ -	0.00%	N/A	$ 1,599.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD11																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.88	$ -	0.00%	N/A	$ 934.86	$ -	0.00%	N/A	$ 947.46	$ -	0.00%	N/A	$ 960.69	$ -	0.00%
			Family	N/A	$ 1,547.18	$ -	0.00%	N/A	$ 1,567.26	$ -	0.00%	N/A	$ 1,588.38	$ -	0.00%	N/A	$ 1,610.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD12																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 922.88	$ -	0.00%	N/A	$ 934.86	$ -	0.00%	N/A	$ 947.46	$ -	0.00%	N/A	$ 960.69	$ -	0.00%
			Family	N/A	$ 1,547.18	$ -	0.00%	N/A	$ 1,567.26	$ -	0.00%	N/A	$ 1,588.38	$ -	0.00%	N/A	$ 1,610.57	$ -	0.00%
Gold	EPO	N/A	SUGFHD13																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.45	$ -	0.00%	N/A	$ 928.34	$ -	0.00%	N/A	$ 940.85	$ -	0.00%	N/A	$ 954.00	$ -	0.00%
			Family	N/A	$ 1,536.39	$ -	0.00%	N/A	$ 1,556.34	$ -	0.00%	N/A	$ 1,577.31	$ -	0.00%	N/A	$ 1,599.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD14																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 916.45	$ -	0.00%	N/A	$ 928.34	$ -	0.00%	N/A	$ 940.85	$ -	0.00%	N/A	$ 954.00	$ -	0.00%
			Family	N/A	$ 1,536.39	$ -	0.00%	N/A	$ 1,556.34	$ -	0.00%	N/A	$ 1,577.31	$ -	0.00%	N/A	$ 1,599.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD15																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.97	$ -	0.00%	N/A	$ 906.58	$ -	0.00%	N/A	$ 918.80	$ -	0.00%	N/A	$ 931.64	$ -	0.00%
			Family	N/A	$ 1,500.38	$ -	0.00%	N/A	$ 1,519.86	$ -	0.00%	N/A	$ 1,540.34	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%
Gold	EPO	N/A	SUGFHD16																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.97	$ -	0.00%	N/A	$ 906.58	$ -	0.00%	N/A	$ 918.80	$ -	0.00%	N/A	$ 931.64	$ -	0.00%
			Family	N/A	$ 1,500.38	$ -	0.00%	N/A	$ 1,519.86	$ -	0.00%	N/A	$ 1,540.34	$ -	0.00%	N/A	$ 1,561.86	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD17																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.18	$ -	0.00%	N/A	$ 945.88	$ -	0.00%	N/A	$ 958.18	$ -	0.00%	N/A	$ 971.11	$ -	0.00%
			Family	N/A	$ 1,543.85	$ -	0.00%	N/A	$ 1,563.46	$ -	0.00%	N/A	$ 1,584.08	$ -	0.00%	N/A	$ 1,605.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD18																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.18	$ -	0.00%	N/A	$ 945.88	$ -	0.00%	N/A	$ 958.18	$ -	0.00%	N/A	$ 971.11	$ -	0.00%
			Family	N/A	$ 1,543.85	$ -	0.00%	N/A	$ 1,563.46	$ -	0.00%	N/A	$ 1,584.08	$ -	0.00%	N/A	$ 1,605.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD19																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.81	$ -	0.00%	N/A	$ 967.79	$ -	0.00%	N/A	$ 980.39	$ -	0.00%	N/A	$ 993.62	$ -	0.00%
			Family	N/A	$ 1,580.11	$ -	0.00%	N/A	$ 1,600.19	$ -	0.00%	N/A	$ 1,621.31	$ -	0.00%	N/A	$ 1,643.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD20																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.81	$ -	0.00%	N/A	$ 967.79	$ -	0.00%	N/A	$ 980.39	$ -	0.00%	N/A	$ 993.62	$ -	0.00%
			Family	N/A	$ 1,580.11	$ -	0.00%	N/A	$ 1,600.19	$ -	0.00%	N/A	$ 1,621.31	$ -	0.00%	N/A	$ 1,643.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD21																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.51	$ -	0.00%	N/A	$ 951.73	$ -	0.00%	N/A	$ 964.57	$ -	0.00%
			Family	N/A	$ 1,533.31	$ -	0.00%	N/A	$ 1,552.79	$ -	0.00%	N/A	$ 1,573.27	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%
Gold	EPO	N/A	SUGFHD22																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.51	$ -	0.00%	N/A	$ 951.73	$ -	0.00%	N/A	$ 964.57	$ -	0.00%
			Family	N/A	$ 1,533.31	$ -	0.00%	N/A	$ 1,552.79	$ -	0.00%	N/A	$ 1,573.27	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%
Gold	EPO	N/A	SUGFHD23																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.18	$ -	0.00%	N/A	$ 945.88	$ -	0.00%	N/A	$ 958.18	$ -	0.00%	N/A	$ 971.11	$ -	0.00%
			Family	N/A	$ 1,543.85	$ -	0.00%	N/A	$ 1,563.46	$ -	0.00%	N/A	$ 1,584.08	$ -	0.00%	N/A	$ 1,605.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD24																
			Single	N/A	$ 530.15	$ -	0.00%	N/A	$ 537.03	$ -	0.00%	N/A	$ 544.26	$ -	0.00%	N/A	$ 551.87	$ -	0.00%
			Double	N/A	$ 1,060.29	$ -	0.00%	N/A	$ 1,074.06	$ -	0.00%	N/A	$ 1,088.53	$ -	0.00%	N/A	$ 1,103.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.18	$ -	0.00%	N/A	$ 945.88	$ -	0.00%	N/A	$ 958.18	$ -	0.00%	N/A	$ 971.11	$ -	0.00%
			Family	N/A	$ 1,543.85	$ -	0.00%	N/A	$ 1,563.46	$ -	0.00%	N/A	$ 1,584.08	$ -	0.00%	N/A	$ 1,605.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD25																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.38	$ -	0.00%	N/A	$ 961.27	$ -	0.00%	N/A	$ 973.78	$ -	0.00%	N/A	$ 986.93	$ -	0.00%
			Family	N/A	$ 1,569.32	$ -	0.00%	N/A	$ 1,589.27	$ -	0.00%	N/A	$ 1,610.24	$ -	0.00%	N/A	$ 1,632.28	$ -	0.00%
Gold	EPO	N/A	SUGFHD26																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.38	$ -	0.00%	N/A	$ 961.27	$ -	0.00%	N/A	$ 973.78	$ -	0.00%	N/A	$ 986.93	$ -	0.00%
			Family	N/A	$ 1,569.32	$ -	0.00%	N/A	$ 1,589.27	$ -	0.00%	N/A	$ 1,610.24	$ -	0.00%	N/A	$ 1,632.28	$ -	0.00%
Gold	EPO	N/A	SUGFHD27																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.81	$ -	0.00%	N/A	$ 967.79	$ -	0.00%	N/A	$ 980.39	$ -	0.00%	N/A	$ 993.62	$ -	0.00%
			Family	N/A	$ 1,580.11	$ -	0.00%	N/A	$ 1,600.19	$ -	0.00%	N/A	$ 1,621.31	$ -	0.00%	N/A	$ 1,643.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD28																
			Single	N/A	$ 542.87	$ -	0.00%	N/A	$ 549.92	$ -	0.00%	N/A	$ 557.33	$ -	0.00%	N/A	$ 565.11	$ -	0.00%
			Double	N/A	$ 1,085.74	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%	N/A	$ 1,114.65	$ -	0.00%	N/A	$ 1,130.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 955.81	$ -	0.00%	N/A	$ 967.79	$ -	0.00%	N/A	$ 980.39	$ -	0.00%	N/A	$ 993.62	$ -	0.00%
			Family	N/A	$ 1,580.11	$ -	0.00%	N/A	$ 1,600.19	$ -	0.00%	N/A	$ 1,621.31	$ -	0.00%	N/A	$ 1,643.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD29																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.38	$ -	0.00%	N/A	$ 961.27	$ -	0.00%	N/A	$ 973.78	$ -	0.00%	N/A	$ 986.93	$ -	0.00%
			Family	N/A	$ 1,569.32	$ -	0.00%	N/A	$ 1,589.27	$ -	0.00%	N/A	$ 1,610.24	$ -	0.00%	N/A	$ 1,632.28	$ -	0.00%
Gold	EPO	N/A	SUGFHD30																
			Single	N/A	$ 539.09	$ -	0.00%	N/A	$ 546.08	$ -	0.00%	N/A	$ 553.44	$ -	0.00%	N/A	$ 561.17	$ -	0.00%
			Double	N/A	$ 1,078.17	$ -	0.00%	N/A	$ 1,092.17	$ -	0.00%	N/A	$ 1,106.88	$ -	0.00%	N/A	$ 1,122.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.38	$ -	0.00%	N/A	$ 961.27	$ -	0.00%	N/A	$ 973.78	$ -	0.00%	N/A	$ 986.93	$ -	0.00%
			Family	N/A	$ 1,569.32	$ -	0.00%	N/A	$ 1,589.27	$ -	0.00%	N/A	$ 1,610.24	$ -	0.00%	N/A	$ 1,632.28	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD31																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.51	$ -	0.00%	N/A	$ 951.73	$ -	0.00%	N/A	$ 964.57	$ -	0.00%
			Family	N/A	$ 1,533.31	$ -	0.00%	N/A	$ 1,552.79	$ -	0.00%	N/A	$ 1,573.27	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%
Gold	EPO	N/A	SUGFHD32																
			Single	N/A	$ 526.45	$ -	0.00%	N/A	$ 533.28	$ -	0.00%	N/A	$ 540.47	$ -	0.00%	N/A	$ 548.02	$ -	0.00%
			Double	N/A	$ 1,052.90	$ -	0.00%	N/A	$ 1,066.57	$ -	0.00%	N/A	$ 1,080.94	$ -	0.00%	N/A	$ 1,096.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.90	$ -	0.00%	N/A	$ 939.51	$ -	0.00%	N/A	$ 951.73	$ -	0.00%	N/A	$ 964.57	$ -	0.00%
			Family	N/A	$ 1,533.31	$ -	0.00%	N/A	$ 1,552.79	$ -	0.00%	N/A	$ 1,573.27	$ -	0.00%	N/A	$ 1,594.79	$ -	0.00%
Platinum	PPO	N/A	SUPF1013																
			Single	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.75	$ -	0.00%	N/A	$ 662.56	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Double	N/A	$ 1,290.74	$ -	0.00%	N/A	$ 1,307.49	$ -	0.00%	N/A	$ 1,325.11	$ -	0.00%	N/A	$ 1,343.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,097.13	$ -	0.00%	N/A	$ 1,111.37	$ -	0.00%	N/A	$ 1,126.34	$ -	0.00%	N/A	$ 1,142.08	$ -	0.00%
			Family	N/A	$ 1,839.30	$ -	0.00%	N/A	$ 1,863.18	$ -	0.00%	N/A	$ 1,888.28	$ -	0.00%	N/A	$ 1,914.66	$ -	0.00%
Platinum	PPO	N/A	SUPF1014																
			Single	N/A	$ 638.95	$ -	0.00%	N/A	$ 647.24	$ -	0.00%	N/A	$ 655.97	$ -	0.00%	N/A	$ 665.13	$ -	0.00%
			Double	N/A	$ 1,277.90	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,311.93	$ -	0.00%	N/A	$ 1,330.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,086.21	$ -	0.00%	N/A	$ 1,100.32	$ -	0.00%	N/A	$ 1,115.14	$ -	0.00%	N/A	$ 1,130.72	$ -	0.00%
			Family	N/A	$ 1,821.01	$ -	0.00%	N/A	$ 1,844.65	$ -	0.00%	N/A	$ 1,869.50	$ -	0.00%	N/A	$ 1,895.62	$ -	0.00%
Silver	PPO	N/A	SUSF3016																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.64	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.29	$ -	0.00%	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.62	$ -	0.00%	N/A	$ 794.56	$ -	0.00%
			Family	N/A	$ 1,279.63	$ -	0.00%	N/A	$ 1,296.24	$ -	0.00%	N/A	$ 1,313.71	$ -	0.00%	N/A	$ 1,332.06	$ -	0.00%
Bronze	HDP	N/A	SUBF4003																
			Single	N/A	$ 373.97	$ -	0.00%	N/A	$ 378.82	$ -	0.00%	N/A	$ 383.93	$ -	0.00%	N/A	$ 389.29	$ -	0.00%
			Double	N/A	$ 747.94	$ -	0.00%	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 778.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.75	$ -	0.00%	N/A	$ 644.00	$ -	0.00%	N/A	$ 652.68	$ -	0.00%	N/A	$ 661.80	$ -	0.00%
			Family	N/A	$ 1,065.81	$ -	0.00%	N/A	$ 1,079.65	$ -	0.00%	N/A	$ 1,094.20	$ -	0.00%	N/A	$ 1,109.48	$ -	0.00%
Platinum	PPO	N/A	SUPF1027																
			Single	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.44	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Double	N/A	$ 1,321.71	$ -	0.00%	N/A	$ 1,338.87	$ -	0.00%	N/A	$ 1,356.91	$ -	0.00%	N/A	$ 1,375.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,123.46	$ -	0.00%	N/A	$ 1,138.04	$ -	0.00%	N/A	$ 1,153.38	$ -	0.00%	N/A	$ 1,169.49	$ -	0.00%
			Family	N/A	$ 1,883.44	$ -	0.00%	N/A	$ 1,907.89	$ -	0.00%	N/A	$ 1,933.60	$ -	0.00%	N/A	$ 1,960.61	$ -	0.00%
Platinum	PPO	N/A	SUPF1028																
			Single	N/A	$ 654.28	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 671.71	$ -	0.00%	N/A	$ 681.09	$ -	0.00%
			Double	N/A	$ 1,308.57	$ -	0.00%	N/A	$ 1,325.56	$ -	0.00%	N/A	$ 1,343.42	$ -	0.00%	N/A	$ 1,362.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,112.28	$ -	0.00%	N/A	$ 1,126.72	$ -	0.00%	N/A	$ 1,141.91	$ -	0.00%	N/A	$ 1,157.86	$ -	0.00%
			Family	N/A	$ 1,864.71	$ -	0.00%	N/A	$ 1,888.92	$ -	0.00%	N/A	$ 1,914.37	$ -	0.00%	N/A	$ 1,941.12	$ -	0.00%
Silver	PPO	N/A	SUSF3035																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.47	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.61	$ -	0.00%	N/A	$ 791.75	$ -	0.00%	N/A	$ 802.42	$ -	0.00%	N/A	$ 813.63	$ -	0.00%
			Family	N/A	$ 1,310.34	$ -	0.00%	N/A	$ 1,327.35	$ -	0.00%	N/A	$ 1,345.24	$ -	0.00%	N/A	$ 1,364.03	$ -	0.00%
Bronze	HDP	N/A	SUBF4021																
			Single	N/A	$ 382.94	$ -	0.00%	N/A	$ 387.92	$ -	0.00%	N/A	$ 393.14	$ -	0.00%	N/A	$ 398.63	$ -	0.00%
			Double	N/A	$ 765.89	$ -	0.00%	N/A	$ 775.83	$ -	0.00%	N/A	$ 786.29	$ -	0.00%	N/A	$ 797.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.00	$ -	0.00%	N/A	$ 659.46	$ -	0.00%	N/A	$ 668.34	$ -	0.00%	N/A	$ 677.68	$ -	0.00%
			Family	N/A	$ 1,091.39	$ -	0.00%	N/A	$ 1,105.56	$ -	0.00%	N/A	$ 1,120.46	$ -	0.00%	N/A	$ 1,136.11	$ -	0.00%
Platinum	PPO	N/A	SUPF1041																
			Single	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.19	$ -	0.00%	N/A	$ 657.94	$ -	0.00%	N/A	$ 667.13	$ -	0.00%
			Double	N/A	$ 1,281.74	$ -	0.00%	N/A	$ 1,298.38	$ -	0.00%	N/A	$ 1,315.88	$ -	0.00%	N/A	$ 1,334.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,089.48	$ -	0.00%	N/A	$ 1,103.62	$ -	0.00%	N/A	$ 1,118.49	$ -	0.00%	N/A	$ 1,134.12	$ -	0.00%
			Family	N/A	$ 1,826.48	$ -	0.00%	N/A	$ 1,850.19	$ -	0.00%	N/A	$ 1,875.12	$ -	0.00%	N/A	$ 1,901.32	$ -	0.00%
Platinum	PPO	N/A	SUPF1042																
			Single	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.73	$ -	0.00%	N/A	$ 651.39	$ -	0.00%	N/A	$ 660.49	$ -	0.00%
			Double	N/A	$ 1,268.99	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,302.79	$ -	0.00%	N/A	$ 1,320.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.64	$ -	0.00%	N/A	$ 1,092.65	$ -	0.00%	N/A	$ 1,107.37	$ -	0.00%	N/A	$ 1,122.84	$ -	0.00%
			Family	N/A	$ 1,808.31	$ -	0.00%	N/A	$ 1,831.79	$ -	0.00%	N/A	$ 1,856.47	$ -	0.00%	N/A	$ 1,882.41	$ -	0.00%
Silver	PPO	N/A	SUSF3051																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.30	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.97	$ -	0.00%	N/A	$ 767.81	$ -	0.00%	N/A	$ 778.15	$ -	0.00%	N/A	$ 789.02	$ -	0.00%
			Family	N/A	$ 1,270.71	$ -	0.00%	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,304.55	$ -	0.00%	N/A	$ 1,322.78	$ -	0.00%
Bronze	HDP	N/A	SUBF4039																
			Single	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.18	$ -	0.00%	N/A	$ 381.25	$ -	0.00%	N/A	$ 386.58	$ -	0.00%
			Double	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.37	$ -	0.00%	N/A	$ 762.50	$ -	0.00%	N/A	$ 773.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.32	$ -	0.00%	N/A	$ 639.51	$ -	0.00%	N/A	$ 648.13	$ -	0.00%	N/A	$ 657.18	$ -	0.00%
			Family	N/A	$ 1,058.38	$ -	0.00%	N/A	$ 1,072.12	$ -	0.00%	N/A	$ 1,086.57	$ -	0.00%	N/A	$ 1,101.75	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1055																
			Single	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.75	$ -	0.00%	N/A	$ 662.56	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Double	N/A	$ 1,290.74	$ -	0.00%	N/A	$ 1,307.49	$ -	0.00%	N/A	$ 1,325.11	$ -	0.00%	N/A	$ 1,343.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,097.13	$ -	0.00%	N/A	$ 1,111.37	$ -	0.00%	N/A	$ 1,126.34	$ -	0.00%	N/A	$ 1,142.08	$ -	0.00%
			Family	N/A	$ 1,839.30	$ -	0.00%	N/A	$ 1,863.18	$ -	0.00%	N/A	$ 1,888.28	$ -	0.00%	N/A	$ 1,914.66	$ -	0.00%
Platinum	PPO	N/A	SUPF1056																
			Single	N/A	$ 638.95	$ -	0.00%	N/A	$ 647.24	$ -	0.00%	N/A	$ 655.97	$ -	0.00%	N/A	$ 665.13	$ -	0.00%
			Double	N/A	$ 1,277.90	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,311.93	$ -	0.00%	N/A	$ 1,330.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,086.21	$ -	0.00%	N/A	$ 1,100.32	$ -	0.00%	N/A	$ 1,115.14	$ -	0.00%	N/A	$ 1,130.72	$ -	0.00%
			Family	N/A	$ 1,821.01	$ -	0.00%	N/A	$ 1,844.65	$ -	0.00%	N/A	$ 1,869.50	$ -	0.00%	N/A	$ 1,895.62	$ -	0.00%
Silver	PPO	N/A	SUSF3067																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.64	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.29	$ -	0.00%	N/A	$ 773.20	$ -	0.00%	N/A	$ 783.62	$ -	0.00%	N/A	$ 794.56	$ -	0.00%
			Family	N/A	$ 1,279.63	$ -	0.00%	N/A	$ 1,296.24	$ -	0.00%	N/A	$ 1,313.71	$ -	0.00%	N/A	$ 1,332.06	$ -	0.00%
Bronze	HDP	N/A	SUBF4057																
			Single	N/A	$ 373.97	$ -	0.00%	N/A	$ 378.82	$ -	0.00%	N/A	$ 383.93	$ -	0.00%	N/A	$ 389.29	$ -	0.00%
			Double	N/A	$ 747.94	$ -	0.00%	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 778.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.75	$ -	0.00%	N/A	$ 644.00	$ -	0.00%	N/A	$ 652.68	$ -	0.00%	N/A	$ 661.80	$ -	0.00%
			Family	N/A	$ 1,065.81	$ -	0.00%	N/A	$ 1,079.65	$ -	0.00%	N/A	$ 1,094.20	$ -	0.00%	N/A	$ 1,109.48	$ -	0.00%
Platinum	PPO	N/A	SUPF1069																
			Single	N/A	$ 656.25	$ -	0.00%	N/A	$ 664.77	$ -	0.00%	N/A	$ 673.73	$ -	0.00%	N/A	$ 683.14	$ -	0.00%
			Double	N/A	$ 1,312.50	$ -	0.00%	N/A	$ 1,329.54	$ -	0.00%	N/A	$ 1,347.46	$ -	0.00%	N/A	$ 1,366.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,115.63	$ -	0.00%	N/A	$ 1,130.11	$ -	0.00%	N/A	$ 1,145.34	$ -	0.00%	N/A	$ 1,161.34	$ -	0.00%
			Family	N/A	$ 1,870.31	$ -	0.00%	N/A	$ 1,894.59	$ -	0.00%	N/A	$ 1,920.12	$ -	0.00%	N/A	$ 1,946.95	$ -	0.00%
Platinum	PPO	N/A	SUPF1070																
			Single	N/A	$ 649.72	$ -	0.00%	N/A	$ 658.16	$ -	0.00%	N/A	$ 667.03	$ -	0.00%	N/A	$ 676.35	$ -	0.00%
			Double	N/A	$ 1,299.45	$ -	0.00%	N/A	$ 1,316.32	$ -	0.00%	N/A	$ 1,334.06	$ -	0.00%	N/A	$ 1,352.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,104.53	$ -	0.00%	N/A	$ 1,118.87	$ -	0.00%	N/A	$ 1,133.95	$ -	0.00%	N/A	$ 1,149.79	$ -	0.00%
			Family	N/A	$ 1,851.71	$ -	0.00%	N/A	$ 1,875.75	$ -	0.00%	N/A	$ 1,901.03	$ -	0.00%	N/A	$ 1,927.59	$ -	0.00%
Silver	PPO	N/A	SUSF3083																
			Single	N/A	$ 456.56	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.16	$ -	0.00%	N/A	$ 786.23	$ -	0.00%	N/A	$ 796.83	$ -	0.00%	N/A	$ 807.96	$ -	0.00%
			Family	N/A	$ 1,301.21	$ -	0.00%	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.86	$ -	0.00%	N/A	$ 1,354.52	$ -	0.00%
Bronze	HDP	N/A	SUBF4075																
			Single	N/A	$ 380.27	$ -	0.00%	N/A	$ 385.21	$ -	0.00%	N/A	$ 390.40	$ -	0.00%	N/A	$ 395.86	$ -	0.00%
			Double	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.42	$ -	0.00%	N/A	$ 780.80	$ -	0.00%	N/A	$ 791.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.47	$ -	0.00%	N/A	$ 654.86	$ -	0.00%	N/A	$ 663.68	$ -	0.00%	N/A	$ 672.96	$ -	0.00%
			Family	N/A	$ 1,083.78	$ -	0.00%	N/A	$ 1,097.85	$ -	0.00%	N/A	$ 1,112.65	$ -	0.00%	N/A	$ 1,128.19	$ -	0.00%
Platinum	PPO	N/A	SUPF1083																
			Single	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.44	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Double	N/A	$ 1,321.71	$ -	0.00%	N/A	$ 1,338.87	$ -	0.00%	N/A	$ 1,356.91	$ -	0.00%	N/A	$ 1,375.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,123.46	$ -	0.00%	N/A	$ 1,138.04	$ -	0.00%	N/A	$ 1,153.38	$ -	0.00%	N/A	$ 1,169.49	$ -	0.00%
			Family	N/A	$ 1,883.44	$ -	0.00%	N/A	$ 1,907.89	$ -	0.00%	N/A	$ 1,933.60	$ -	0.00%	N/A	$ 1,960.61	$ -	0.00%
Platinum	PPO	N/A	SUPF1084																
			Single	N/A	$ 654.28	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 671.71	$ -	0.00%	N/A	$ 681.09	$ -	0.00%
			Double	N/A	$ 1,308.57	$ -	0.00%	N/A	$ 1,325.56	$ -	0.00%	N/A	$ 1,343.42	$ -	0.00%	N/A	$ 1,362.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,112.28	$ -	0.00%	N/A	$ 1,126.72	$ -	0.00%	N/A	$ 1,141.91	$ -	0.00%	N/A	$ 1,157.86	$ -	0.00%
			Family	N/A	$ 1,864.71	$ -	0.00%	N/A	$ 1,888.92	$ -	0.00%	N/A	$ 1,914.37	$ -	0.00%	N/A	$ 1,941.12	$ -	0.00%
Silver	PPO	N/A	SUSF3099																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.47	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.61	$ -	0.00%	N/A	$ 791.75	$ -	0.00%	N/A	$ 802.42	$ -	0.00%	N/A	$ 813.63	$ -	0.00%
			Family	N/A	$ 1,310.34	$ -	0.00%	N/A	$ 1,327.35	$ -	0.00%	N/A	$ 1,345.24	$ -	0.00%	N/A	$ 1,364.03	$ -	0.00%
Bronze	HDP	N/A	SUBF4093																
			Single	N/A	$ 382.94	$ -	0.00%	N/A	$ 387.92	$ -	0.00%	N/A	$ 393.14	$ -	0.00%	N/A	$ 398.63	$ -	0.00%
			Double	N/A	$ 765.89	$ -	0.00%	N/A	$ 775.83	$ -	0.00%	N/A	$ 786.29	$ -	0.00%	N/A	$ 797.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.00	$ -	0.00%	N/A	$ 659.46	$ -	0.00%	N/A	$ 668.34	$ -	0.00%	N/A	$ 677.68	$ -	0.00%
			Family	N/A	$ 1,091.39	$ -	0.00%	N/A	$ 1,105.56	$ -	0.00%	N/A	$ 1,120.46	$ -	0.00%	N/A	$ 1,136.11	$ -	0.00%
Platinum	PPO	N/A	SUPF1097																
			Single	N/A	$ 656.25	$ -	0.00%	N/A	$ 664.77	$ -	0.00%	N/A	$ 673.73	$ -	0.00%	N/A	$ 683.14	$ -	0.00%
			Double	N/A	$ 1,312.50	$ -	0.00%	N/A	$ 1,329.54	$ -	0.00%	N/A	$ 1,347.46	$ -	0.00%	N/A	$ 1,366.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,115.63	$ -	0.00%	N/A	$ 1,130.11	$ -	0.00%	N/A	$ 1,145.34	$ -	0.00%	N/A	$ 1,161.34	$ -	0.00%
			Family	N/A	$ 1,870.31	$ -	0.00%	N/A	$ 1,894.59	$ -	0.00%	N/A	$ 1,920.12	$ -	0.00%	N/A	$ 1,946.95	$ -	0.00%
Platinum	PPO	N/A	SUPF1098																
			Single	N/A	$ 649.72	$ -	0.00%	N/A	$ 658.16	$ -	0.00%	N/A	$ 667.03	$ -	0.00%	N/A	$ 676.35	$ -	0.00%
			Double	N/A	$ 1,299.45	$ -	0.00%	N/A	$ 1,316.32	$ -	0.00%	N/A	$ 1,334.06	$ -	0.00%	N/A	$ 1,352.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,104.53	$ -	0.00%	N/A	$ 1,118.87	$ -	0.00%	N/A	$ 1,133.95	$ -	0.00%	N/A	$ 1,149.79	$ -	0.00%
			Family	N/A	$ 1,851.71	$ -	0.00%	N/A	$ 1,875.75	$ -	0.00%	N/A	$ 1,901.03	$ -	0.00%	N/A	$ 1,927.59	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3115																
			Single	N/A	$ 456.56	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.16	$ -	0.00%	N/A	$ 786.23	$ -	0.00%	N/A	$ 796.83	$ -	0.00%	N/A	$ 807.96	$ -	0.00%
			Family	N/A	$ 1,301.21	$ -	0.00%	N/A	$ 1,318.10	$ -	0.00%	N/A	$ 1,335.86	$ -	0.00%	N/A	$ 1,354.52	$ -	0.00%
Bronze	HDP	N/A	SUBF4111																
			Single	N/A	$ 380.27	$ -	0.00%	N/A	$ 385.21	$ -	0.00%	N/A	$ 390.40	$ -	0.00%	N/A	$ 395.86	$ -	0.00%
			Double	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.42	$ -	0.00%	N/A	$ 780.80	$ -	0.00%	N/A	$ 791.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.47	$ -	0.00%	N/A	$ 654.86	$ -	0.00%	N/A	$ 663.68	$ -	0.00%	N/A	$ 672.96	$ -	0.00%
			Family	N/A	$ 1,083.78	$ -	0.00%	N/A	$ 1,097.85	$ -	0.00%	N/A	$ 1,112.65	$ -	0.00%	N/A	$ 1,128.19	$ -	0.00%
Platinum	PPO	N/A	SUPF1111																
			Single	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.19	$ -	0.00%	N/A	$ 657.94	$ -	0.00%	N/A	$ 667.13	$ -	0.00%
			Double	N/A	$ 1,281.74	$ -	0.00%	N/A	$ 1,298.38	$ -	0.00%	N/A	$ 1,315.88	$ -	0.00%	N/A	$ 1,334.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,089.48	$ -	0.00%	N/A	$ 1,103.62	$ -	0.00%	N/A	$ 1,118.49	$ -	0.00%	N/A	$ 1,134.12	$ -	0.00%
			Family	N/A	$ 1,826.48	$ -	0.00%	N/A	$ 1,850.19	$ -	0.00%	N/A	$ 1,875.12	$ -	0.00%	N/A	$ 1,901.32	$ -	0.00%
Platinum	PPO	N/A	SUPF1112																
			Single	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.73	$ -	0.00%	N/A	$ 651.39	$ -	0.00%	N/A	$ 660.49	$ -	0.00%
			Double	N/A	$ 1,268.99	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,302.79	$ -	0.00%	N/A	$ 1,320.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,078.64	$ -	0.00%	N/A	$ 1,092.65	$ -	0.00%	N/A	$ 1,107.37	$ -	0.00%	N/A	$ 1,122.84	$ -	0.00%
			Family	N/A	$ 1,808.31	$ -	0.00%	N/A	$ 1,831.79	$ -	0.00%	N/A	$ 1,856.47	$ -	0.00%	N/A	$ 1,882.41	$ -	0.00%
Silver	PPO	N/A	SUSF3131																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.30	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.97	$ -	0.00%	N/A	$ 767.81	$ -	0.00%	N/A	$ 778.15	$ -	0.00%	N/A	$ 789.02	$ -	0.00%
			Family	N/A	$ 1,270.71	$ -	0.00%	N/A	$ 1,287.21	$ -	0.00%	N/A	$ 1,304.55	$ -	0.00%	N/A	$ 1,322.78	$ -	0.00%
Bronze	HDP	N/A	SUBF4129																
			Single	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.18	$ -	0.00%	N/A	$ 381.25	$ -	0.00%	N/A	$ 386.58	$ -	0.00%
			Double	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.37	$ -	0.00%	N/A	$ 762.50	$ -	0.00%	N/A	$ 773.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.32	$ -	0.00%	N/A	$ 639.51	$ -	0.00%	N/A	$ 648.13	$ -	0.00%	N/A	$ 657.18	$ -	0.00%
			Family	N/A	$ 1,058.38	$ -	0.00%	N/A	$ 1,072.12	$ -	0.00%	N/A	$ 1,086.57	$ -	0.00%	N/A	$ 1,101.75	$ -	0.00%
Platinum	PPO	N/A	SUPF1125																
			Single	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.75	$ -	0.00%	N/A	$ 662.56	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Double	N/A	$ 1,290.74	$ -	0.00%	N/A	$ 1,307.49	$ -	0.00%	N/A	$ 1,325.11	$ -	0.00%	N/A	$ 1,343.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,130.06	$ -	0.00%	N/A	$ 1,144.30	$ -	0.00%	N/A	$ 1,159.27	$ -	0.00%	N/A	$ 1,175.01	$ -	0.00%
			Family	N/A	$ 1,872.23	$ -	0.00%	N/A	$ 1,896.11	$ -	0.00%	N/A	$ 1,921.21	$ -	0.00%	N/A	$ 1,947.59	$ -	0.00%
Platinum	PPO	N/A	SUPF1126																
			Single	N/A	$ 638.95	$ -	0.00%	N/A	$ 647.24	$ -	0.00%	N/A	$ 655.97	$ -	0.00%	N/A	$ 665.13	$ -	0.00%
			Double	N/A	$ 1,277.90	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,311.93	$ -	0.00%	N/A	$ 1,330.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,119.14	$ -	0.00%	N/A	$ 1,133.25	$ -	0.00%	N/A	$ 1,148.07	$ -	0.00%	N/A	$ 1,163.65	$ -	0.00%
			Family	N/A	$ 1,853.94	$ -	0.00%	N/A	$ 1,877.58	$ -	0.00%	N/A	$ 1,902.43	$ -	0.00%	N/A	$ 1,928.55	$ -	0.00%
Silver	PPO	N/A	SUSF3147																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.64	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.22	$ -	0.00%	N/A	$ 806.13	$ -	0.00%	N/A	$ 816.55	$ -	0.00%	N/A	$ 827.49	$ -	0.00%
			Family	N/A	$ 1,312.56	$ -	0.00%	N/A	$ 1,329.17	$ -	0.00%	N/A	$ 1,346.64	$ -	0.00%	N/A	$ 1,364.99	$ -	0.00%
Bronze	HDP	N/A	SUBF4147																
			Single	N/A	$ 373.97	$ -	0.00%	N/A	$ 378.82	$ -	0.00%	N/A	$ 383.93	$ -	0.00%	N/A	$ 389.29	$ -	0.00%
			Double	N/A	$ 747.94	$ -	0.00%	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 778.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.68	$ -	0.00%	N/A	$ 676.93	$ -	0.00%	N/A	$ 685.61	$ -	0.00%	N/A	$ 694.73	$ -	0.00%
			Family	N/A	$ 1,098.74	$ -	0.00%	N/A	$ 1,112.58	$ -	0.00%	N/A	$ 1,127.13	$ -	0.00%	N/A	$ 1,142.41	$ -	0.00%
Platinum	PPO	N/A	SUPF1139																
			Single	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.44	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Double	N/A	$ 1,321.71	$ -	0.00%	N/A	$ 1,338.87	$ -	0.00%	N/A	$ 1,356.91	$ -	0.00%	N/A	$ 1,375.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,156.39	$ -	0.00%	N/A	$ 1,170.97	$ -	0.00%	N/A	$ 1,186.31	$ -	0.00%	N/A	$ 1,202.42	$ -	0.00%
			Family	N/A	$ 1,916.37	$ -	0.00%	N/A	$ 1,940.82	$ -	0.00%	N/A	$ 1,966.53	$ -	0.00%	N/A	$ 1,993.54	$ -	0.00%
Platinum	PPO	N/A	SUPF1140																
			Single	N/A	$ 654.28	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 671.71	$ -	0.00%	N/A	$ 681.09	$ -	0.00%
			Double	N/A	$ 1,308.57	$ -	0.00%	N/A	$ 1,325.56	$ -	0.00%	N/A	$ 1,343.42	$ -	0.00%	N/A	$ 1,362.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,145.21	$ -	0.00%	N/A	$ 1,159.65	$ -	0.00%	N/A	$ 1,174.84	$ -	0.00%	N/A	$ 1,190.79	$ -	0.00%
			Family	N/A	$ 1,897.64	$ -	0.00%	N/A	$ 1,921.85	$ -	0.00%	N/A	$ 1,947.30	$ -	0.00%	N/A	$ 1,974.05	$ -	0.00%
Silver	PPO	N/A	SUSF3163																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.47	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 814.54	$ -	0.00%	N/A	$ 824.68	$ -	0.00%	N/A	$ 835.35	$ -	0.00%	N/A	$ 846.56	$ -	0.00%
			Family	N/A	$ 1,343.27	$ -	0.00%	N/A	$ 1,360.28	$ -	0.00%	N/A	$ 1,378.17	$ -	0.00%	N/A	$ 1,396.96	$ -	0.00%
Bronze	HDP	N/A	SUBF4165																
			Single	N/A	$ 382.94	$ -	0.00%	N/A	$ 387.92	$ -	0.00%	N/A	$ 393.14	$ -	0.00%	N/A	$ 398.63	$ -	0.00%
			Double	N/A	$ 765.89	$ -	0.00%	N/A	$ 775.83	$ -	0.00%	N/A	$ 786.29	$ -	0.00%	N/A	$ 797.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 683.93	$ -	0.00%	N/A	$ 692.39	$ -	0.00%	N/A	$ 701.27	$ -	0.00%	N/A	$ 710.61	$ -	0.00%
			Family	N/A	$ 1,124.32	$ -	0.00%	N/A	$ 1,138.49	$ -	0.00%	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,169.04	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1153																
			Single	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.19	$ -	0.00%	N/A	$ 657.94	$ -	0.00%	N/A	$ 667.13	$ -	0.00%
			Double	N/A	$ 1,281.74	$ -	0.00%	N/A	$ 1,298.38	$ -	0.00%	N/A	$ 1,315.88	$ -	0.00%	N/A	$ 1,334.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,122.41	$ -	0.00%	N/A	$ 1,136.55	$ -	0.00%	N/A	$ 1,151.42	$ -	0.00%	N/A	$ 1,167.05	$ -	0.00%
			Family	N/A	$ 1,859.41	$ -	0.00%	N/A	$ 1,883.12	$ -	0.00%	N/A	$ 1,908.05	$ -	0.00%	N/A	$ 1,934.25	$ -	0.00%
Platinum	PPO	N/A	SUPF1154																
			Single	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.73	$ -	0.00%	N/A	$ 651.39	$ -	0.00%	N/A	$ 660.49	$ -	0.00%
			Double	N/A	$ 1,268.99	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,302.79	$ -	0.00%	N/A	$ 1,320.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,111.57	$ -	0.00%	N/A	$ 1,125.58	$ -	0.00%	N/A	$ 1,140.30	$ -	0.00%	N/A	$ 1,155.77	$ -	0.00%
			Family	N/A	$ 1,841.24	$ -	0.00%	N/A	$ 1,864.72	$ -	0.00%	N/A	$ 1,889.40	$ -	0.00%	N/A	$ 1,915.34	$ -	0.00%
Silver	PPO	N/A	SUSF3179																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.30	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 790.90	$ -	0.00%	N/A	$ 800.74	$ -	0.00%	N/A	$ 811.08	$ -	0.00%	N/A	$ 821.95	$ -	0.00%
			Family	N/A	$ 1,303.64	$ -	0.00%	N/A	$ 1,320.14	$ -	0.00%	N/A	$ 1,337.48	$ -	0.00%	N/A	$ 1,355.71	$ -	0.00%
Bronze	HDP	N/A	SUBF4183																
			Single	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.18	$ -	0.00%	N/A	$ 381.25	$ -	0.00%	N/A	$ 386.58	$ -	0.00%
			Double	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.37	$ -	0.00%	N/A	$ 762.50	$ -	0.00%	N/A	$ 773.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.25	$ -	0.00%	N/A	$ 672.44	$ -	0.00%	N/A	$ 681.06	$ -	0.00%	N/A	$ 690.11	$ -	0.00%
			Family	N/A	$ 1,091.31	$ -	0.00%	N/A	$ 1,105.05	$ -	0.00%	N/A	$ 1,119.50	$ -	0.00%	N/A	$ 1,134.68	$ -	0.00%
Platinum	PPO	N/A	SUPF1167																
			Single	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.75	$ -	0.00%	N/A	$ 662.56	$ -	0.00%	N/A	$ 671.81	$ -	0.00%
			Double	N/A	$ 1,290.74	$ -	0.00%	N/A	$ 1,307.49	$ -	0.00%	N/A	$ 1,325.11	$ -	0.00%	N/A	$ 1,343.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,130.06	$ -	0.00%	N/A	$ 1,144.30	$ -	0.00%	N/A	$ 1,159.27	$ -	0.00%	N/A	$ 1,175.01	$ -	0.00%
			Family	N/A	$ 1,872.23	$ -	0.00%	N/A	$ 1,896.11	$ -	0.00%	N/A	$ 1,921.21	$ -	0.00%	N/A	$ 1,947.59	$ -	0.00%
Platinum	PPO	N/A	SUPF1168																
			Single	N/A	$ 638.95	$ -	0.00%	N/A	$ 647.24	$ -	0.00%	N/A	$ 655.97	$ -	0.00%	N/A	$ 665.13	$ -	0.00%
			Double	N/A	$ 1,277.90	$ -	0.00%	N/A	$ 1,294.49	$ -	0.00%	N/A	$ 1,311.93	$ -	0.00%	N/A	$ 1,330.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,119.14	$ -	0.00%	N/A	$ 1,133.25	$ -	0.00%	N/A	$ 1,148.07	$ -	0.00%	N/A	$ 1,163.65	$ -	0.00%
			Family	N/A	$ 1,853.94	$ -	0.00%	N/A	$ 1,877.58	$ -	0.00%	N/A	$ 1,902.43	$ -	0.00%	N/A	$ 1,928.55	$ -	0.00%
Silver	PPO	N/A	SUSF3195																
			Single	N/A	$ 448.99	$ -	0.00%	N/A	$ 454.82	$ -	0.00%	N/A	$ 460.95	$ -	0.00%	N/A	$ 467.39	$ -	0.00%
			Double	N/A	$ 897.99	$ -	0.00%	N/A	$ 909.64	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 796.22	$ -	0.00%	N/A	$ 806.13	$ -	0.00%	N/A	$ 816.55	$ -	0.00%	N/A	$ 827.49	$ -	0.00%
			Family	N/A	$ 1,312.56	$ -	0.00%	N/A	$ 1,329.17	$ -	0.00%	N/A	$ 1,346.64	$ -	0.00%	N/A	$ 1,364.99	$ -	0.00%
Bronze	HDP	N/A	SUBF4201																
			Single	N/A	$ 373.97	$ -	0.00%	N/A	$ 378.82	$ -	0.00%	N/A	$ 383.93	$ -	0.00%	N/A	$ 389.29	$ -	0.00%
			Double	N/A	$ 747.94	$ -	0.00%	N/A	$ 757.65	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 778.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.68	$ -	0.00%	N/A	$ 676.93	$ -	0.00%	N/A	$ 685.61	$ -	0.00%	N/A	$ 694.73	$ -	0.00%
			Family	N/A	$ 1,098.74	$ -	0.00%	N/A	$ 1,112.58	$ -	0.00%	N/A	$ 1,127.13	$ -	0.00%	N/A	$ 1,142.41	$ -	0.00%
Platinum	PPO	N/A	SUPF1181																
			Single	N/A	$ 656.25	$ -	0.00%	N/A	$ 664.77	$ -	0.00%	N/A	$ 673.73	$ -	0.00%	N/A	$ 683.14	$ -	0.00%
			Double	N/A	$ 1,312.50	$ -	0.00%	N/A	$ 1,329.54	$ -	0.00%	N/A	$ 1,347.46	$ -	0.00%	N/A	$ 1,366.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,148.56	$ -	0.00%	N/A	$ 1,163.04	$ -	0.00%	N/A	$ 1,178.27	$ -	0.00%	N/A	$ 1,194.27	$ -	0.00%
			Family	N/A	$ 1,903.24	$ -	0.00%	N/A	$ 1,927.52	$ -	0.00%	N/A	$ 1,953.05	$ -	0.00%	N/A	$ 1,979.88	$ -	0.00%
Platinum	PPO	N/A	SUPF1182																
			Single	N/A	$ 649.72	$ -	0.00%	N/A	$ 658.16	$ -	0.00%	N/A	$ 667.03	$ -	0.00%	N/A	$ 676.35	$ -	0.00%
			Double	N/A	$ 1,299.45	$ -	0.00%	N/A	$ 1,316.32	$ -	0.00%	N/A	$ 1,334.06	$ -	0.00%	N/A	$ 1,352.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,137.46	$ -	0.00%	N/A	$ 1,151.80	$ -	0.00%	N/A	$ 1,166.88	$ -	0.00%	N/A	$ 1,182.72	$ -	0.00%
			Family	N/A	$ 1,884.64	$ -	0.00%	N/A	$ 1,908.68	$ -	0.00%	N/A	$ 1,933.96	$ -	0.00%	N/A	$ 1,960.52	$ -	0.00%
Silver	PPO	N/A	SUSF3211																
			Single	N/A	$ 456.56	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.09	$ -	0.00%	N/A	$ 819.16	$ -	0.00%	N/A	$ 829.76	$ -	0.00%	N/A	$ 840.89	$ -	0.00%
			Family	N/A	$ 1,334.14	$ -	0.00%	N/A	$ 1,351.03	$ -	0.00%	N/A	$ 1,368.79	$ -	0.00%	N/A	$ 1,387.45	$ -	0.00%
Bronze	HDP	N/A	SUBF4219																
			Single	N/A	$ 380.27	$ -	0.00%	N/A	$ 385.21	$ -	0.00%	N/A	$ 390.40	$ -	0.00%	N/A	$ 395.86	$ -	0.00%
			Double	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.42	$ -	0.00%	N/A	$ 780.80	$ -	0.00%	N/A	$ 791.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.40	$ -	0.00%	N/A	$ 687.79	$ -	0.00%	N/A	$ 696.61	$ -	0.00%	N/A	$ 705.89	$ -	0.00%
			Family	N/A	$ 1,116.71	$ -	0.00%	N/A	$ 1,130.78	$ -	0.00%	N/A	$ 1,145.58	$ -	0.00%	N/A	$ 1,161.12	$ -	0.00%
Platinum	PPO	N/A	SUPF1195																
			Single	N/A	$ 660.86	$ -	0.00%	N/A	$ 669.44	$ -	0.00%	N/A	$ 678.46	$ -	0.00%	N/A	$ 687.93	$ -	0.00%
			Double	N/A	$ 1,321.71	$ -	0.00%	N/A	$ 1,338.87	$ -	0.00%	N/A	$ 1,356.91	$ -	0.00%	N/A	$ 1,375.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,156.39	$ -	0.00%	N/A	$ 1,170.97	$ -	0.00%	N/A	$ 1,186.31	$ -	0.00%	N/A	$ 1,202.42	$ -	0.00%
			Family	N/A	$ 1,916.37	$ -	0.00%	N/A	$ 1,940.82	$ -	0.00%	N/A	$ 1,966.53	$ -	0.00%	N/A	$ 1,993.54	$ -	0.00%
Platinum	PPO	N/A	SUPF1196																
			Single	N/A	$ 654.28	$ -	0.00%	N/A	$ 662.78	$ -	0.00%	N/A	$ 671.71	$ -	0.00%	N/A	$ 681.09	$ -	0.00%
			Double	N/A	$ 1,308.57	$ -	0.00%	N/A	$ 1,325.56	$ -	0.00%	N/A	$ 1,343.42	$ -	0.00%	N/A	$ 1,362.19	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,145.21	$ -	0.00%	N/A	$ 1,159.65	$ -	0.00%	N/A	$ 1,174.84	$ -	0.00%	N/A	$ 1,190.79	$ -	0.00%
			Family	N/A	$ 1,897.64	$ -	0.00%	N/A	$ 1,921.85	$ -	0.00%	N/A	$ 1,947.30	$ -	0.00%	N/A	$ 1,974.05	$ -	0.00%

CDPHP Universal Benefits, Inc.
Mid-Hudson
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3227																
			Single	N/A	$ 459.77	$ -	0.00%	N/A	$ 465.74	$ -	0.00%	N/A	$ 472.01	$ -	0.00%	N/A	$ 478.61	$ -	0.00%
			Double	N/A	$ 919.54	$ -	0.00%	N/A	$ 931.47	$ -	0.00%	N/A	$ 944.03	$ -	0.00%	N/A	$ 957.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 814.54	$ -	0.00%	N/A	$ 824.68	$ -	0.00%	N/A	$ 835.35	$ -	0.00%	N/A	$ 846.56	$ -	0.00%
			Family	N/A	$ 1,343.27	$ -	0.00%	N/A	$ 1,360.28	$ -	0.00%	N/A	$ 1,378.17	$ -	0.00%	N/A	$ 1,396.96	$ -	0.00%
Bronze	HDP	N/A	SUBF4237																
			Single	N/A	$ 382.94	$ -	0.00%	N/A	$ 387.92	$ -	0.00%	N/A	$ 393.14	$ -	0.00%	N/A	$ 398.63	$ -	0.00%
			Double	N/A	$ 765.89	$ -	0.00%	N/A	$ 775.83	$ -	0.00%	N/A	$ 786.29	$ -	0.00%	N/A	$ 797.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 683.93	$ -	0.00%	N/A	$ 692.39	$ -	0.00%	N/A	$ 701.27	$ -	0.00%	N/A	$ 710.61	$ -	0.00%
			Family	N/A	$ 1,124.32	$ -	0.00%	N/A	$ 1,138.49	$ -	0.00%	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,169.04	$ -	0.00%
Platinum	PPO	N/A	SUPF1209																
			Single	N/A	$ 656.25	$ -	0.00%	N/A	$ 664.77	$ -	0.00%	N/A	$ 673.73	$ -	0.00%	N/A	$ 683.14	$ -	0.00%
			Double	N/A	$ 1,312.50	$ -	0.00%	N/A	$ 1,329.54	$ -	0.00%	N/A	$ 1,347.46	$ -	0.00%	N/A	$ 1,366.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,148.56	$ -	0.00%	N/A	$ 1,163.04	$ -	0.00%	N/A	$ 1,178.27	$ -	0.00%	N/A	$ 1,194.27	$ -	0.00%
			Family	N/A	$ 1,903.24	$ -	0.00%	N/A	$ 1,927.52	$ -	0.00%	N/A	$ 1,953.05	$ -	0.00%	N/A	$ 1,979.88	$ -	0.00%
Platinum	PPO	N/A	SUPF1210																
			Single	N/A	$ 649.72	$ -	0.00%	N/A	$ 658.16	$ -	0.00%	N/A	$ 667.03	$ -	0.00%	N/A	$ 676.35	$ -	0.00%
			Double	N/A	$ 1,299.45	$ -	0.00%	N/A	$ 1,316.32	$ -	0.00%	N/A	$ 1,334.06	$ -	0.00%	N/A	$ 1,352.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,137.46	$ -	0.00%	N/A	$ 1,151.80	$ -	0.00%	N/A	$ 1,166.88	$ -	0.00%	N/A	$ 1,182.72	$ -	0.00%
			Family	N/A	$ 1,884.64	$ -	0.00%	N/A	$ 1,908.68	$ -	0.00%	N/A	$ 1,933.96	$ -	0.00%	N/A	$ 1,960.52	$ -	0.00%
Silver	PPO	N/A	SUSF3243																
			Single	N/A	$ 456.56	$ -	0.00%	N/A	$ 462.49	$ -	0.00%	N/A	$ 468.72	$ -	0.00%	N/A	$ 475.27	$ -	0.00%
			Double	N/A	$ 913.13	$ -	0.00%	N/A	$ 924.98	$ -	0.00%	N/A	$ 937.45	$ -	0.00%	N/A	$ 950.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 809.09	$ -	0.00%	N/A	$ 819.16	$ -	0.00%	N/A	$ 829.76	$ -	0.00%	N/A	$ 840.89	$ -	0.00%
			Family	N/A	$ 1,334.14	$ -	0.00%	N/A	$ 1,351.03	$ -	0.00%	N/A	$ 1,368.79	$ -	0.00%	N/A	$ 1,387.45	$ -	0.00%
Bronze	HDP	N/A	SUBF4255																
			Single	N/A	$ 380.27	$ -	0.00%	N/A	$ 385.21	$ -	0.00%	N/A	$ 390.40	$ -	0.00%	N/A	$ 395.86	$ -	0.00%
			Double	N/A	$ 760.55	$ -	0.00%	N/A	$ 770.42	$ -	0.00%	N/A	$ 780.80	$ -	0.00%	N/A	$ 791.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 679.40	$ -	0.00%	N/A	$ 687.79	$ -	0.00%	N/A	$ 696.61	$ -	0.00%	N/A	$ 705.89	$ -	0.00%
			Family	N/A	$ 1,116.71	$ -	0.00%	N/A	$ 1,130.78	$ -	0.00%	N/A	$ 1,145.58	$ -	0.00%	N/A	$ 1,161.12	$ -	0.00%
Platinum	PPO	N/A	SUPF1223																
			Single	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.19	$ -	0.00%	N/A	$ 657.94	$ -	0.00%	N/A	$ 667.13	$ -	0.00%
			Double	N/A	$ 1,281.74	$ -	0.00%	N/A	$ 1,298.38	$ -	0.00%	N/A	$ 1,315.88	$ -	0.00%	N/A	$ 1,334.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,122.41	$ -	0.00%	N/A	$ 1,136.55	$ -	0.00%	N/A	$ 1,151.42	$ -	0.00%	N/A	$ 1,167.05	$ -	0.00%
			Family	N/A	$ 1,859.41	$ -	0.00%	N/A	$ 1,883.12	$ -	0.00%	N/A	$ 1,908.05	$ -	0.00%	N/A	$ 1,934.25	$ -	0.00%
Platinum	PPO	N/A	SUPF1224																
			Single	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.73	$ -	0.00%	N/A	$ 651.39	$ -	0.00%	N/A	$ 660.49	$ -	0.00%
			Double	N/A	$ 1,268.99	$ -	0.00%	N/A	$ 1,285.47	$ -	0.00%	N/A	$ 1,302.79	$ -	0.00%	N/A	$ 1,320.99	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,111.57	$ -	0.00%	N/A	$ 1,125.58	$ -	0.00%	N/A	$ 1,140.30	$ -	0.00%	N/A	$ 1,155.77	$ -	0.00%
			Family	N/A	$ 1,841.24	$ -	0.00%	N/A	$ 1,864.72	$ -	0.00%	N/A	$ 1,889.40	$ -	0.00%	N/A	$ 1,915.34	$ -	0.00%
Silver	PPO	N/A	SUSF3259																
			Single	N/A	$ 445.86	$ -	0.00%	N/A	$ 451.65	$ -	0.00%	N/A	$ 457.74	$ -	0.00%	N/A	$ 464.13	$ -	0.00%
			Double	N/A	$ 891.73	$ -	0.00%	N/A	$ 903.30	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 928.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 790.90	$ -	0.00%	N/A	$ 800.74	$ -	0.00%	N/A	$ 811.08	$ -	0.00%	N/A	$ 821.95	$ -	0.00%
			Family	N/A	$ 1,303.64	$ -	0.00%	N/A	$ 1,320.14	$ -	0.00%	N/A	$ 1,337.48	$ -	0.00%	N/A	$ 1,355.71	$ -	0.00%
Bronze	HDP	N/A	SUBF4273																
			Single	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.18	$ -	0.00%	N/A	$ 381.25	$ -	0.00%	N/A	$ 386.58	$ -	0.00%
			Double	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.37	$ -	0.00%	N/A	$ 762.50	$ -	0.00%	N/A	$ 773.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.25	$ -	0.00%	N/A	$ 672.44	$ -	0.00%	N/A	$ 681.06	$ -	0.00%	N/A	$ 690.11	$ -	0.00%
			Family	N/A	$ 1,091.31	$ -	0.00%	N/A	$ 1,105.05	$ -	0.00%	N/A	$ 1,119.50	$ -	0.00%	N/A	$ 1,134.68	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1002																
			Single	N/A	$588.51	$ -	0.00%	N/A	$596.15	$ -	0.00%	N/A	$ 604.18	$ -	0.00%	N/A	$ 612.62	$ -	0.00%
			Double	N/A	$ 1,177.01	$ -	0.00%	N/A	$ 1,192.29	$ -	0.00%	N/A	$ 1,208.36	$ -	0.00%	N/A	$ 1,225.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,000.46	$ -	0.00%	N/A	$ 1,013.45	$ -	0.00%	N/A	$ 1,027.11	$ -	0.00%	N/A	$ 1,041.45	$ -	0.00%
			Family	N/A	$ 1,677.24	$ -	0.00%	N/A	$ 1,699.02	$ -	0.00%	N/A	$ 1,721.91	$ -	0.00%	N/A	$ 1,745.97	$ -	0.00%
Platinum	EPO	N/A	SUPF1003																
			Single	N/A	$ 612.42	$ -	0.00%	N/A	$ 620.38	$ -	0.00%	N/A	$ 628.74	$ -	0.00%	N/A	$ 637.52	$ -	0.00%
			Double	N/A	$ 1,224.85	$ -	0.00%	N/A	$ 1,240.75	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,041.12	$ -	0.00%	N/A	$ 1,054.64	$ -	0.00%	N/A	$ 1,068.85	$ -	0.00%	N/A	$ 1,083.78	$ -	0.00%
			Family	N/A	$ 1,745.41	$ -	0.00%	N/A	$ 1,768.07	$ -	0.00%	N/A	$ 1,791.90	$ -	0.00%	N/A	$ 1,816.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1004																
			Single	N/A	$ 590.54	$ -	0.00%	N/A	$ 598.21	$ -	0.00%	N/A	$ 606.27	$ -	0.00%	N/A	$ 614.74	$ -	0.00%
			Double	N/A	$ 1,181.08	$ -	0.00%	N/A	$ 1,196.41	$ -	0.00%	N/A	$ 1,212.53	$ -	0.00%	N/A	$ 1,229.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,003.92	$ -	0.00%	N/A	$ 1,016.95	$ -	0.00%	N/A	$ 1,030.65	$ -	0.00%	N/A	$ 1,045.05	$ -	0.00%
			Family	N/A	$ 1,683.04	$ -	0.00%	N/A	$ 1,704.89	$ -	0.00%	N/A	$ 1,727.86	$ -	0.00%	N/A	$ 1,752.00	$ -	0.00%
Platinum	EPO	N/A	SUPF1006																
			Single	N/A	$ 595.62	$ -	0.00%	N/A	$ 603.36	$ -	0.00%	N/A	$ 611.49	$ -	0.00%	N/A	$ 620.03	$ -	0.00%
			Double	N/A	$ 1,191.25	$ -	0.00%	N/A	$ 1,206.71	$ -	0.00%	N/A	$ 1,222.97	$ -	0.00%	N/A	$ 1,240.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.56	$ -	0.00%	N/A	$ 1,025.70	$ -	0.00%	N/A	$ 1,039.53	$ -	0.00%	N/A	$ 1,054.05	$ -	0.00%
			Family	N/A	$ 1,697.53	$ -	0.00%	N/A	$ 1,719.56	$ -	0.00%	N/A	$ 1,742.74	$ -	0.00%	N/A	$ 1,767.08	$ -	0.00%
Platinum	EPO	N/A	SUPF1007																
			Single	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.03	$ -	0.00%	N/A	$ 626.36	$ -	0.00%	N/A	$ 635.11	$ -	0.00%
			Double	N/A	$ 1,220.22	$ -	0.00%	N/A	$ 1,236.06	$ -	0.00%	N/A	$ 1,252.72	$ -	0.00%	N/A	$ 1,270.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.19	$ -	0.00%	N/A	$ 1,050.65	$ -	0.00%	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,079.69	$ -	0.00%
			Family	N/A	$ 1,738.82	$ -	0.00%	N/A	$ 1,761.39	$ -	0.00%	N/A	$ 1,785.13	$ -	0.00%	N/A	$ 1,810.07	$ -	0.00%
Platinum	EPO	N/A	SUPF1008																
			Single	N/A	$ 611.35	$ -	0.00%	N/A	$ 619.29	$ -	0.00%	N/A	$ 627.63	$ -	0.00%	N/A	$ 636.40	$ -	0.00%
			Double	N/A	$ 1,222.70	$ -	0.00%	N/A	$ 1,238.58	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,272.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,039.30	$ -	0.00%	N/A	$ 1,052.79	$ -	0.00%	N/A	$ 1,066.98	$ -	0.00%	N/A	$ 1,081.88	$ -	0.00%
			Family	N/A	$ 1,742.35	$ -	0.00%	N/A	$ 1,764.97	$ -	0.00%	N/A	$ 1,788.75	$ -	0.00%	N/A	$ 1,813.74	$ -	0.00%
Gold	EPO	N/A	SUGF2002																
			Single	N/A	$ 516.52	$ -	0.00%	N/A	$ 523.23	$ -	0.00%	N/A	$ 530.28	$ -	0.00%	N/A	$ 537.69	$ -	0.00%
			Double	N/A	$ 1,033.05	$ -	0.00%	N/A	$ 1,046.46	$ -	0.00%	N/A	$ 1,060.56	$ -	0.00%	N/A	$ 1,075.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 878.09	$ -	0.00%	N/A	$ 889.49	$ -	0.00%	N/A	$ 901.47	$ -	0.00%	N/A	$ 914.07	$ -	0.00%
			Family	N/A	$ 1,472.09	$ -	0.00%	N/A	$ 1,491.20	$ -	0.00%	N/A	$ 1,511.30	$ -	0.00%	N/A	$ 1,532.41	$ -	0.00%
Gold	EPO	N/A	SUGF2003																
			Single	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.24	$ -	0.00%	N/A	$ 525.23	$ -	0.00%	N/A	$ 532.56	$ -	0.00%
			Double	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%	N/A	$ 1,050.45	$ -	0.00%	N/A	$ 1,065.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 869.72	$ -	0.00%	N/A	$ 881.01	$ -	0.00%	N/A	$ 892.89	$ -	0.00%	N/A	$ 905.36	$ -	0.00%
			Family	N/A	$ 1,458.07	$ -	0.00%	N/A	$ 1,476.99	$ -	0.00%	N/A	$ 1,496.90	$ -	0.00%	N/A	$ 1,517.81	$ -	0.00%
Gold	EPO	N/A	SUGF2004																
			Single	N/A	$ 519.17	$ -	0.00%	N/A	$ 525.91	$ -	0.00%	N/A	$ 533.00	$ -	0.00%	N/A	$ 540.44	$ -	0.00%
			Double	N/A	$ 1,038.34	$ -	0.00%	N/A	$ 1,051.82	$ -	0.00%	N/A	$ 1,065.99	$ -	0.00%	N/A	$ 1,080.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.59	$ -	0.00%	N/A	$ 894.05	$ -	0.00%	N/A	$ 906.09	$ -	0.00%	N/A	$ 918.75	$ -	0.00%
			Family	N/A	$ 1,479.63	$ -	0.00%	N/A	$ 1,498.84	$ -	0.00%	N/A	$ 1,519.04	$ -	0.00%	N/A	$ 1,540.26	$ -	0.00%
Gold	EPO	N/A	SUGF2005																
			Single	N/A	$ 522.80	$ -	0.00%	N/A	$ 529.59	$ -	0.00%	N/A	$ 536.72	$ -	0.00%	N/A	$ 544.22	$ -	0.00%
			Double	N/A	$ 1,045.60	$ -	0.00%	N/A	$ 1,059.17	$ -	0.00%	N/A	$ 1,073.45	$ -	0.00%	N/A	$ 1,088.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.76	$ -	0.00%	N/A	$ 900.30	$ -	0.00%	N/A	$ 912.43	$ -	0.00%	N/A	$ 925.18	$ -	0.00%
			Family	N/A	$ 1,489.98	$ -	0.00%	N/A	$ 1,509.32	$ -	0.00%	N/A	$ 1,529.66	$ -	0.00%	N/A	$ 1,551.03	$ -	0.00%
Gold	EPO	N/A	SUGF2007																
			Single	N/A	$ 534.17	$ -	0.00%	N/A	$ 541.10	$ -	0.00%	N/A	$ 548.40	$ -	0.00%	N/A	$ 556.06	$ -	0.00%
			Double	N/A	$ 1,068.34	$ -	0.00%	N/A	$ 1,082.21	$ -	0.00%	N/A	$ 1,096.79	$ -	0.00%	N/A	$ 1,112.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.09	$ -	0.00%	N/A	$ 919.88	$ -	0.00%	N/A	$ 932.27	$ -	0.00%	N/A	$ 945.30	$ -	0.00%
			Family	N/A	$ 1,522.38	$ -	0.00%	N/A	$ 1,542.15	$ -	0.00%	N/A	$ 1,562.93	$ -	0.00%	N/A	$ 1,584.76	$ -	0.00%
Gold	EPO	N/A	SUGF2008																
			Single	N/A	$ 529.55	$ -	0.00%	N/A	$ 536.43	$ -	0.00%	N/A	$ 543.66	$ -	0.00%	N/A	$ 551.25	$ -	0.00%
			Double	N/A	$ 1,059.11	$ -	0.00%	N/A	$ 1,072.86	$ -	0.00%	N/A	$ 1,087.31	$ -	0.00%	N/A	$ 1,102.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.24	$ -	0.00%	N/A	$ 911.93	$ -	0.00%	N/A	$ 924.22	$ -	0.00%	N/A	$ 937.13	$ -	0.00%
			Family	N/A	$ 1,509.23	$ -	0.00%	N/A	$ 1,528.82	$ -	0.00%	N/A	$ 1,549.42	$ -	0.00%	N/A	$ 1,571.07	$ -	0.00%
Gold	EPO	N/A	SUGF2009																
			Single	N/A	$ 529.53	$ -	0.00%	N/A	$ 536.40	$ -	0.00%	N/A	$ 543.63	$ -	0.00%	N/A	$ 551.22	$ -	0.00%
			Double	N/A	$ 1,059.05	$ -	0.00%	N/A	$ 1,072.80	$ -	0.00%	N/A	$ 1,087.26	$ -	0.00%	N/A	$ 1,102.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.19	$ -	0.00%	N/A	$ 911.88	$ -	0.00%	N/A	$ 924.17	$ -	0.00%	N/A	$ 937.08	$ -	0.00%
			Family	N/A	$ 1,509.15	$ -	0.00%	N/A	$ 1,528.74	$ -	0.00%	N/A	$ 1,549.34	$ -	0.00%	N/A	$ 1,570.99	$ -	0.00%
Gold	HDE	N/A	SUGF2011																
			Single	N/A	$ 519.92	$ -	0.00%	N/A	$ 526.67	$ -	0.00%	N/A	$ 533.77	$ -	0.00%	N/A	$ 541.23	$ -	0.00%
			Double	N/A	$ 1,039.85	$ -	0.00%	N/A	$ 1,053.35	$ -	0.00%	N/A	$ 1,067.54	$ -	0.00%	N/A	$ 1,082.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 883.87	$ -	0.00%	N/A	$ 895.35	$ -	0.00%	N/A	$ 907.41	$ -	0.00%	N/A	$ 920.09	$ -	0.00%
			Family	N/A	$ 1,481.79	$ -	0.00%	N/A	$ 1,501.02	$ -	0.00%	N/A	$ 1,521.25	$ -	0.00%	N/A	$ 1,542.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2013																
			Single	N/A	$ 510.08	$ -	0.00%	N/A	$ 516.71	$ -	0.00%	N/A	$ 523.67	$ -	0.00%	N/A	$ 530.98	$ -	0.00%
			Double	N/A	$ 1,020.17	$ -	0.00%	N/A	$ 1,033.41	$ -	0.00%	N/A	$ 1,047.34	$ -	0.00%	N/A	$ 1,061.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.14	$ -	0.00%	N/A	$ 878.40	$ -	0.00%	N/A	$ 890.24	$ -	0.00%	N/A	$ 902.67	$ -	0.00%
			Family	N/A	$ 1,453.74	$ -	0.00%	N/A	$ 1,472.61	$ -	0.00%	N/A	$ 1,492.46	$ -	0.00%	N/A	$ 1,513.30	$ -	0.00%
Silver	EPO	N/A	SUSF3002																
			Single	N/A	$ 439.48	$ -	0.00%	N/A	$ 445.19	$ -	0.00%	N/A	$ 451.19	$ -	0.00%	N/A	$ 457.49	$ -	0.00%
			Double	N/A	$ 878.97	$ -	0.00%	N/A	$ 890.38	$ -	0.00%	N/A	$ 902.38	$ -	0.00%	N/A	$ 914.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.12	$ -	0.00%	N/A	$ 756.82	$ -	0.00%	N/A	$ 767.02	$ -	0.00%	N/A	$ 777.74	$ -	0.00%
			Family	N/A	$ 1,252.53	$ -	0.00%	N/A	$ 1,268.79	$ -	0.00%	N/A	$ 1,285.89	$ -	0.00%	N/A	$ 1,303.85	$ -	0.00%
Silver	EPO	N/A	SUSF3003																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.04	$ -	0.00%	N/A	$ 777.38	$ -	0.00%	N/A	$ 788.24	$ -	0.00%
			Family	N/A	$ 1,269.45	$ -	0.00%	N/A	$ 1,285.93	$ -	0.00%	N/A	$ 1,303.25	$ -	0.00%	N/A	$ 1,321.46	$ -	0.00%
Silver	EPO	N/A	SUSF3004																
			Single	N/A	$ 442.65	$ -	0.00%	N/A	$ 448.39	$ -	0.00%	N/A	$ 454.44	$ -	0.00%	N/A	$ 460.78	$ -	0.00%
			Double	N/A	$ 885.30	$ -	0.00%	N/A	$ 896.79	$ -	0.00%	N/A	$ 908.87	$ -	0.00%	N/A	$ 921.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.50	$ -	0.00%	N/A	$ 762.27	$ -	0.00%	N/A	$ 772.54	$ -	0.00%	N/A	$ 783.33	$ -	0.00%
			Family	N/A	$ 1,261.55	$ -	0.00%	N/A	$ 1,277.92	$ -	0.00%	N/A	$ 1,295.14	$ -	0.00%	N/A	$ 1,313.24	$ -	0.00%
Silver	HDE	N/A	SUSF3005																
			Single	N/A	$ 441.21	$ -	0.00%	N/A	$ 446.93	$ -	0.00%	N/A	$ 452.96	$ -	0.00%	N/A	$ 459.29	$ -	0.00%
			Double	N/A	$ 882.41	$ -	0.00%	N/A	$ 893.87	$ -	0.00%	N/A	$ 905.91	$ -	0.00%	N/A	$ 918.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.05	$ -	0.00%	N/A	$ 759.79	$ -	0.00%	N/A	$ 770.03	$ -	0.00%	N/A	$ 780.78	$ -	0.00%
			Family	N/A	$ 1,257.44	$ -	0.00%	N/A	$ 1,273.76	$ -	0.00%	N/A	$ 1,290.93	$ -	0.00%	N/A	$ 1,308.96	$ -	0.00%
Silver	HDE	N/A	SUSF3006																
			Single	N/A	$ 442.73	$ -	0.00%	N/A	$ 448.48	$ -	0.00%	N/A	$ 454.52	$ -	0.00%	N/A	$ 460.87	$ -	0.00%
			Double	N/A	$ 885.46	$ -	0.00%	N/A	$ 896.95	$ -	0.00%	N/A	$ 909.04	$ -	0.00%	N/A	$ 921.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.64	$ -	0.00%	N/A	$ 762.41	$ -	0.00%	N/A	$ 772.68	$ -	0.00%	N/A	$ 783.48	$ -	0.00%
			Family	N/A	$ 1,261.78	$ -	0.00%	N/A	$ 1,278.16	$ -	0.00%	N/A	$ 1,295.38	$ -	0.00%	N/A	$ 1,313.48	$ -	0.00%
Silver	HDE	N/A	SUSF3007																
			Single	N/A	$ 446.86	$ -	0.00%	N/A	$ 452.66	$ -	0.00%	N/A	$ 458.76	$ -	0.00%	N/A	$ 465.17	$ -	0.00%
			Double	N/A	$ 893.71	$ -	0.00%	N/A	$ 905.31	$ -	0.00%	N/A	$ 917.51	$ -	0.00%	N/A	$ 930.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.66	$ -	0.00%	N/A	$ 769.52	$ -	0.00%	N/A	$ 779.89	$ -	0.00%	N/A	$ 790.78	$ -	0.00%
			Family	N/A	$ 1,273.54	$ -	0.00%	N/A	$ 1,290.07	$ -	0.00%	N/A	$ 1,307.46	$ -	0.00%	N/A	$ 1,325.72	$ -	0.00%
Silver	HDE	N/A	SUSF3008																
			Single	N/A	$ 424.64	$ -	0.00%	N/A	$ 430.16	$ -	0.00%	N/A	$ 435.95	$ -	0.00%	N/A	$ 442.04	$ -	0.00%
			Double	N/A	$ 849.29	$ -	0.00%	N/A	$ 860.31	$ -	0.00%	N/A	$ 871.91	$ -	0.00%	N/A	$ 884.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.90	$ -	0.00%	N/A	$ 731.27	$ -	0.00%	N/A	$ 741.12	$ -	0.00%	N/A	$ 751.47	$ -	0.00%
			Family	N/A	$ 1,210.24	$ -	0.00%	N/A	$ 1,225.95	$ -	0.00%	N/A	$ 1,242.47	$ -	0.00%	N/A	$ 1,259.82	$ -	0.00%
Silver	HDE	N/A	SUSF3010																
			Single	N/A	$ 424.04	$ -	0.00%	N/A	$ 429.55	$ -	0.00%	N/A	$ 435.34	$ -	0.00%	N/A	$ 441.42	$ -	0.00%
			Double	N/A	$ 848.09	$ -	0.00%	N/A	$ 859.10	$ -	0.00%	N/A	$ 870.67	$ -	0.00%	N/A	$ 882.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 720.87	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.07	$ -	0.00%	N/A	$ 750.41	$ -	0.00%
			Family	N/A	$ 1,208.52	$ -	0.00%	N/A	$ 1,224.21	$ -	0.00%	N/A	$ 1,240.71	$ -	0.00%	N/A	$ 1,258.04	$ -	0.00%
Silver	HDE	N/A	SUSF3011																
			Single	N/A	$ 428.89	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.31	$ -	0.00%	N/A	$ 446.46	$ -	0.00%
			Double	N/A	$ 857.77	$ -	0.00%	N/A	$ 868.91	$ -	0.00%	N/A	$ 880.62	$ -	0.00%	N/A	$ 892.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.11	$ -	0.00%	N/A	$ 738.57	$ -	0.00%	N/A	$ 748.52	$ -	0.00%	N/A	$ 758.98	$ -	0.00%
			Family	N/A	$ 1,222.33	$ -	0.00%	N/A	$ 1,238.19	$ -	0.00%	N/A	$ 1,254.88	$ -	0.00%	N/A	$ 1,272.41	$ -	0.00%
Silver	HDE	N/A	SUSF3012																
			Single	N/A	$ 436.09	$ -	0.00%	N/A	$ 441.75	$ -	0.00%	N/A	$ 447.71	$ -	0.00%	N/A	$ 453.96	$ -	0.00%
			Double	N/A	$ 872.18	$ -	0.00%	N/A	$ 883.51	$ -	0.00%	N/A	$ 895.41	$ -	0.00%	N/A	$ 907.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.36	$ -	0.00%	N/A	$ 750.98	$ -	0.00%	N/A	$ 761.10	$ -	0.00%	N/A	$ 771.73	$ -	0.00%
			Family	N/A	$ 1,242.86	$ -	0.00%	N/A	$ 1,259.00	$ -	0.00%	N/A	$ 1,275.96	$ -	0.00%	N/A	$ 1,293.79	$ -	0.00%
Silver	EPO	N/A	SUSF3013																
			Single	N/A	$ 437.86	$ -	0.00%	N/A	$ 443.54	$ -	0.00%	N/A	$ 449.52	$ -	0.00%	N/A	$ 455.80	$ -	0.00%
			Double	N/A	$ 875.72	$ -	0.00%	N/A	$ 887.09	$ -	0.00%	N/A	$ 899.04	$ -	0.00%	N/A	$ 911.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.36	$ -	0.00%	N/A	$ 754.03	$ -	0.00%	N/A	$ 764.19	$ -	0.00%	N/A	$ 774.86	$ -	0.00%
			Family	N/A	$ 1,247.90	$ -	0.00%	N/A	$ 1,264.10	$ -	0.00%	N/A	$ 1,281.14	$ -	0.00%	N/A	$ 1,299.03	$ -	0.00%
Silver	EPO	N/A	SUSF3014																
			Single	N/A	$ 428.62	$ -	0.00%	N/A	$ 434.18	$ -	0.00%	N/A	$ 440.03	$ -	0.00%	N/A	$ 446.18	$ -	0.00%
			Double	N/A	$ 857.23	$ -	0.00%	N/A	$ 868.36	$ -	0.00%	N/A	$ 880.06	$ -	0.00%	N/A	$ 892.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 728.65	$ -	0.00%	N/A	$ 738.11	$ -	0.00%	N/A	$ 748.05	$ -	0.00%	N/A	$ 758.50	$ -	0.00%
			Family	N/A	$ 1,221.55	$ -	0.00%	N/A	$ 1,237.41	$ -	0.00%	N/A	$ 1,254.09	$ -	0.00%	N/A	$ 1,271.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4002																
			Single	N/A	$ 389.86	$ -	0.00%	N/A	$ 394.92	$ -	0.00%	N/A	$ 400.24	$ -	0.00%	N/A	$ 405.83	$ -	0.00%
			Double	N/A	$ 779.71	$ -	0.00%	N/A	$ 789.83	$ -	0.00%	N/A	$ 800.48	$ -	0.00%	N/A	$ 811.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 662.75	$ -	0.00%	N/A	$ 671.36	$ -	0.00%	N/A	$ 680.40	$ -	0.00%	N/A	$ 689.91	$ -	0.00%
			Family	N/A	$ 1,111.09	$ -	0.00%	N/A	$ 1,125.51	$ -	0.00%	N/A	$ 1,140.68	$ -	0.00%	N/A	$ 1,156.61	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4004																
			Single	N/A	$ 367.20	$ -	0.00%	N/A	$ 371.97	$ -	0.00%	N/A	$ 376.98	$ -	0.00%	N/A	$ 382.25	$ -	0.00%
			Double	N/A	$ 734.40	$ -	0.00%	N/A	$ 743.94	$ -	0.00%	N/A	$ 753.96	$ -	0.00%	N/A	$ 764.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.24	$ -	0.00%	N/A	$ 632.35	$ -	0.00%	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.82	$ -	0.00%
			Family	N/A	$ 1,046.53	$ -	0.00%	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,074.40	$ -	0.00%	N/A	$ 1,089.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4005																
			Single	N/A	$ 368.62	$ -	0.00%	N/A	$ 373.40	$ -	0.00%	N/A	$ 378.44	$ -	0.00%	N/A	$ 383.72	$ -	0.00%
			Double	N/A	$ 737.24	$ -	0.00%	N/A	$ 746.81	$ -	0.00%	N/A	$ 756.87	$ -	0.00%	N/A	$ 767.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.79	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Family	N/A	$ 1,050.56	$ -	0.00%	N/A	$ 1,064.20	$ -	0.00%	N/A	$ 1,078.54	$ -	0.00%	N/A	$ 1,093.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4006																
			Single	N/A	$ 368.33	$ -	0.00%	N/A	$ 373.12	$ -	0.00%	N/A	$ 378.14	$ -	0.00%	N/A	$ 383.43	$ -	0.00%
			Double	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.23	$ -	0.00%	N/A	$ 756.29	$ -	0.00%	N/A	$ 766.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.17	$ -	0.00%	N/A	$ 634.30	$ -	0.00%	N/A	$ 642.85	$ -	0.00%	N/A	$ 651.83	$ -	0.00%
			Family	N/A	$ 1,049.75	$ -	0.00%	N/A	$ 1,063.38	$ -	0.00%	N/A	$ 1,077.71	$ -	0.00%	N/A	$ 1,092.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4007																
			Single	N/A	$ 370.30	$ -	0.00%	N/A	$ 375.11	$ -	0.00%	N/A	$ 380.17	$ -	0.00%	N/A	$ 385.48	$ -	0.00%
			Double	N/A	$ 740.61	$ -	0.00%	N/A	$ 750.22	$ -	0.00%	N/A	$ 760.33	$ -	0.00%	N/A	$ 770.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.52	$ -	0.00%	N/A	$ 637.69	$ -	0.00%	N/A	$ 646.28	$ -	0.00%	N/A	$ 655.31	$ -	0.00%
			Family	N/A	$ 1,055.37	$ -	0.00%	N/A	$ 1,069.07	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4008																
			Single	N/A	$ 375.38	$ -	0.00%	N/A	$ 380.25	$ -	0.00%	N/A	$ 385.38	$ -	0.00%	N/A	$ 390.76	$ -	0.00%
			Double	N/A	$ 750.76	$ -	0.00%	N/A	$ 760.51	$ -	0.00%	N/A	$ 770.76	$ -	0.00%	N/A	$ 781.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.15	$ -	0.00%	N/A	$ 646.43	$ -	0.00%	N/A	$ 655.14	$ -	0.00%	N/A	$ 664.29	$ -	0.00%
			Family	N/A	$ 1,069.84	$ -	0.00%	N/A	$ 1,083.72	$ -	0.00%	N/A	$ 1,098.33	$ -	0.00%	N/A	$ 1,113.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4009																
			Single	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.38	$ -	0.00%	N/A	$ 379.42	$ -	0.00%	N/A	$ 384.72	$ -	0.00%
			Double	N/A	$ 739.15	$ -	0.00%	N/A	$ 748.75	$ -	0.00%	N/A	$ 758.84	$ -	0.00%	N/A	$ 769.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.28	$ -	0.00%	N/A	$ 636.44	$ -	0.00%	N/A	$ 645.01	$ -	0.00%	N/A	$ 654.02	$ -	0.00%
			Family	N/A	$ 1,053.30	$ -	0.00%	N/A	$ 1,066.97	$ -	0.00%	N/A	$ 1,081.35	$ -	0.00%	N/A	$ 1,096.45	$ -	0.00%
Bronze	HDE	N/A	SUBF4010																
			Single	N/A	$ 364.43	$ -	0.00%	N/A	$ 369.16	$ -	0.00%	N/A	$ 374.14	$ -	0.00%	N/A	$ 379.36	$ -	0.00%
			Double	N/A	$ 728.86	$ -	0.00%	N/A	$ 738.32	$ -	0.00%	N/A	$ 748.27	$ -	0.00%	N/A	$ 758.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.53	$ -	0.00%	N/A	$ 627.57	$ -	0.00%	N/A	$ 636.03	$ -	0.00%	N/A	$ 644.91	$ -	0.00%
			Family	N/A	$ 1,038.62	$ -	0.00%	N/A	$ 1,052.11	$ -	0.00%	N/A	$ 1,066.28	$ -	0.00%	N/A	$ 1,081.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4012																
			Single	N/A	$ 366.37	$ -	0.00%	N/A	$ 371.12	$ -	0.00%	N/A	$ 376.13	$ -	0.00%	N/A	$ 381.38	$ -	0.00%
			Double	N/A	$ 732.74	$ -	0.00%	N/A	$ 742.25	$ -	0.00%	N/A	$ 752.25	$ -	0.00%	N/A	$ 762.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.83	$ -	0.00%	N/A	$ 630.91	$ -	0.00%	N/A	$ 639.41	$ -	0.00%	N/A	$ 648.35	$ -	0.00%
			Family	N/A	$ 1,044.15	$ -	0.00%	N/A	$ 1,057.71	$ -	0.00%	N/A	$ 1,071.96	$ -	0.00%	N/A	$ 1,086.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4013																
			Single	N/A	$ 369.65	$ -	0.00%	N/A	$ 374.45	$ -	0.00%	N/A	$ 379.50	$ -	0.00%	N/A	$ 384.80	$ -	0.00%
			Double	N/A	$ 739.30	$ -	0.00%	N/A	$ 748.90	$ -	0.00%	N/A	$ 758.99	$ -	0.00%	N/A	$ 769.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.41	$ -	0.00%	N/A	$ 636.56	$ -	0.00%	N/A	$ 645.14	$ -	0.00%	N/A	$ 654.16	$ -	0.00%
			Family	N/A	$ 1,053.51	$ -	0.00%	N/A	$ 1,067.18	$ -	0.00%	N/A	$ 1,081.56	$ -	0.00%	N/A	$ 1,096.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4015																
			Single	N/A	$ 353.64	$ -	0.00%	N/A	$ 358.23	$ -	0.00%	N/A	$ 363.06	$ -	0.00%	N/A	$ 368.13	$ -	0.00%
			Double	N/A	$ 707.28	$ -	0.00%	N/A	$ 716.46	$ -	0.00%	N/A	$ 726.12	$ -	0.00%	N/A	$ 736.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.19	$ -	0.00%	N/A	$ 608.99	$ -	0.00%	N/A	$ 617.20	$ -	0.00%	N/A	$ 625.82	$ -	0.00%
			Family	N/A	$ 1,007.87	$ -	0.00%	N/A	$ 1,020.96	$ -	0.00%	N/A	$ 1,034.72	$ -	0.00%	N/A	$ 1,049.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4016																
			Single	N/A	$ 357.27	$ -	0.00%	N/A	$ 361.91	$ -	0.00%	N/A	$ 366.79	$ -	0.00%	N/A	$ 371.91	$ -	0.00%
			Double	N/A	$ 714.55	$ -	0.00%	N/A	$ 723.82	$ -	0.00%	N/A	$ 733.58	$ -	0.00%	N/A	$ 743.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 607.36	$ -	0.00%	N/A	$ 615.25	$ -	0.00%	N/A	$ 623.54	$ -	0.00%	N/A	$ 632.25	$ -	0.00%
			Family	N/A	$ 1,018.23	$ -	0.00%	N/A	$ 1,031.45	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%	N/A	$ 1,059.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4017																
			Single	N/A	$ 362.74	$ -	0.00%	N/A	$ 367.45	$ -	0.00%	N/A	$ 372.40	$ -	0.00%	N/A	$ 377.60	$ -	0.00%
			Double	N/A	$ 725.48	$ -	0.00%	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.80	$ -	0.00%	N/A	$ 755.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.66	$ -	0.00%	N/A	$ 624.66	$ -	0.00%	N/A	$ 633.08	$ -	0.00%	N/A	$ 641.92	$ -	0.00%
			Family	N/A	$ 1,033.81	$ -	0.00%	N/A	$ 1,047.23	$ -	0.00%	N/A	$ 1,061.34	$ -	0.00%	N/A	$ 1,076.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4018																
			Single	N/A	$ 367.70	$ -	0.00%	N/A	$ 372.47	$ -	0.00%	N/A	$ 377.49	$ -	0.00%	N/A	$ 382.77	$ -	0.00%
			Double	N/A	$ 735.40	$ -	0.00%	N/A	$ 744.95	$ -	0.00%	N/A	$ 754.99	$ -	0.00%	N/A	$ 765.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.09	$ -	0.00%	N/A	$ 633.21	$ -	0.00%	N/A	$ 641.74	$ -	0.00%	N/A	$ 650.70	$ -	0.00%
			Family	N/A	$ 1,047.95	$ -	0.00%	N/A	$ 1,061.55	$ -	0.00%	N/A	$ 1,075.86	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%
Platinum	EPO	N/A	SUPF1016																
			Single	N/A	$ 599.94	$ -	0.00%	N/A	$ 607.72	$ -	0.00%	N/A	$ 615.91	$ -	0.00%	N/A	$ 624.52	$ -	0.00%
			Double	N/A	$ 1,199.87	$ -	0.00%	N/A	$ 1,215.45	$ -	0.00%	N/A	$ 1,231.83	$ -	0.00%	N/A	$ 1,249.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,019.89	$ -	0.00%	N/A	$ 1,033.13	$ -	0.00%	N/A	$ 1,047.05	$ -	0.00%	N/A	$ 1,061.68	$ -	0.00%
			Family	N/A	$ 1,709.82	$ -	0.00%	N/A	$ 1,732.01	$ -	0.00%	N/A	$ 1,755.35	$ -	0.00%	N/A	$ 1,779.88	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1017																
			Single	N/A	$ 627.12	$ -	0.00%	N/A	$ 635.26	$ -	0.00%	N/A	$ 643.82	$ -	0.00%	N/A	$ 652.82	$ -	0.00%
			Double	N/A	$ 1,254.25	$ -	0.00%	N/A	$ 1,270.53	$ -	0.00%	N/A	$ 1,287.65	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.11	$ -	0.00%	N/A	$ 1,079.95	$ -	0.00%	N/A	$ 1,094.50	$ -	0.00%	N/A	$ 1,109.79	$ -	0.00%
			Family	N/A	$ 1,787.30	$ -	0.00%	N/A	$ 1,810.50	$ -	0.00%	N/A	$ 1,834.90	$ -	0.00%	N/A	$ 1,860.53	$ -	0.00%
Platinum	EPO	N/A	SUPF1018																
			Single	N/A	$ 604.68	$ -	0.00%	N/A	$ 612.53	$ -	0.00%	N/A	$ 620.79	$ -	0.00%	N/A	$ 629.46	$ -	0.00%
			Double	N/A	$ 1,209.37	$ -	0.00%	N/A	$ 1,225.06	$ -	0.00%	N/A	$ 1,241.57	$ -	0.00%	N/A	$ 1,258.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.96	$ -	0.00%	N/A	$ 1,041.31	$ -	0.00%	N/A	$ 1,055.34	$ -	0.00%	N/A	$ 1,070.08	$ -	0.00%
			Family	N/A	$ 1,723.35	$ -	0.00%	N/A	$ 1,745.72	$ -	0.00%	N/A	$ 1,769.24	$ -	0.00%	N/A	$ 1,793.96	$ -	0.00%
Platinum	EPO	N/A	SUPF1020																
			Single	N/A	$ 609.92	$ -	0.00%	N/A	$ 617.84	$ -	0.00%	N/A	$ 626.16	$ -	0.00%	N/A	$ 634.91	$ -	0.00%
			Double	N/A	$ 1,219.84	$ -	0.00%	N/A	$ 1,235.67	$ -	0.00%	N/A	$ 1,252.32	$ -	0.00%	N/A	$ 1,269.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,036.86	$ -	0.00%	N/A	$ 1,050.32	$ -	0.00%	N/A	$ 1,064.48	$ -	0.00%	N/A	$ 1,079.35	$ -	0.00%
			Family	N/A	$ 1,738.27	$ -	0.00%	N/A	$ 1,760.83	$ -	0.00%	N/A	$ 1,784.56	$ -	0.00%	N/A	$ 1,809.49	$ -	0.00%
Platinum	EPO	N/A	SUPF1021																
			Single	N/A	$ 624.75	$ -	0.00%	N/A	$ 632.87	$ -	0.00%	N/A	$ 641.39	$ -	0.00%	N/A	$ 650.35	$ -	0.00%
			Double	N/A	$ 1,249.51	$ -	0.00%	N/A	$ 1,265.73	$ -	0.00%	N/A	$ 1,282.79	$ -	0.00%	N/A	$ 1,300.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,062.08	$ -	0.00%	N/A	$ 1,075.87	$ -	0.00%	N/A	$ 1,090.37	$ -	0.00%	N/A	$ 1,105.60	$ -	0.00%
			Family	N/A	$ 1,780.55	$ -	0.00%	N/A	$ 1,803.67	$ -	0.00%	N/A	$ 1,827.97	$ -	0.00%	N/A	$ 1,853.51	$ -	0.00%
Platinum	EPO	N/A	SUPF1022																
			Single	N/A	$ 626.02	$ -	0.00%	N/A	$ 634.15	$ -	0.00%	N/A	$ 642.70	$ -	0.00%	N/A	$ 651.67	$ -	0.00%
			Double	N/A	$ 1,252.05	$ -	0.00%	N/A	$ 1,268.30	$ -	0.00%	N/A	$ 1,285.39	$ -	0.00%	N/A	$ 1,303.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,064.24	$ -	0.00%	N/A	$ 1,078.06	$ -	0.00%	N/A	$ 1,092.58	$ -	0.00%	N/A	$ 1,107.85	$ -	0.00%
			Family	N/A	$ 1,784.17	$ -	0.00%	N/A	$ 1,807.33	$ -	0.00%	N/A	$ 1,831.68	$ -	0.00%	N/A	$ 1,857.27	$ -	0.00%
Gold	EPO	N/A	SUGF2015																
			Single	N/A	$ 526.55	$ -	0.00%	N/A	$ 533.39	$ -	0.00%	N/A	$ 540.58	$ -	0.00%	N/A	$ 548.13	$ -	0.00%
			Double	N/A	$ 1,053.11	$ -	0.00%	N/A	$ 1,066.78	$ -	0.00%	N/A	$ 1,081.16	$ -	0.00%	N/A	$ 1,096.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.14	$ -	0.00%	N/A	$ 906.76	$ -	0.00%	N/A	$ 918.98	$ -	0.00%	N/A	$ 931.82	$ -	0.00%
			Family	N/A	$ 1,500.68	$ -	0.00%	N/A	$ 1,520.16	$ -	0.00%	N/A	$ 1,540.65	$ -	0.00%	N/A	$ 1,562.17	$ -	0.00%
Gold	EPO	N/A	SUGF2016																
			Single	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.68	$ -	0.00%	N/A	$ 537.83	$ -	0.00%	N/A	$ 545.35	$ -	0.00%
			Double	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.36	$ -	0.00%	N/A	$ 1,075.66	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.16	$ -	0.00%	N/A	$ 914.32	$ -	0.00%	N/A	$ 927.09	$ -	0.00%
			Family	N/A	$ 1,493.06	$ -	0.00%	N/A	$ 1,512.44	$ -	0.00%	N/A	$ 1,532.82	$ -	0.00%	N/A	$ 1,554.24	$ -	0.00%
Gold	EPO	N/A	SUGF2017																
			Single	N/A	$ 531.63	$ -	0.00%	N/A	$ 538.53	$ -	0.00%	N/A	$ 545.79	$ -	0.00%	N/A	$ 553.41	$ -	0.00%
			Double	N/A	$ 1,063.26	$ -	0.00%	N/A	$ 1,077.06	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.77	$ -	0.00%	N/A	$ 915.50	$ -	0.00%	N/A	$ 927.84	$ -	0.00%	N/A	$ 940.80	$ -	0.00%
			Family	N/A	$ 1,515.14	$ -	0.00%	N/A	$ 1,534.81	$ -	0.00%	N/A	$ 1,555.50	$ -	0.00%	N/A	$ 1,577.23	$ -	0.00%
Gold	EPO	N/A	SUGF2018																
			Single	N/A	$ 535.35	$ -	0.00%	N/A	$ 542.30	$ -	0.00%	N/A	$ 549.60	$ -	0.00%	N/A	$ 557.28	$ -	0.00%
			Double	N/A	$ 1,070.69	$ -	0.00%	N/A	$ 1,084.59	$ -	0.00%	N/A	$ 1,099.21	$ -	0.00%	N/A	$ 1,114.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.09	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.33	$ -	0.00%	N/A	$ 947.38	$ -	0.00%
			Family	N/A	$ 1,525.74	$ -	0.00%	N/A	$ 1,545.55	$ -	0.00%	N/A	$ 1,566.37	$ -	0.00%	N/A	$ 1,588.25	$ -	0.00%
Gold	EPO	N/A	SUGF2020																
			Single	N/A	$ 546.99	$ -	0.00%	N/A	$ 554.09	$ -	0.00%	N/A	$ 561.56	$ -	0.00%	N/A	$ 569.40	$ -	0.00%
			Double	N/A	$ 1,093.98	$ -	0.00%	N/A	$ 1,108.18	$ -	0.00%	N/A	$ 1,123.11	$ -	0.00%	N/A	$ 1,138.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.88	$ -	0.00%	N/A	$ 941.95	$ -	0.00%	N/A	$ 954.65	$ -	0.00%	N/A	$ 967.98	$ -	0.00%
			Family	N/A	$ 1,558.92	$ -	0.00%	N/A	$ 1,579.16	$ -	0.00%	N/A	$ 1,600.44	$ -	0.00%	N/A	$ 1,622.79	$ -	0.00%
Gold	EPO	N/A	SUGF2021																
			Single	N/A	$ 542.26	$ -	0.00%	N/A	$ 549.30	$ -	0.00%	N/A	$ 556.70	$ -	0.00%	N/A	$ 564.48	$ -	0.00%
			Double	N/A	$ 1,084.53	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%	N/A	$ 1,128.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.85	$ -	0.00%	N/A	$ 933.81	$ -	0.00%	N/A	$ 946.40	$ -	0.00%	N/A	$ 959.62	$ -	0.00%
			Family	N/A	$ 1,545.45	$ -	0.00%	N/A	$ 1,565.51	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%	N/A	$ 1,608.77	$ -	0.00%
Gold	EPO	N/A	SUGF2022																
			Single	N/A	$ 542.23	$ -	0.00%	N/A	$ 549.27	$ -	0.00%	N/A	$ 556.68	$ -	0.00%	N/A	$ 564.45	$ -	0.00%
			Double	N/A	$ 1,084.47	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%	N/A	$ 1,128.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.80	$ -	0.00%	N/A	$ 933.77	$ -	0.00%	N/A	$ 946.35	$ -	0.00%	N/A	$ 959.57	$ -	0.00%
			Family	N/A	$ 1,545.37	$ -	0.00%	N/A	$ 1,565.43	$ -	0.00%	N/A	$ 1,586.53	$ -	0.00%	N/A	$ 1,608.69	$ -	0.00%
Gold	HDE	N/A	SUGF2024																
			Single	N/A	$ 532.40	$ -	0.00%	N/A	$ 539.31	$ -	0.00%	N/A	$ 546.58	$ -	0.00%	N/A	$ 554.22	$ -	0.00%
			Double	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,078.63	$ -	0.00%	N/A	$ 1,093.16	$ -	0.00%	N/A	$ 1,108.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.08	$ -	0.00%	N/A	$ 916.83	$ -	0.00%	N/A	$ 929.19	$ -	0.00%	N/A	$ 942.17	$ -	0.00%
			Family	N/A	$ 1,517.35	$ -	0.00%	N/A	$ 1,537.05	$ -	0.00%	N/A	$ 1,557.76	$ -	0.00%	N/A	$ 1,579.52	$ -	0.00%
Gold	EPO	N/A	SUGF2026																
			Single	N/A	$ 522.33	$ -	0.00%	N/A	$ 529.11	$ -	0.00%	N/A	$ 536.24	$ -	0.00%	N/A	$ 543.73	$ -	0.00%
			Double	N/A	$ 1,044.65	$ -	0.00%	N/A	$ 1,058.21	$ -	0.00%	N/A	$ 1,072.47	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.95	$ -	0.00%	N/A	$ 899.48	$ -	0.00%	N/A	$ 911.60	$ -	0.00%	N/A	$ 924.34	$ -	0.00%
			Family	N/A	$ 1,488.63	$ -	0.00%	N/A	$ 1,507.95	$ -	0.00%	N/A	$ 1,528.27	$ -	0.00%	N/A	$ 1,549.62	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3018																
			Single	N/A	$ 448.02	$ -	0.00%	N/A	$ 453.84	$ -	0.00%	N/A	$ 459.95	$ -	0.00%	N/A	$ 466.38	$ -	0.00%
			Double	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.63	$ -	0.00%	N/A	$ 771.52	$ -	0.00%	N/A	$ 781.92	$ -	0.00%	N/A	$ 792.84	$ -	0.00%
			Family	N/A	$ 1,276.86	$ -	0.00%	N/A	$ 1,293.43	$ -	0.00%	N/A	$ 1,310.86	$ -	0.00%	N/A	$ 1,329.17	$ -	0.00%
Silver	EPO	N/A	SUSF3019																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.39	$ -	0.00%	N/A	$ 785.45	$ -	0.00%	N/A	$ 796.04	$ -	0.00%	N/A	$ 807.16	$ -	0.00%
			Family	N/A	$ 1,299.91	$ -	0.00%	N/A	$ 1,316.79	$ -	0.00%	N/A	$ 1,334.53	$ -	0.00%	N/A	$ 1,353.18	$ -	0.00%
Silver	EPO	N/A	SUSF3020																
			Single	N/A	$ 453.27	$ -	0.00%	N/A	$ 459.16	$ -	0.00%	N/A	$ 465.34	$ -	0.00%	N/A	$ 471.84	$ -	0.00%
			Double	N/A	$ 906.54	$ -	0.00%	N/A	$ 918.31	$ -	0.00%	N/A	$ 930.69	$ -	0.00%	N/A	$ 943.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.56	$ -	0.00%	N/A	$ 780.56	$ -	0.00%	N/A	$ 791.08	$ -	0.00%	N/A	$ 802.13	$ -	0.00%
			Family	N/A	$ 1,291.82	$ -	0.00%	N/A	$ 1,308.59	$ -	0.00%	N/A	$ 1,326.23	$ -	0.00%	N/A	$ 1,344.75	$ -	0.00%
Silver	HDE	N/A	SUSF3021																
			Single	N/A	$ 451.80	$ -	0.00%	N/A	$ 457.66	$ -	0.00%	N/A	$ 463.83	$ -	0.00%	N/A	$ 470.31	$ -	0.00%
			Double	N/A	$ 903.59	$ -	0.00%	N/A	$ 915.32	$ -	0.00%	N/A	$ 927.66	$ -	0.00%	N/A	$ 940.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.05	$ -	0.00%	N/A	$ 778.02	$ -	0.00%	N/A	$ 788.51	$ -	0.00%	N/A	$ 799.52	$ -	0.00%
			Family	N/A	$ 1,287.62	$ -	0.00%	N/A	$ 1,304.33	$ -	0.00%	N/A	$ 1,321.91	$ -	0.00%	N/A	$ 1,340.38	$ -	0.00%
Silver	HDE	N/A	SUSF3022																
			Single	N/A	$ 453.35	$ -	0.00%	N/A	$ 459.24	$ -	0.00%	N/A	$ 465.43	$ -	0.00%	N/A	$ 471.93	$ -	0.00%
			Double	N/A	$ 906.71	$ -	0.00%	N/A	$ 918.48	$ -	0.00%	N/A	$ 930.86	$ -	0.00%	N/A	$ 943.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.70	$ -	0.00%	N/A	$ 780.71	$ -	0.00%	N/A	$ 791.23	$ -	0.00%	N/A	$ 802.28	$ -	0.00%
			Family	N/A	$ 1,292.06	$ -	0.00%	N/A	$ 1,308.83	$ -	0.00%	N/A	$ 1,326.47	$ -	0.00%	N/A	$ 1,345.00	$ -	0.00%
Silver	HDE	N/A	SUSF3023																
			Single	N/A	$ 457.58	$ -	0.00%	N/A	$ 463.52	$ -	0.00%	N/A	$ 469.77	$ -	0.00%	N/A	$ 476.33	$ -	0.00%
			Double	N/A	$ 915.16	$ -	0.00%	N/A	$ 927.04	$ -	0.00%	N/A	$ 939.53	$ -	0.00%	N/A	$ 952.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.89	$ -	0.00%	N/A	$ 787.99	$ -	0.00%	N/A	$ 798.60	$ -	0.00%	N/A	$ 809.76	$ -	0.00%
			Family	N/A	$ 1,304.10	$ -	0.00%	N/A	$ 1,321.03	$ -	0.00%	N/A	$ 1,338.84	$ -	0.00%	N/A	$ 1,357.54	$ -	0.00%
Silver	HDE	N/A	SUSF3024																
			Single	N/A	$ 434.84	$ -	0.00%	N/A	$ 440.48	$ -	0.00%	N/A	$ 446.42	$ -	0.00%	N/A	$ 452.65	$ -	0.00%
			Double	N/A	$ 869.67	$ -	0.00%	N/A	$ 880.96	$ -	0.00%	N/A	$ 892.83	$ -	0.00%	N/A	$ 905.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.22	$ -	0.00%	N/A	$ 748.82	$ -	0.00%	N/A	$ 758.91	$ -	0.00%	N/A	$ 769.51	$ -	0.00%
			Family	N/A	$ 1,239.28	$ -	0.00%	N/A	$ 1,255.37	$ -	0.00%	N/A	$ 1,272.29	$ -	0.00%	N/A	$ 1,290.06	$ -	0.00%
Silver	HDE	N/A	SUSF3026																
			Single	N/A	$ 434.22	$ -	0.00%	N/A	$ 439.86	$ -	0.00%	N/A	$ 445.78	$ -	0.00%	N/A	$ 452.01	$ -	0.00%
			Double	N/A	$ 868.44	$ -	0.00%	N/A	$ 879.71	$ -	0.00%	N/A	$ 891.57	$ -	0.00%	N/A	$ 904.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.17	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 757.83	$ -	0.00%	N/A	$ 768.42	$ -	0.00%
			Family	N/A	$ 1,237.53	$ -	0.00%	N/A	$ 1,253.59	$ -	0.00%	N/A	$ 1,270.48	$ -	0.00%	N/A	$ 1,288.23	$ -	0.00%
Silver	HDE	N/A	SUSF3027																
			Single	N/A	$ 439.18	$ -	0.00%	N/A	$ 444.88	$ -	0.00%	N/A	$ 450.88	$ -	0.00%	N/A	$ 457.17	$ -	0.00%
			Double	N/A	$ 878.36	$ -	0.00%	N/A	$ 889.76	$ -	0.00%	N/A	$ 901.75	$ -	0.00%	N/A	$ 914.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.60	$ -	0.00%	N/A	$ 756.30	$ -	0.00%	N/A	$ 766.49	$ -	0.00%	N/A	$ 777.20	$ -	0.00%
			Family	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,267.91	$ -	0.00%	N/A	$ 1,285.00	$ -	0.00%	N/A	$ 1,302.95	$ -	0.00%
Silver	HDE	N/A	SUSF3028																
			Single	N/A	$ 446.56	$ -	0.00%	N/A	$ 452.36	$ -	0.00%	N/A	$ 458.45	$ -	0.00%	N/A	$ 464.86	$ -	0.00%
			Double	N/A	$ 893.12	$ -	0.00%	N/A	$ 904.71	$ -	0.00%	N/A	$ 916.90	$ -	0.00%	N/A	$ 929.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.15	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.37	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Family	N/A	$ 1,272.69	$ -	0.00%	N/A	$ 1,289.21	$ -	0.00%	N/A	$ 1,306.59	$ -	0.00%	N/A	$ 1,324.84	$ -	0.00%
Silver	EPO	N/A	SUSF3029																
			Single	N/A	$ 448.37	$ -	0.00%	N/A	$ 454.19	$ -	0.00%	N/A	$ 460.31	$ -	0.00%	N/A	$ 466.74	$ -	0.00%
			Double	N/A	$ 896.74	$ -	0.00%	N/A	$ 908.38	$ -	0.00%	N/A	$ 920.62	$ -	0.00%	N/A	$ 933.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.23	$ -	0.00%	N/A	$ 772.12	$ -	0.00%	N/A	$ 782.53	$ -	0.00%	N/A	$ 793.46	$ -	0.00%
			Family	N/A	$ 1,277.85	$ -	0.00%	N/A	$ 1,294.44	$ -	0.00%	N/A	$ 1,311.88	$ -	0.00%	N/A	$ 1,330.21	$ -	0.00%
Silver	EPO	N/A	SUSF3033																
			Single	N/A	$ 438.90	$ -	0.00%	N/A	$ 444.60	$ -	0.00%	N/A	$ 450.59	$ -	0.00%	N/A	$ 456.89	$ -	0.00%
			Double	N/A	$ 877.80	$ -	0.00%	N/A	$ 889.20	$ -	0.00%	N/A	$ 901.18	$ -	0.00%	N/A	$ 913.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.13	$ -	0.00%	N/A	$ 755.82	$ -	0.00%	N/A	$ 766.00	$ -	0.00%	N/A	$ 776.71	$ -	0.00%
			Family	N/A	$ 1,250.87	$ -	0.00%	N/A	$ 1,267.11	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,302.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4020																
			Single	N/A	$ 382.71	$ -	0.00%	N/A	$ 387.68	$ -	0.00%	N/A	$ 392.90	$ -	0.00%	N/A	$ 398.39	$ -	0.00%
			Double	N/A	$ 765.42	$ -	0.00%	N/A	$ 775.36	$ -	0.00%	N/A	$ 785.81	$ -	0.00%	N/A	$ 796.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.61	$ -	0.00%	N/A	$ 659.05	$ -	0.00%	N/A	$ 667.93	$ -	0.00%	N/A	$ 677.27	$ -	0.00%
			Family	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,104.88	$ -	0.00%	N/A	$ 1,119.77	$ -	0.00%	N/A	$ 1,135.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4022																
			Single	N/A	$ 376.01	$ -	0.00%	N/A	$ 380.90	$ -	0.00%	N/A	$ 386.03	$ -	0.00%	N/A	$ 391.42	$ -	0.00%
			Double	N/A	$ 752.03	$ -	0.00%	N/A	$ 761.79	$ -	0.00%	N/A	$ 772.06	$ -	0.00%	N/A	$ 782.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.22	$ -	0.00%	N/A	$ 647.52	$ -	0.00%	N/A	$ 656.25	$ -	0.00%	N/A	$ 665.42	$ -	0.00%
			Family	N/A	$ 1,071.64	$ -	0.00%	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,100.18	$ -	0.00%	N/A	$ 1,115.55	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4023																
			Single	N/A	$ 377.47	$ -	0.00%	N/A	$ 382.37	$ -	0.00%	N/A	$ 387.52	$ -	0.00%	N/A	$ 392.93	$ -	0.00%
			Double	N/A	$ 754.93	$ -	0.00%	N/A	$ 764.73	$ -	0.00%	N/A	$ 775.04	$ -	0.00%	N/A	$ 785.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.69	$ -	0.00%	N/A	$ 650.02	$ -	0.00%	N/A	$ 658.78	$ -	0.00%	N/A	$ 667.98	$ -	0.00%
			Family	N/A	$ 1,075.78	$ -	0.00%	N/A	$ 1,089.74	$ -	0.00%	N/A	$ 1,104.43	$ -	0.00%	N/A	$ 1,119.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4024																
			Single	N/A	$ 377.17	$ -	0.00%	N/A	$ 382.07	$ -	0.00%	N/A	$ 387.22	$ -	0.00%	N/A	$ 392.63	$ -	0.00%
			Double	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.14	$ -	0.00%	N/A	$ 774.44	$ -	0.00%	N/A	$ 785.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.20	$ -	0.00%	N/A	$ 649.52	$ -	0.00%	N/A	$ 658.27	$ -	0.00%	N/A	$ 667.47	$ -	0.00%
			Family	N/A	$ 1,074.95	$ -	0.00%	N/A	$ 1,088.90	$ -	0.00%	N/A	$ 1,103.58	$ -	0.00%	N/A	$ 1,118.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4025																
			Single	N/A	$ 379.19	$ -	0.00%	N/A	$ 384.11	$ -	0.00%	N/A	$ 389.29	$ -	0.00%	N/A	$ 394.73	$ -	0.00%
			Double	N/A	$ 758.38	$ -	0.00%	N/A	$ 768.23	$ -	0.00%	N/A	$ 778.58	$ -	0.00%	N/A	$ 789.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.63	$ -	0.00%	N/A	$ 652.99	$ -	0.00%	N/A	$ 661.79	$ -	0.00%	N/A	$ 671.04	$ -	0.00%
			Family	N/A	$ 1,080.70	$ -	0.00%	N/A	$ 1,094.73	$ -	0.00%	N/A	$ 1,109.48	$ -	0.00%	N/A	$ 1,124.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4026																
			Single	N/A	$ 384.39	$ -	0.00%	N/A	$ 389.38	$ -	0.00%	N/A	$ 394.63	$ -	0.00%	N/A	$ 400.14	$ -	0.00%
			Double	N/A	$ 768.78	$ -	0.00%	N/A	$ 778.76	$ -	0.00%	N/A	$ 789.25	$ -	0.00%	N/A	$ 800.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.46	$ -	0.00%	N/A	$ 661.95	$ -	0.00%	N/A	$ 670.87	$ -	0.00%	N/A	$ 680.24	$ -	0.00%
			Family	N/A	$ 1,095.51	$ -	0.00%	N/A	$ 1,109.73	$ -	0.00%	N/A	$ 1,124.69	$ -	0.00%	N/A	$ 1,140.40	$ -	0.00%
Bronze	HDE	N/A	SUBF4027																
			Single	N/A	$ 378.45	$ -	0.00%	N/A	$ 383.36	$ -	0.00%	N/A	$ 388.53	$ -	0.00%	N/A	$ 393.95	$ -	0.00%
			Double	N/A	$ 756.89	$ -	0.00%	N/A	$ 766.72	$ -	0.00%	N/A	$ 777.05	$ -	0.00%	N/A	$ 787.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.36	$ -	0.00%	N/A	$ 651.71	$ -	0.00%	N/A	$ 660.49	$ -	0.00%	N/A	$ 669.72	$ -	0.00%
			Family	N/A	$ 1,078.57	$ -	0.00%	N/A	$ 1,092.58	$ -	0.00%	N/A	$ 1,107.30	$ -	0.00%	N/A	$ 1,122.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4028																
			Single	N/A	$ 373.18	$ -	0.00%	N/A	$ 378.02	$ -	0.00%	N/A	$ 383.11	$ -	0.00%	N/A	$ 388.47	$ -	0.00%
			Double	N/A	$ 746.35	$ -	0.00%	N/A	$ 756.04	$ -	0.00%	N/A	$ 766.23	$ -	0.00%	N/A	$ 776.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.40	$ -	0.00%	N/A	$ 642.63	$ -	0.00%	N/A	$ 651.29	$ -	0.00%	N/A	$ 660.39	$ -	0.00%
			Family	N/A	$ 1,063.55	$ -	0.00%	N/A	$ 1,077.36	$ -	0.00%	N/A	$ 1,091.88	$ -	0.00%	N/A	$ 1,107.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4030																
			Single	N/A	$ 375.16	$ -	0.00%	N/A	$ 380.03	$ -	0.00%	N/A	$ 385.15	$ -	0.00%	N/A	$ 390.53	$ -	0.00%
			Double	N/A	$ 750.32	$ -	0.00%	N/A	$ 760.06	$ -	0.00%	N/A	$ 770.31	$ -	0.00%	N/A	$ 781.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.77	$ -	0.00%	N/A	$ 646.05	$ -	0.00%	N/A	$ 654.76	$ -	0.00%	N/A	$ 663.91	$ -	0.00%
			Family	N/A	$ 1,069.21	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%	N/A	$ 1,097.69	$ -	0.00%	N/A	$ 1,113.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4031																
			Single	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.44	$ -	0.00%	N/A	$ 388.60	$ -	0.00%	N/A	$ 394.03	$ -	0.00%
			Double	N/A	$ 757.05	$ -	0.00%	N/A	$ 766.87	$ -	0.00%	N/A	$ 777.21	$ -	0.00%	N/A	$ 788.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.49	$ -	0.00%	N/A	$ 651.84	$ -	0.00%	N/A	$ 660.63	$ -	0.00%	N/A	$ 669.85	$ -	0.00%
			Family	N/A	$ 1,078.79	$ -	0.00%	N/A	$ 1,092.79	$ -	0.00%	N/A	$ 1,107.52	$ -	0.00%	N/A	$ 1,122.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4033																
			Single	N/A	$ 362.13	$ -	0.00%	N/A	$ 366.83	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.97	$ -	0.00%
			Double	N/A	$ 724.25	$ -	0.00%	N/A	$ 733.66	$ -	0.00%	N/A	$ 743.54	$ -	0.00%	N/A	$ 753.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.62	$ -	0.00%	N/A	$ 623.61	$ -	0.00%	N/A	$ 632.01	$ -	0.00%	N/A	$ 640.84	$ -	0.00%
			Family	N/A	$ 1,032.06	$ -	0.00%	N/A	$ 1,045.46	$ -	0.00%	N/A	$ 1,059.55	$ -	0.00%	N/A	$ 1,074.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4034																
			Single	N/A	$ 365.85	$ -	0.00%	N/A	$ 370.60	$ -	0.00%	N/A	$ 375.59	$ -	0.00%	N/A	$ 380.84	$ -	0.00%
			Double	N/A	$ 731.70	$ -	0.00%	N/A	$ 741.19	$ -	0.00%	N/A	$ 751.18	$ -	0.00%	N/A	$ 761.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.94	$ -	0.00%	N/A	$ 630.02	$ -	0.00%	N/A	$ 638.51	$ -	0.00%	N/A	$ 647.43	$ -	0.00%
			Family	N/A	$ 1,042.67	$ -	0.00%	N/A	$ 1,056.20	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%	N/A	$ 1,085.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4035																
			Single	N/A	$ 371.44	$ -	0.00%	N/A	$ 376.27	$ -	0.00%	N/A	$ 381.34	$ -	0.00%	N/A	$ 386.66	$ -	0.00%
			Double	N/A	$ 742.89	$ -	0.00%	N/A	$ 752.53	$ -	0.00%	N/A	$ 762.67	$ -	0.00%	N/A	$ 773.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.46	$ -	0.00%	N/A	$ 639.65	$ -	0.00%	N/A	$ 648.27	$ -	0.00%	N/A	$ 657.33	$ -	0.00%
			Family	N/A	$ 1,058.62	$ -	0.00%	N/A	$ 1,072.36	$ -	0.00%	N/A	$ 1,086.81	$ -	0.00%	N/A	$ 1,101.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4036																
			Single	N/A	$ 376.53	$ -	0.00%	N/A	$ 381.41	$ -	0.00%	N/A	$ 386.55	$ -	0.00%	N/A	$ 391.95	$ -	0.00%
			Double	N/A	$ 753.05	$ -	0.00%	N/A	$ 762.83	$ -	0.00%	N/A	$ 773.11	$ -	0.00%	N/A	$ 783.91	$ -	0.00%
			Emp/Child(ren)	N/A	64009.00%	$ -	0.00%	N/A	$ 648.40	$ -	0.00%	N/A	$ 657.14	$ -	0.00%	N/A	$ 666.32	$ -	0.00%
			Family	N/A	$ 1,073.10	$ -	0.00%	N/A	$ 1,087.03	$ -	0.00%	N/A	$ 1,101.68	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%
Platinum	EPO	N/A	SUPF1030																
			Single	N/A	$ 581.79	$ -	0.00%	N/A	$ 589.34	$ -	0.00%	N/A	$ 597.29	$ -	0.00%	N/A	$ 605.63	$ -	0.00%
			Double	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,178.69	$ -	0.00%	N/A	$ 1,194.57	$ -	0.00%	N/A	$ 1,211.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 989.05	$ -	0.00%	N/A	$ 1,001.88	$ -	0.00%	N/A	$ 1,015.39	$ -	0.00%	N/A	$ 1,029.57	$ -	0.00%
			Family	N/A	$ 1,658.11	$ -	0.00%	N/A	$ 1,679.63	$ -	0.00%	N/A	$ 1,702.26	$ -	0.00%	N/A	$ 1,726.04	$ -	0.00%
Platinum	EPO	N/A	SUPF1031																
			Single	N/A	$ 608.16	$ -	0.00%	N/A	$ 616.05	$ -	0.00%	N/A	$ 624.35	$ -	0.00%	N/A	$ 633.07	$ -	0.00%
			Double	N/A	$ 1,216.31	$ -	0.00%	N/A	$ 1,232.10	$ -	0.00%	N/A	$ 1,248.71	$ -	0.00%	N/A	$ 1,266.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.87	$ -	0.00%	N/A	$ 1,047.29	$ -	0.00%	N/A	$ 1,061.40	$ -	0.00%	N/A	$ 1,076.23	$ -	0.00%
			Family	N/A	$ 1,733.24	$ -	0.00%	N/A	$ 1,755.75	$ -	0.00%	N/A	$ 1,779.41	$ -	0.00%	N/A	$ 1,804.26	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1032																
			Single	N/A	$ 586.39	$ -	0.00%	N/A	$ 594.01	$ -	0.00%	N/A	$ 602.01	$ -	0.00%	N/A	$ 610.42	$ -	0.00%
			Double	N/A	$ 1,172.79	$ -	0.00%	N/A	$ 1,188.01	$ -	0.00%	N/A	$ 1,204.02	$ -	0.00%	N/A	$ 1,220.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.87	$ -	0.00%	N/A	$ 1,009.81	$ -	0.00%	N/A	$ 1,023.42	$ -	0.00%	N/A	$ 1,037.72	$ -	0.00%
			Family	N/A	$ 1,671.22	$ -	0.00%	N/A	$ 1,692.92	$ -	0.00%	N/A	$ 1,715.73	$ -	0.00%	N/A	$ 1,739.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1034																
			Single	N/A	$ 591.47	$ -	0.00%	N/A	$ 599.15	$ -	0.00%	N/A	$ 607.22	$ -	0.00%	N/A	$ 615.71	$ -	0.00%
			Double	N/A	$ 1,182.94	$ -	0.00%	N/A	$ 1,198.30	$ -	0.00%	N/A	$ 1,214.45	$ -	0.00%	N/A	$ 1,231.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,005.50	$ -	0.00%	N/A	$ 1,018.56	$ -	0.00%	N/A	$ 1,032.28	$ -	0.00%	N/A	$ 1,046.70	$ -	0.00%
			Family	N/A	$ 1,685.69	$ -	0.00%	N/A	$ 1,707.58	$ -	0.00%	N/A	$ 1,730.59	$ -	0.00%	N/A	$ 1,754.76	$ -	0.00%
Platinum	EPO	N/A	SUPF1035																
			Single	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.72	$ -	0.00%	N/A	$ 621.99	$ -	0.00%	N/A	$ 630.68	$ -	0.00%
			Double	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,227.45	$ -	0.00%	N/A	$ 1,243.99	$ -	0.00%	N/A	$ 1,261.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,029.96	$ -	0.00%	N/A	$ 1,043.33	$ -	0.00%	N/A	$ 1,057.39	$ -	0.00%	N/A	$ 1,072.16	$ -	0.00%
			Family	N/A	$ 1,726.70	$ -	0.00%	N/A	$ 1,749.11	$ -	0.00%	N/A	$ 1,772.68	$ -	0.00%	N/A	$ 1,797.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1036																
			Single	N/A	$ 607.09	$ -	0.00%	N/A	$ 614.97	$ -	0.00%	N/A	$ 623.26	$ -	0.00%	N/A	$ 631.96	$ -	0.00%
			Double	N/A	$ 1,214.18	$ -	0.00%	N/A	$ 1,229.94	$ -	0.00%	N/A	$ 1,246.52	$ -	0.00%	N/A	$ 1,263.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,032.05	$ -	0.00%	N/A	$ 1,045.45	$ -	0.00%	N/A	$ 1,059.54	$ -	0.00%	N/A	$ 1,074.34	$ -	0.00%
			Family	N/A	$ 1,730.21	$ -	0.00%	N/A	$ 1,752.67	$ -	0.00%	N/A	$ 1,776.29	$ -	0.00%	N/A	$ 1,801.10	$ -	0.00%
Gold	EPO	N/A	SUGF2028																
			Single	N/A	$ 510.63	$ -	0.00%	N/A	$ 517.26	$ -	0.00%	N/A	$ 524.23	$ -	0.00%	N/A	$ 531.55	$ -	0.00%
			Double	N/A	$ 1,021.26	$ -	0.00%	N/A	$ 1,034.52	$ -	0.00%	N/A	$ 1,048.46	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 868.07	$ -	0.00%	N/A	$ 879.34	$ -	0.00%	N/A	$ 891.19	$ -	0.00%	N/A	$ 903.64	$ -	0.00%
			Family	N/A	$ 1,455.29	$ -	0.00%	N/A	$ 1,474.19	$ -	0.00%	N/A	$ 1,494.05	$ -	0.00%	N/A	$ 1,514.92	$ -	0.00%
Gold	EPO	N/A	SUGF2029																
			Single	N/A	$ 508.04	$ -	0.00%	N/A	$ 514.63	$ -	0.00%	N/A	$ 521.57	$ -	0.00%	N/A	$ 528.85	$ -	0.00%
			Double	N/A	$ 1,016.07	$ -	0.00%	N/A	$ 1,029.26	$ -	0.00%	N/A	$ 1,043.13	$ -	0.00%	N/A	$ 1,057.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 863.66	$ -	0.00%	N/A	$ 874.87	$ -	0.00%	N/A	$ 886.66	$ -	0.00%	N/A	$ 899.05	$ -	0.00%
			Family	N/A	$ 1,447.90	$ -	0.00%	N/A	$ 1,466.70	$ -	0.00%	N/A	$ 1,486.46	$ -	0.00%	N/A	$ 1,507.23	$ -	0.00%
Gold	EPO	N/A	SUGF2030																
			Single	N/A	$ 515.55	$ -	0.00%	N/A	$ 522.24	$ -	0.00%	N/A	$ 529.28	$ -	0.00%	N/A	$ 536.67	$ -	0.00%
			Double	N/A	$ 1,031.10	$ -	0.00%	N/A	$ 1,044.49	$ -	0.00%	N/A	$ 1,058.56	$ -	0.00%	N/A	$ 1,073.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.44	$ -	0.00%	N/A	$ 887.81	$ -	0.00%	N/A	$ 899.78	$ -	0.00%	N/A	$ 912.35	$ -	0.00%
			Family	N/A	$ 1,469.32	$ -	0.00%	N/A	$ 1,488.39	$ -	0.00%	N/A	$ 1,508.45	$ -	0.00%	N/A	$ 1,529.52	$ -	0.00%
Gold	EPO	N/A	SUGF2031																
			Single	N/A	$ 519.16	$ -	0.00%	N/A	$ 525.90	$ -	0.00%	N/A	$ 532.98	$ -	0.00%	N/A	$ 540.43	$ -	0.00%
			Double	N/A	$ 1,038.31	$ -	0.00%	N/A	$ 1,051.79	$ -	0.00%	N/A	$ 1,065.96	$ -	0.00%	N/A	$ 1,080.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.56	$ -	0.00%	N/A	$ 894.02	$ -	0.00%	N/A	$ 906.07	$ -	0.00%	N/A	$ 918.73	$ -	0.00%
			Family	N/A	$ 1,479.59	$ -	0.00%	N/A	$ 1,498.80	$ -	0.00%	N/A	$ 1,519.00	$ -	0.00%	N/A	$ 1,540.22	$ -	0.00%
Gold	EPO	N/A	SUGF2033																
			Single	N/A	$ 530.45	$ -	0.00%	N/A	$ 537.33	$ -	0.00%	N/A	$ 544.57	$ -	0.00%	N/A	$ 552.18	$ -	0.00%
			Double	N/A	$ 1,060.89	$ -	0.00%	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,089.15	$ -	0.00%	N/A	$ 1,104.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.76	$ -	0.00%	N/A	$ 913.46	$ -	0.00%	N/A	$ 925.77	$ -	0.00%	N/A	$ 938.71	$ -	0.00%
			Family	N/A	$ 1,511.77	$ -	0.00%	N/A	$ 1,531.40	$ -	0.00%	N/A	$ 1,552.03	$ -	0.00%	N/A	$ 1,573.71	$ -	0.00%
Gold	EPO	N/A	SUGF2034																
			Single	N/A	$ 525.86	$ -	0.00%	N/A	$ 532.69	$ -	0.00%	N/A	$ 539.87	$ -	0.00%	N/A	$ 547.41	$ -	0.00%
			Double	N/A	$ 1,051.73	$ -	0.00%	N/A	$ 1,065.38	$ -	0.00%	N/A	$ 1,079.74	$ -	0.00%	N/A	$ 1,094.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.97	$ -	0.00%	N/A	$ 905.57	$ -	0.00%	N/A	$ 917.77	$ -	0.00%	N/A	$ 930.60	$ -	0.00%
			Family	N/A	$ 1,498.71	$ -	0.00%	N/A	$ 1,518.16	$ -	0.00%	N/A	$ 1,538.62	$ -	0.00%	N/A	$ 1,560.12	$ -	0.00%
Gold	EPO	N/A	SUGF2035																
			Single	N/A	$ 525.84	$ -	0.00%	N/A	$ 532.66	$ -	0.00%	N/A	$ 539.84	$ -	0.00%	N/A	$ 547.38	$ -	0.00%
			Double	N/A	$ 1,051.67	$ -	0.00%	N/A	$ 1,065.32	$ -	0.00%	N/A	$ 1,079.68	$ -	0.00%	N/A	$ 1,094.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.92	$ -	0.00%	N/A	$ 905.52	$ -	0.00%	N/A	$ 917.73	$ -	0.00%	N/A	$ 930.55	$ -	0.00%
			Family	N/A	$ 1,498.63	$ -	0.00%	N/A	$ 1,518.09	$ -	0.00%	N/A	$ 1,538.54	$ -	0.00%	N/A	$ 1,560.04	$ -	0.00%
Gold	HDE	N/A	SUGF2037																
			Single	N/A	$ 516.30	$ -	0.00%	N/A	$ 523.00	$ -	0.00%	N/A	$ 530.05	$ -	0.00%	N/A	$ 537.46	$ -	0.00%
			Double	N/A	$ 1,032.60	$ -	0.00%	N/A	$ 1,046.01	$ -	0.00%	N/A	$ 1,060.10	$ -	0.00%	N/A	$ 1,074.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 877.71	$ -	0.00%	N/A	$ 889.11	$ -	0.00%	N/A	$ 901.09	$ -	0.00%	N/A	$ 913.67	$ -	0.00%
			Family	N/A	$ 1,471.46	$ -	0.00%	N/A	$ 1,490.56	$ -	0.00%	N/A	$ 1,510.64	$ -	0.00%	N/A	$ 1,531.75	$ -	0.00%
Gold	EPO	N/A	SUGF2039																
			Single	N/A	$ 506.53	$ -	0.00%	N/A	$ 513.10	$ -	0.00%	N/A	$ 520.02	$ -	0.00%	N/A	$ 527.28	$ -	0.00%
			Double	N/A	$ 1,013.06	$ -	0.00%	N/A	$ 1,026.21	$ -	0.00%	N/A	$ 1,040.04	$ -	0.00%	N/A	$ 1,054.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.10	$ -	0.00%	N/A	$ 872.28	$ -	0.00%	N/A	$ 884.03	$ -	0.00%	N/A	$ 896.38	$ -	0.00%
			Family	N/A	$ 1,443.61	$ -	0.00%	N/A	$ 1,462.35	$ -	0.00%	N/A	$ 1,482.05	$ -	0.00%	N/A	$ 1,502.76	$ -	0.00%
Silver	EPO	N/A	SUSF3037																
			Single	N/A	$ 434.47	$ -	0.00%	N/A	$ 440.11	$ -	0.00%	N/A	$ 446.04	$ -	0.00%	N/A	$ 452.27	$ -	0.00%
			Double	N/A	$ 868.94	$ -	0.00%	N/A	$ 880.22	$ -	0.00%	N/A	$ 892.08	$ -	0.00%	N/A	$ 904.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.19	$ -	0.00%	N/A	$ 758.27	$ -	0.00%	N/A	$ 768.86	$ -	0.00%
			Family	N/A	$ 1,238.24	$ -	0.00%	N/A	$ 1,254.31	$ -	0.00%	N/A	$ 1,271.22	$ -	0.00%	N/A	$ 1,288.97	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3038																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.94	$ -	0.00%	N/A	$ 761.70	$ -	0.00%	N/A	$ 771.96	$ -	0.00%	N/A	$ 782.75	$ -	0.00%
			Family	N/A	$ 1,260.60	$ -	0.00%	N/A	$ 1,276.96	$ -	0.00%	N/A	$ 1,294.17	$ -	0.00%	N/A	$ 1,312.25	$ -	0.00%
Silver	EPO	N/A	SUSF3039																
			Single	N/A	$ 439.56	$ -	0.00%	N/A	$ 445.27	$ -	0.00%	N/A	$ 451.27	$ -	0.00%	N/A	$ 457.57	$ -	0.00%
			Double	N/A	$ 879.12	$ -	0.00%	N/A	$ 890.54	$ -	0.00%	N/A	$ 902.54	$ -	0.00%	N/A	$ 915.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.26	$ -	0.00%	N/A	$ 756.96	$ -	0.00%	N/A	$ 767.16	$ -	0.00%	N/A	$ 777.87	$ -	0.00%
			Family	N/A	$ 1,252.75	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%	N/A	$ 1,286.12	$ -	0.00%	N/A	$ 1,304.08	$ -	0.00%
Silver	HDE	N/A	SUSF3040																
			Single	N/A	$ 438.13	$ -	0.00%	N/A	$ 443.82	$ -	0.00%	N/A	$ 449.80	$ -	0.00%	N/A	$ 456.08	$ -	0.00%
			Double	N/A	$ 876.26	$ -	0.00%	N/A	$ 887.64	$ -	0.00%	N/A	$ 899.60	$ -	0.00%	N/A	$ 912.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.82	$ -	0.00%	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.66	$ -	0.00%	N/A	$ 775.34	$ -	0.00%
			Family	N/A	$ 1,248.68	$ -	0.00%	N/A	$ 1,264.89	$ -	0.00%	N/A	$ 1,281.93	$ -	0.00%	N/A	$ 1,299.84	$ -	0.00%
Silver	HDE	N/A	SUSF3041																
			Single	N/A	$ 439.64	$ -	0.00%	N/A	$ 445.35	$ -	0.00%	N/A	$ 451.35	$ -	0.00%	N/A	$ 457.66	$ -	0.00%
			Double	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.39	$ -	0.00%	N/A	$ 757.10	$ -	0.00%	N/A	$ 767.30	$ -	0.00%	N/A	$ 778.02	$ -	0.00%
			Family	N/A	$ 1,252.98	$ -	0.00%	N/A	$ 1,269.25	$ -	0.00%	N/A	$ 1,286.35	$ -	0.00%	N/A	$ 1,304.32	$ -	0.00%
Silver	HDE	N/A	SUSF3042																
			Single	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.50	$ -	0.00%	N/A	$ 455.56	$ -	0.00%	N/A	$ 461.92	$ -	0.00%
			Double	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.00	$ -	0.00%	N/A	$ 911.12	$ -	0.00%	N/A	$ 923.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 754.36	$ -	0.00%	N/A	$ 764.15	$ -	0.00%	N/A	$ 774.45	$ -	0.00%	N/A	$ 785.27	$ -	0.00%
			Family	N/A	$ 1,264.66	$ -	0.00%	N/A	$ 1,281.08	$ -	0.00%	N/A	$ 1,298.34	$ -	0.00%	N/A	$ 1,316.48	$ -	0.00%
Silver	HDE	N/A	SUSF3043																
			Single	N/A	$ 421.68	$ -	0.00%	N/A	$ 427.16	$ -	0.00%	N/A	$ 432.91	$ -	0.00%	N/A	$ 438.96	$ -	0.00%
			Double	N/A	$ 843.37	$ -	0.00%	N/A	$ 854.32	$ -	0.00%	N/A	$ 865.83	$ -	0.00%	N/A	$ 877.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.86	$ -	0.00%	N/A	$ 726.17	$ -	0.00%	N/A	$ 735.96	$ -	0.00%	N/A	$ 746.24	$ -	0.00%
			Family	N/A	$ 1,201.80	$ -	0.00%	N/A	$ 1,217.40	$ -	0.00%	N/A	$ 1,233.81	$ -	0.00%	N/A	$ 1,251.04	$ -	0.00%
Silver	HDE	N/A	SUSF3045																
			Single	N/A	$ 421.09	$ -	0.00%	N/A	$ 426.55	$ -	0.00%	N/A	$ 432.30	$ -	0.00%	N/A	$ 438.34	$ -	0.00%
			Double	N/A	$ 842.17	$ -	0.00%	N/A	$ 853.11	$ -	0.00%	N/A	$ 864.60	$ -	0.00%	N/A	$ 876.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.85	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 734.91	$ -	0.00%	N/A	$ 745.18	$ -	0.00%
			Family	N/A	$ 1,200.10	$ -	0.00%	N/A	$ 1,215.68	$ -	0.00%	N/A	$ 1,232.06	$ -	0.00%	N/A	$ 1,249.27	$ -	0.00%
Silver	HDE	N/A	SUSF3046																
			Single	N/A	$ 425.90	$ -	0.00%	N/A	$ 431.43	$ -	0.00%	N/A	$ 437.24	$ -	0.00%	N/A	$ 443.35	$ -	0.00%
			Double	N/A	$ 851.79	$ -	0.00%	N/A	$ 862.85	$ -	0.00%	N/A	$ 874.48	$ -	0.00%	N/A	$ 886.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.02	$ -	0.00%	N/A	$ 733.42	$ -	0.00%	N/A	$ 743.31	$ -	0.00%	N/A	$ 753.69	$ -	0.00%
			Family	N/A	$ 1,213.81	$ -	0.00%	N/A	$ 1,229.56	$ -	0.00%	N/A	$ 1,246.13	$ -	0.00%	N/A	$ 1,263.54	$ -	0.00%
Silver	HDE	N/A	SUSF3047																
			Single	N/A	$ 433.05	$ -	0.00%	N/A	$ 438.67	$ -	0.00%	N/A	$ 444.59	$ -	0.00%	N/A	$ 450.80	$ -	0.00%
			Double	N/A	$ 866.11	$ -	0.00%	N/A	$ 877.35	$ -	0.00%	N/A	$ 889.17	$ -	0.00%	N/A	$ 901.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 736.19	$ -	0.00%	N/A	$ 745.75	$ -	0.00%	N/A	$ 755.80	$ -	0.00%	N/A	$ 766.35	$ -	0.00%
			Family	N/A	$ 1,234.20	$ -	0.00%	N/A	$ 1,250.22	$ -	0.00%	N/A	$ 1,267.07	$ -	0.00%	N/A	$ 1,284.77	$ -	0.00%
Silver	EPO	N/A	SUSF3048																
			Single	N/A	$ 434.81	$ -	0.00%	N/A	$ 440.45	$ -	0.00%	N/A	$ 446.39	$ -	0.00%	N/A	$ 452.62	$ -	0.00%
			Double	N/A	$ 869.62	$ -	0.00%	N/A	$ 880.91	$ -	0.00%	N/A	$ 892.78	$ -	0.00%	N/A	$ 905.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.17	$ -	0.00%	N/A	$ 748.77	$ -	0.00%	N/A	$ 758.86	$ -	0.00%	N/A	$ 769.46	$ -	0.00%
			Family	N/A	$ 1,239.20	$ -	0.00%	N/A	$ 1,255.29	$ -	0.00%	N/A	$ 1,272.21	$ -	0.00%	N/A	$ 1,289.98	$ -	0.00%
Silver	EPO	N/A	SUSF3049																
			Single	N/A	$ 425.63	$ -	0.00%	N/A	$ 431.15	$ -	0.00%	N/A	$ 436.96	$ -	0.00%	N/A	$ 443.07	$ -	0.00%
			Double	N/A	$ 851.26	$ -	0.00%	N/A	$ 862.31	$ -	0.00%	N/A	$ 873.93	$ -	0.00%	N/A	$ 886.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 723.57	$ -	0.00%	N/A	$ 732.96	$ -	0.00%	N/A	$ 742.84	$ -	0.00%	N/A	$ 753.21	$ -	0.00%
			Family	N/A	$ 1,213.04	$ -	0.00%	N/A	$ 1,228.79	$ -	0.00%	N/A	$ 1,245.34	$ -	0.00%	N/A	$ 1,262.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4038																
			Single	N/A	$ 371.14	$ -	0.00%	N/A	$ 375.95	$ -	0.00%	N/A	$ 381.02	$ -	0.00%	N/A	$ 386.34	$ -	0.00%
			Double	N/A	$ 742.27	$ -	0.00%	N/A	$ 751.91	$ -	0.00%	N/A	$ 762.04	$ -	0.00%	N/A	$ 772.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.93	$ -	0.00%	N/A	$ 639.12	$ -	0.00%	N/A	$ 647.73	$ -	0.00%	N/A	$ 656.78	$ -	0.00%
			Family	N/A	$ 1,057.74	$ -	0.00%	N/A	$ 1,071.47	$ -	0.00%	N/A	$ 1,085.91	$ -	0.00%	N/A	$ 1,101.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4040																
			Single	N/A	$ 364.64	$ -	0.00%	N/A	$ 369.38	$ -	0.00%	N/A	$ 374.35	$ -	0.00%	N/A	$ 379.58	$ -	0.00%
			Double	N/A	$ 729.28	$ -	0.00%	N/A	$ 738.75	$ -	0.00%	N/A	$ 748.71	$ -	0.00%	N/A	$ 759.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.89	$ -	0.00%	N/A	$ 627.94	$ -	0.00%	N/A	$ 636.40	$ -	0.00%	N/A	$ 645.29	$ -	0.00%
			Family	N/A	$ 1,039.23	$ -	0.00%	N/A	$ 1,052.72	$ -	0.00%	N/A	$ 1,066.91	$ -	0.00%	N/A	$ 1,081.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4041																
			Single	N/A	$ 366.05	$ -	0.00%	N/A	$ 370.80	$ -	0.00%	N/A	$ 375.80	$ -	0.00%	N/A	$ 381.05	$ -	0.00%
			Double	N/A	$ 732.10	$ -	0.00%	N/A	$ 741.60	$ -	0.00%	N/A	$ 751.60	$ -	0.00%	N/A	$ 762.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.28	$ -	0.00%	N/A	$ 630.36	$ -	0.00%	N/A	$ 638.86	$ -	0.00%	N/A	$ 647.78	$ -	0.00%
			Family	N/A	$ 1,043.24	$ -	0.00%	N/A	$ 1,056.78	$ -	0.00%	N/A	$ 1,071.03	$ -	0.00%	N/A	$ 1,085.99	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4042																
			Single	N/A	$ 365.77	$ -	0.00%	N/A	$ 370.52	$ -	0.00%	N/A	$ 375.51	$ -	0.00%	N/A	$ 380.75	$ -	0.00%
			Double	N/A	$ 731.53	$ -	0.00%	N/A	$ 741.03	$ -	0.00%	N/A	$ 751.02	$ -	0.00%	N/A	$ 761.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.80	$ -	0.00%	N/A	$ 629.88	$ -	0.00%	N/A	$ 638.36	$ -	0.00%	N/A	$ 647.28	$ -	0.00%
			Family	N/A	$ 1,042.44	$ -	0.00%	N/A	$ 1,055.97	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%	N/A	$ 1,085.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4043																
			Single	N/A	$ 367.72	$ -	0.00%	N/A	$ 372.50	$ -	0.00%	N/A	$ 377.52	$ -	0.00%	N/A	$ 382.79	$ -	0.00%
			Double	N/A	$ 735.45	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.03	$ -	0.00%	N/A	$ 765.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.13	$ -	0.00%	N/A	$ 633.24	$ -	0.00%	N/A	$ 641.78	$ -	0.00%	N/A	$ 650.74	$ -	0.00%
			Family	N/A	$ 1,048.01	$ -	0.00%	N/A	$ 1,061.62	$ -	0.00%	N/A	$ 1,075.92	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4044																
			Single	N/A	$ 372.76	$ -	0.00%	N/A	$ 377.60	$ -	0.00%	N/A	$ 382.69	$ -	0.00%	N/A	$ 388.04	$ -	0.00%
			Double	N/A	$ 745.53	$ -	0.00%	N/A	$ 755.21	$ -	0.00%	N/A	$ 765.38	$ -	0.00%	N/A	$ 776.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.70	$ -	0.00%	N/A	$ 641.93	$ -	0.00%	N/A	$ 650.58	$ -	0.00%	N/A	$ 659.66	$ -	0.00%
			Family	N/A	$ 1,062.38	$ -	0.00%	N/A	$ 1,076.17	$ -	0.00%	N/A	$ 1,090.67	$ -	0.00%	N/A	$ 1,105.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4045																
			Single	N/A	$ 367.00	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.78	$ -	0.00%	N/A	$ 382.04	$ -	0.00%
			Double	N/A	$ 734.00	$ -	0.00%	N/A	$ 743.53	$ -	0.00%	N/A	$ 753.55	$ -	0.00%	N/A	$ 764.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.90	$ -	0.00%	N/A	$ 632.00	$ -	0.00%	N/A	$ 640.52	$ -	0.00%	N/A	$ 649.47	$ -	0.00%
			Family	N/A	$ 1,045.95	$ -	0.00%	N/A	$ 1,059.53	$ -	0.00%	N/A	$ 1,073.81	$ -	0.00%	N/A	$ 1,088.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4046																
			Single	N/A	$ 361.89	$ -	0.00%	N/A	$ 366.59	$ -	0.00%	N/A	$ 371.53	$ -	0.00%	N/A	$ 376.72	$ -	0.00%
			Double	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.17	$ -	0.00%	N/A	$ 743.05	$ -	0.00%	N/A	$ 753.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.21	$ -	0.00%	N/A	$ 623.20	$ -	0.00%	N/A	$ 631.60	$ -	0.00%	N/A	$ 640.42	$ -	0.00%
			Family	N/A	$ 1,031.38	$ -	0.00%	N/A	$ 1,044.77	$ -	0.00%	N/A	$ 1,058.85	$ -	0.00%	N/A	$ 1,073.64	$ -	0.00%
Bronze	HDE	N/A	SUBF4048																
			Single	N/A	$ 363.81	$ -	0.00%	N/A	$ 368.54	$ -	0.00%	N/A	$ 373.50	$ -	0.00%	N/A	$ 378.72	$ -	0.00%
			Double	N/A	$ 727.63	$ -	0.00%	N/A	$ 737.08	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 757.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.49	$ -	0.00%	N/A	$ 626.51	$ -	0.00%	N/A	$ 634.96	$ -	0.00%	N/A	$ 643.83	$ -	0.00%
			Family	N/A	$ 1,036.87	$ -	0.00%	N/A	$ 1,050.33	$ -	0.00%	N/A	$ 1,064.49	$ -	0.00%	N/A	$ 1,079.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4049																
			Single	N/A	$ 367.07	$ -	0.00%	N/A	$ 371.84	$ -	0.00%	N/A	$ 376.85	$ -	0.00%	N/A	$ 382.12	$ -	0.00%
			Double	N/A	$ 734.15	$ -	0.00%	N/A	$ 743.68	$ -	0.00%	N/A	$ 753.70	$ -	0.00%	N/A	$ 764.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.03	$ -	0.00%	N/A	$ 632.13	$ -	0.00%	N/A	$ 640.65	$ -	0.00%	N/A	$ 649.60	$ -	0.00%
			Family	N/A	$ 1,046.16	$ -	0.00%	N/A	$ 1,059.74	$ -	0.00%	N/A	$ 1,074.02	$ -	0.00%	N/A	$ 1,089.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4051																
			Single	N/A	$ 351.17	$ -	0.00%	N/A	$ 355.73	$ -	0.00%	N/A	$ 360.53	$ -	0.00%	N/A	$ 365.56	$ -	0.00%
			Double	N/A	$ 702.35	$ -	0.00%	N/A	$ 711.47	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 731.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.00	$ -	0.00%	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.90	$ -	0.00%	N/A	$ 621.46	$ -	0.00%
			Family	N/A	$ 1,000.85	$ -	0.00%	N/A	$ 1,013.84	$ -	0.00%	N/A	$ 1,027.50	$ -	0.00%	N/A	$ 1,041.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4052																
			Single	N/A	$ 354.78	$ -	0.00%	N/A	$ 359.39	$ -	0.00%	N/A	$ 364.23	$ -	0.00%	N/A	$ 369.32	$ -	0.00%
			Double	N/A	$ 709.57	$ -	0.00%	N/A	$ 718.78	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 738.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.13	$ -	0.00%	N/A	$ 610.96	$ -	0.00%	N/A	$ 619.19	$ -	0.00%	N/A	$ 627.84	$ -	0.00%
			Family	N/A	$ 1,011.13	$ -	0.00%	N/A	$ 1,024.26	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%	N/A	$ 1,052.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4053																
			Single	N/A	$ 360.21	$ -	0.00%	N/A	$ 364.89	$ -	0.00%	N/A	$ 369.80	$ -	0.00%	N/A	$ 374.97	$ -	0.00%
			Double	N/A	$ 720.42	$ -	0.00%	N/A	$ 729.77	$ -	0.00%	N/A	$ 739.61	$ -	0.00%	N/A	$ 749.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.36	$ -	0.00%	N/A	$ 620.31	$ -	0.00%	N/A	$ 628.67	$ -	0.00%	N/A	$ 637.45	$ -	0.00%
			Family	N/A	$ 1,026.60	$ -	0.00%	N/A	$ 1,039.93	$ -	0.00%	N/A	$ 1,053.94	$ -	0.00%	N/A	$ 1,068.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4054																
			Single	N/A	$ 365.14	$ -	0.00%	N/A	$ 369.88	$ -	0.00%	N/A	$ 374.86	$ -	0.00%	N/A	$ 380.10	$ -	0.00%
			Double	N/A	$ 730.28	$ -	0.00%	N/A	$ 739.76	$ -	0.00%	N/A	$ 749.73	$ -	0.00%	N/A	$ 760.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.73	$ -	0.00%	N/A	$ 628.79	$ -	0.00%	N/A	$ 637.27	$ -	0.00%	N/A	$ 646.17	$ -	0.00%
			Family	N/A	$ 1,040.64	$ -	0.00%	N/A	$ 1,054.15	$ -	0.00%	N/A	$ 1,068.36	$ -	0.00%	N/A	$ 1,083.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1044																
			Single	N/A	$ 585.88	$ -	0.00%	N/A	$ 593.48	$ -	0.00%	N/A	$ 601.48	$ -	0.00%	N/A	$ 609.88	$ -	0.00%
			Double	N/A	$ 1,171.75	$ -	0.00%	N/A	$ 1,186.96	$ -	0.00%	N/A	$ 1,202.96	$ -	0.00%	N/A	$ 1,219.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 995.99	$ -	0.00%	N/A	$ 1,008.92	$ -	0.00%	N/A	$ 1,022.51	$ -	0.00%	N/A	$ 1,036.80	$ -	0.00%
			Family	N/A	$ 1,669.74	$ -	0.00%	N/A	$ 1,691.42	$ -	0.00%	N/A	$ 1,714.21	$ -	0.00%	N/A	$ 1,738.16	$ -	0.00%
Platinum	EPO	N/A	SUPF1045																
			Single	N/A	$ 612.42	$ -	0.00%	N/A	$ 620.38	$ -	0.00%	N/A	$ 628.74	$ -	0.00%	N/A	$ 637.52	$ -	0.00%
			Double	N/A	$ 1,224.85	$ -	0.00%	N/A	$ 1,240.75	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,041.12	$ -	0.00%	N/A	$ 1,054.64	$ -	0.00%	N/A	$ 1,068.85	$ -	0.00%	N/A	$ 1,083.78	$ -	0.00%
			Family	N/A	$ 1,745.41	$ -	0.00%	N/A	$ 1,768.07	$ -	0.00%	N/A	$ 1,791.90	$ -	0.00%	N/A	$ 1,816.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1046																
			Single	N/A	$ 590.51	$ -	0.00%	N/A	$ 598.18	$ -	0.00%	N/A	$ 606.24	$ -	0.00%	N/A	$ 614.71	$ -	0.00%
			Double	N/A	$ 1,181.02	$ -	0.00%	N/A	$ 1,196.35	$ -	0.00%	N/A	$ 1,212.47	$ -	0.00%	N/A	$ 1,229.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,003.87	$ -	0.00%	N/A	$ 1,016.90	$ -	0.00%	N/A	$ 1,030.60	$ -	0.00%	N/A	$ 1,045.00	$ -	0.00%
			Family	N/A	$ 1,682.95	$ -	0.00%	N/A	$ 1,704.80	$ -	0.00%	N/A	$ 1,727.78	$ -	0.00%	N/A	$ 1,751.91	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1048																
			Single	N/A	$ 595.62	$ -	0.00%	N/A	$ 603.36	$ -	0.00%	N/A	$ 611.49	$ -	0.00%	N/A	$ 620.03	$ -	0.00%
			Double	N/A	$ 1,191.25	$ -	0.00%	N/A	$ 1,206.71	$ -	0.00%	N/A	$ 1,222.97	$ -	0.00%	N/A	$ 1,240.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.56	$ -	0.00%	N/A	$ 1,025.70	$ -	0.00%	N/A	$ 1,039.53	$ -	0.00%	N/A	$ 1,054.05	$ -	0.00%
			Family	N/A	$ 1,697.53	$ -	0.00%	N/A	$ 1,719.56	$ -	0.00%	N/A	$ 1,742.74	$ -	0.00%	N/A	$ 1,767.08	$ -	0.00%
Platinum	EPO	N/A	SUPF1049																
			Single	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.03	$ -	0.00%	N/A	$ 626.36	$ -	0.00%	N/A	$ 635.11	$ -	0.00%
			Double	N/A	$ 1,220.22	$ -	0.00%	N/A	$ 1,236.06	$ -	0.00%	N/A	$ 1,252.72	$ -	0.00%	N/A	$ 1,270.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,037.19	$ -	0.00%	N/A	$ 1,050.65	$ -	0.00%	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,079.69	$ -	0.00%
			Family	N/A	$ 1,738.82	$ -	0.00%	N/A	$ 1,761.39	$ -	0.00%	N/A	$ 1,785.13	$ -	0.00%	N/A	$ 1,810.07	$ -	0.00%
Platinum	EPO	N/A	SUPF1050																
			Single	N/A	$ 611.35	$ -	0.00%	N/A	$ 619.29	$ -	0.00%	N/A	$ 627.63	$ -	0.00%	N/A	$ 636.40	$ -	0.00%
			Double	N/A	$ 1,222.70	$ -	0.00%	N/A	$ 1,238.58	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,272.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,039.30	$ -	0.00%	N/A	$ 1,052.79	$ -	0.00%	N/A	$ 1,066.98	$ -	0.00%	N/A	$ 1,081.88	$ -	0.00%
			Family	N/A	$ 1,742.35	$ -	0.00%	N/A	$ 1,764.97	$ -	0.00%	N/A	$ 1,788.75	$ -	0.00%	N/A	$ 1,813.74	$ -	0.00%
Gold	EPO	N/A	SUGF2041																
			Single	N/A	$ 514.21	$ -	0.00%	N/A	$ 520.89	$ -	0.00%	N/A	$ 527.91	$ -	0.00%	N/A	$ 535.28	$ -	0.00%
			Double	N/A	$ 1,028.43	$ -	0.00%	N/A	$ 1,041.78	$ -	0.00%	N/A	$ 1,055.82	$ -	0.00%	N/A	$ 1,070.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.16	$ -	0.00%	N/A	$ 885.51	$ -	0.00%	N/A	$ 897.44	$ -	0.00%	N/A	$ 909.98	$ -	0.00%
			Family	N/A	$ 1,465.51	$ -	0.00%	N/A	$ 1,484.53	$ -	0.00%	N/A	$ 1,504.54	$ -	0.00%	N/A	$ 1,525.56	$ -	0.00%
Gold	EPO	N/A	SUGF2042																
			Single	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.24	$ -	0.00%	N/A	$ 525.23	$ -	0.00%	N/A	$ 532.56	$ -	0.00%
			Double	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%	N/A	$ 1,050.45	$ -	0.00%	N/A	$ 1,065.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 869.72	$ -	0.00%	N/A	$ 881.01	$ -	0.00%	N/A	$ 892.89	$ -	0.00%	N/A	$ 905.36	$ -	0.00%
			Family	N/A	$ 1,458.07	$ -	0.00%	N/A	$ 1,476.99	$ -	0.00%	N/A	$ 1,496.90	$ -	0.00%	N/A	$ 1,517.81	$ -	0.00%
Gold	EPO	N/A	SUGF2043																
			Single	N/A	$ 519.17	$ -	0.00%	N/A	$ 525.91	$ -	0.00%	N/A	$ 533.00	$ -	0.00%	N/A	$ 540.44	$ -	0.00%
			Double	N/A	$ 1,038.34	$ -	0.00%	N/A	$ 1,051.82	$ -	0.00%	N/A	$ 1,065.99	$ -	0.00%	N/A	$ 1,080.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.59	$ -	0.00%	N/A	$ 894.05	$ -	0.00%	N/A	$ 906.09	$ -	0.00%	N/A	$ 918.75	$ -	0.00%
			Family	N/A	$ 1,479.63	$ -	0.00%	N/A	$ 1,498.84	$ -	0.00%	N/A	$ 1,519.04	$ -	0.00%	N/A	$ 1,540.26	$ -	0.00%
Gold	EPO	N/A	SUGF2044																
			Single	N/A	$ 522.80	$ -	0.00%	N/A	$ 529.59	$ -	0.00%	N/A	$ 536.72	$ -	0.00%	N/A	$ 544.22	$ -	0.00%
			Double	N/A	$ 1,045.60	$ -	0.00%	N/A	$ 1,059.17	$ -	0.00%	N/A	$ 1,073.45	$ -	0.00%	N/A	$ 1,088.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.76	$ -	0.00%	N/A	$ 900.30	$ -	0.00%	N/A	$ 912.43	$ -	0.00%	N/A	$ 925.18	$ -	0.00%
			Family	N/A	$ 1,489.98	$ -	0.00%	N/A	$ 1,509.32	$ -	0.00%	N/A	$ 1,529.66	$ -	0.00%	N/A	$ 1,551.03	$ -	0.00%
Gold	EPO	N/A	SUGF2046																
			Single	N/A	$ 534.17	$ -	0.00%	N/A	$ 541.10	$ -	0.00%	N/A	$ 548.40	$ -	0.00%	N/A	$ 556.06	$ -	0.00%
			Double	N/A	$ 1,068.34	$ -	0.00%	N/A	$ 1,082.21	$ -	0.00%	N/A	$ 1,096.79	$ -	0.00%	N/A	$ 1,112.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.09	$ -	0.00%	N/A	$ 919.88	$ -	0.00%	N/A	$ 932.27	$ -	0.00%	N/A	$ 945.30	$ -	0.00%
			Family	N/A	$ 1,522.38	$ -	0.00%	N/A	$ 1,542.15	$ -	0.00%	N/A	$ 1,562.93	$ -	0.00%	N/A	$ 1,584.76	$ -	0.00%
Gold	EPO	N/A	SUGF2047																
			Single	N/A	$ 529.55	$ -	0.00%	N/A	$ 536.43	$ -	0.00%	N/A	$ 543.66	$ -	0.00%	N/A	$ 551.25	$ -	0.00%
			Double	N/A	$ 1,059.11	$ -	0.00%	N/A	$ 1,072.86	$ -	0.00%	N/A	$ 1,087.31	$ -	0.00%	N/A	$ 1,102.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.24	$ -	0.00%	N/A	$ 911.93	$ -	0.00%	N/A	$ 924.22	$ -	0.00%	N/A	$ 937.13	$ -	0.00%
			Family	N/A	$ 1,509.23	$ -	0.00%	N/A	$ 1,528.82	$ -	0.00%	N/A	$ 1,549.42	$ -	0.00%	N/A	$ 1,571.07	$ -	0.00%
Gold	EPO	N/A	SUGF2048																
			Single	N/A	$ 529.53	$ -	0.00%	N/A	$ 536.40	$ -	0.00%	N/A	$ 543.63	$ -	0.00%	N/A	$ 551.22	$ -	0.00%
			Double	N/A	$ 1,059.05	$ -	0.00%	N/A	$ 1,072.80	$ -	0.00%	N/A	$ 1,087.26	$ -	0.00%	N/A	$ 1,102.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 900.19	$ -	0.00%	N/A	$ 911.88	$ -	0.00%	N/A	$ 924.17	$ -	0.00%	N/A	$ 937.08	$ -	0.00%
			Family	N/A	$ 1,509.15	$ -	0.00%	N/A	$ 1,528.74	$ -	0.00%	N/A	$ 1,549.34	$ -	0.00%	N/A	$ 1,570.99	$ -	0.00%
Gold	HDE	N/A	SUGF2050																
			Single	N/A	$ 519.92	$ -	0.00%	N/A	$ 526.67	$ -	0.00%	N/A	$ 533.77	$ -	0.00%	N/A	$ 541.23	$ -	0.00%
			Double	N/A	$ 1,039.85	$ -	0.00%	N/A	$ 1,053.35	$ -	0.00%	N/A	$ 1,067.54	$ -	0.00%	N/A	$ 1,082.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 883.87	$ -	0.00%	N/A	$ 895.35	$ -	0.00%	N/A	$ 907.41	$ -	0.00%	N/A	$ 920.09	$ -	0.00%
			Family	N/A	$ 1,481.79	$ -	0.00%	N/A	$ 1,501.02	$ -	0.00%	N/A	$ 1,521.25	$ -	0.00%	N/A	$ 1,542.50	$ -	0.00%
Gold	EPO	N/A	SUGF2052																
			Single	N/A	$ 510.08	$ -	0.00%	N/A	$ 516.71	$ -	0.00%	N/A	$ 523.67	$ -	0.00%	N/A	$ 530.98	$ -	0.00%
			Double	N/A	$ 1,020.17	$ -	0.00%	N/A	$ 1,033.41	$ -	0.00%	N/A	$ 1,047.34	$ -	0.00%	N/A	$ 1,061.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.14	$ -	0.00%	N/A	$ 878.40	$ -	0.00%	N/A	$ 890.24	$ -	0.00%	N/A	$ 902.67	$ -	0.00%
			Family	N/A	$ 1,453.74	$ -	0.00%	N/A	$ 1,472.61	$ -	0.00%	N/A	$ 1,492.46	$ -	0.00%	N/A	$ 1,513.30	$ -	0.00%
Silver	EPO	N/A	SUSF3053																
			Single	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.20	$ -	0.00%	N/A	$ 449.17	$ -	0.00%	N/A	$ 455.45	$ -	0.00%
			Double	N/A	$ 875.04	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.34	$ -	0.00%	N/A	$ 910.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 743.78	$ -	0.00%	N/A	$ 753.44	$ -	0.00%	N/A	$ 763.59	$ -	0.00%	N/A	$ 774.26	$ -	0.00%
			Family	N/A	$ 1,246.93	$ -	0.00%	N/A	$ 1,263.12	$ -	0.00%	N/A	$ 1,280.14	$ -	0.00%	N/A	$ 1,298.02	$ -	0.00%
Silver	EPO	N/A	SUSF3054																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.04	$ -	0.00%	N/A	$ 777.38	$ -	0.00%	N/A	$ 788.24	$ -	0.00%
			Family	N/A	$ 1,269.45	$ -	0.00%	N/A	$ 1,285.93	$ -	0.00%	N/A	$ 1,303.25	$ -	0.00%	N/A	$ 1,321.46	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3055																
			Single	N/A	$ 442.65	$ -	0.00%	N/A	$ 448.39	$ -	0.00%	N/A	$ 454.44	$ -	0.00%	N/A	$ 460.78	$ -	0.00%
			Double	N/A	$ 885.30	$ -	0.00%	N/A	$ 896.79	$ -	0.00%	N/A	$ 908.87	$ -	0.00%	N/A	$ 921.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.50	$ -	0.00%	N/A	$ 762.27	$ -	0.00%	N/A	$ 772.54	$ -	0.00%	N/A	$ 783.33	$ -	0.00%
			Family	N/A	$ 1,261.55	$ -	0.00%	N/A	$ 1,277.92	$ -	0.00%	N/A	$ 1,295.14	$ -	0.00%	N/A	$ 1,313.24	$ -	0.00%
Silver	HDE	N/A	SUSF3056																
			Single	N/A	$ 441.21	$ -	0.00%	N/A	$ 446.93	$ -	0.00%	N/A	$ 452.96	$ -	0.00%	N/A	$ 459.29	$ -	0.00%
			Double	N/A	$ 882.41	$ -	0.00%	N/A	$ 893.87	$ -	0.00%	N/A	$ 905.91	$ -	0.00%	N/A	$ 918.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.05	$ -	0.00%	N/A	$ 759.79	$ -	0.00%	N/A	$ 770.03	$ -	0.00%	N/A	$ 780.78	$ -	0.00%
			Family	N/A	$ 1,257.44	$ -	0.00%	N/A	$ 1,273.76	$ -	0.00%	N/A	$ 1,290.93	$ -	0.00%	N/A	$ 1,308.96	$ -	0.00%
Silver	HDE	N/A	SUSF3057																
			Single	N/A	$ 442.73	$ -	0.00%	N/A	$ 448.48	$ -	0.00%	N/A	$ 454.52	$ -	0.00%	N/A	$ 460.87	$ -	0.00%
			Double	N/A	$ 885.46	$ -	0.00%	N/A	$ 896.95	$ -	0.00%	N/A	$ 909.04	$ -	0.00%	N/A	$ 921.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.64	$ -	0.00%	N/A	$ 762.41	$ -	0.00%	N/A	$ 772.68	$ -	0.00%	N/A	$ 783.48	$ -	0.00%
			Family	N/A	$ 1,261.78	$ -	0.00%	N/A	$ 1,278.16	$ -	0.00%	N/A	$ 1,295.38	$ -	0.00%	N/A	$ 1,313.48	$ -	0.00%
Silver	HDE	N/A	SUSF3058																
			Single	N/A	$ 446.86	$ -	0.00%	N/A	$ 452.66	$ -	0.00%	N/A	$ 458.76	$ -	0.00%	N/A	$ 465.17	$ -	0.00%
			Double	N/A	$ 893.71	$ -	0.00%	N/A	$ 905.31	$ -	0.00%	N/A	$ 917.51	$ -	0.00%	N/A	$ 930.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.66	$ -	0.00%	N/A	$ 769.52	$ -	0.00%	N/A	$ 779.89	$ -	0.00%	N/A	$ 790.78	$ -	0.00%
			Family	N/A	$ 1,273.54	$ -	0.00%	N/A	$ 1,290.07	$ -	0.00%	N/A	$ 1,307.46	$ -	0.00%	N/A	$ 1,325.72	$ -	0.00%
Silver	HDE	N/A	SUSF3059																
			Single	N/A	$ 424.64	$ -	0.00%	N/A	$ 430.16	$ -	0.00%	N/A	$ 435.95	$ -	0.00%	N/A	$ 442.04	$ -	0.00%
			Double	N/A	$ 849.29	$ -	0.00%	N/A	$ 860.31	$ -	0.00%	N/A	$ 871.91	$ -	0.00%	N/A	$ 884.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.90	$ -	0.00%	N/A	$ 731.27	$ -	0.00%	N/A	$ 741.12	$ -	0.00%	N/A	$ 751.47	$ -	0.00%
			Family	N/A	$ 1,210.24	$ -	0.00%	N/A	$ 1,225.95	$ -	0.00%	N/A	$ 1,242.47	$ -	0.00%	N/A	$ 1,259.82	$ -	0.00%
Silver	HDE	N/A	SUSF3061																
			Single	N/A	$ 424.04	$ -	0.00%	N/A	$ 429.55	$ -	0.00%	N/A	$ 435.34	$ -	0.00%	N/A	$ 441.42	$ -	0.00%
			Double	N/A	$ 848.09	$ -	0.00%	N/A	$ 859.10	$ -	0.00%	N/A	$ 870.67	$ -	0.00%	N/A	$ 882.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 720.87	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.07	$ -	0.00%	N/A	$ 750.41	$ -	0.00%
			Family	N/A	$ 1,208.52	$ -	0.00%	N/A	$ 1,224.21	$ -	0.00%	N/A	$ 1,240.71	$ -	0.00%	N/A	$ 1,258.04	$ -	0.00%
Silver	HDE	N/A	SUSF3062																
			Single	N/A	$ 428.89	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.31	$ -	0.00%	N/A	$ 446.46	$ -	0.00%
			Double	N/A	$ 857.77	$ -	0.00%	N/A	$ 868.91	$ -	0.00%	N/A	$ 880.62	$ -	0.00%	N/A	$ 892.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.11	$ -	0.00%	N/A	$ 738.57	$ -	0.00%	N/A	$ 748.52	$ -	0.00%	N/A	$ 758.98	$ -	0.00%
			Family	N/A	$ 1,222.33	$ -	0.00%	N/A	$ 1,238.19	$ -	0.00%	N/A	$ 1,254.88	$ -	0.00%	N/A	$ 1,272.41	$ -	0.00%
Silver	HDE	N/A	SUSF3063																
			Single	N/A	$ 436.09	$ -	0.00%	N/A	$ 441.75	$ -	0.00%	N/A	$ 447.71	$ -	0.00%	N/A	$ 453.96	$ -	0.00%
			Double	N/A	$ 872.18	$ -	0.00%	N/A	$ 883.51	$ -	0.00%	N/A	$ 895.41	$ -	0.00%	N/A	$ 907.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.36	$ -	0.00%	N/A	$ 750.98	$ -	0.00%	N/A	$ 761.10	$ -	0.00%	N/A	$ 771.73	$ -	0.00%
			Family	N/A	$ 1,242.86	$ -	0.00%	N/A	$ 1,259.00	$ -	0.00%	N/A	$ 1,275.96	$ -	0.00%	N/A	$ 1,293.79	$ -	0.00%
Silver	EPO	N/A	SUSF3064																
			Single	N/A	$ 437.86	$ -	0.00%	N/A	$ 443.54	$ -	0.00%	N/A	$ 449.52	$ -	0.00%	N/A	$ 455.80	$ -	0.00%
			Double	N/A	$ 875.72	$ -	0.00%	N/A	$ 887.09	$ -	0.00%	N/A	$ 899.04	$ -	0.00%	N/A	$ 911.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.36	$ -	0.00%	N/A	$ 754.03	$ -	0.00%	N/A	$ 764.19	$ -	0.00%	N/A	$ 774.86	$ -	0.00%
			Family	N/A	$ 1,247.90	$ -	0.00%	N/A	$ 1,264.10	$ -	0.00%	N/A	$ 1,281.14	$ -	0.00%	N/A	$ 1,299.03	$ -	0.00%
Silver	EPO	N/A	SUSF3065																
			Single	N/A	$ 428.62	$ -	0.00%	N/A	$ 434.18	$ -	0.00%	N/A	$ 440.03	$ -	0.00%	N/A	$ 446.18	$ -	0.00%
			Double	N/A	$ 857.23	$ -	0.00%	N/A	$ 868.36	$ -	0.00%	N/A	$ 880.06	$ -	0.00%	N/A	$ 892.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 728.65	$ -	0.00%	N/A	$ 738.11	$ -	0.00%	N/A	$ 748.05	$ -	0.00%	N/A	$ 758.50	$ -	0.00%
			Family	N/A	$ 1,221.55	$ -	0.00%	N/A	$ 1,237.41	$ -	0.00%	N/A	$ 1,254.09	$ -	0.00%	N/A	$ 1,271.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4056																
			Single	N/A	$ 373.74	$ -	0.00%	N/A	$ 378.59	$ -	0.00%	N/A	$ 383.69	$ -	0.00%	N/A	$ 389.05	$ -	0.00%
			Double	N/A	$ 747.48	$ -	0.00%	N/A	$ 757.18	$ -	0.00%	N/A	$ 767.39	$ -	0.00%	N/A	$ 778.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.36	$ -	0.00%	N/A	$ 643.61	$ -	0.00%	N/A	$ 652.28	$ -	0.00%	N/A	$ 661.39	$ -	0.00%
			Family	N/A	$ 1,065.16	$ -	0.00%	N/A	$ 1,078.99	$ -	0.00%	N/A	$ 1,093.53	$ -	0.00%	N/A	$ 1,108.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4058																
			Single	N/A	$ 367.20	$ -	0.00%	N/A	$ 371.97	$ -	0.00%	N/A	$ 376.98	$ -	0.00%	N/A	$ 382.25	$ -	0.00%
			Double	N/A	$ 734.40	$ -	0.00%	N/A	$ 743.94	$ -	0.00%	N/A	$ 753.96	$ -	0.00%	N/A	$ 764.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.24	$ -	0.00%	N/A	$ 632.35	$ -	0.00%	N/A	$ 640.87	$ -	0.00%	N/A	$ 649.82	$ -	0.00%
			Family	N/A	$ 1,046.53	$ -	0.00%	N/A	$ 1,060.11	$ -	0.00%	N/A	$ 1,074.40	$ -	0.00%	N/A	$ 1,089.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4059																
			Single	N/A	$ 368.62	$ -	0.00%	N/A	$ 373.40	$ -	0.00%	N/A	$ 378.44	$ -	0.00%	N/A	$ 383.72	$ -	0.00%
			Double	N/A	$ 737.24	$ -	0.00%	N/A	$ 746.81	$ -	0.00%	N/A	$ 756.87	$ -	0.00%	N/A	$ 767.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.65	$ -	0.00%	N/A	$ 634.79	$ -	0.00%	N/A	$ 643.34	$ -	0.00%	N/A	$ 652.33	$ -	0.00%
			Family	N/A	$ 1,050.56	$ -	0.00%	N/A	$ 1,064.20	$ -	0.00%	N/A	$ 1,078.54	$ -	0.00%	N/A	$ 1,093.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4060																
			Single	N/A	$ 368.33	$ -	0.00%	N/A	$ 373.12	$ -	0.00%	N/A	$ 378.14	$ -	0.00%	N/A	$ 383.43	$ -	0.00%
			Double	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.23	$ -	0.00%	N/A	$ 756.29	$ -	0.00%	N/A	$ 766.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.17	$ -	0.00%	N/A	$ 634.30	$ -	0.00%	N/A	$ 642.85	$ -	0.00%	N/A	$ 651.83	$ -	0.00%
			Family	N/A	$ 1,049.75	$ -	0.00%	N/A	$ 1,063.38	$ -	0.00%	N/A	$ 1,077.71	$ -	0.00%	N/A	$ 1,092.77	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4061																
			Single	N/A	$ 370.30	$ -	0.00%	N/A	$ 375.11	$ -	0.00%	N/A	$ 380.17	$ -	0.00%	N/A	$ 385.48	$ -	0.00%
			Double	N/A	$ 740.61	$ -	0.00%	N/A	$ 750.22	$ -	0.00%	N/A	$ 760.33	$ -	0.00%	N/A	$ 770.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.52	$ -	0.00%	N/A	$ 637.69	$ -	0.00%	N/A	$ 646.28	$ -	0.00%	N/A	$ 655.31	$ -	0.00%
			Family	N/A	$ 1,055.37	$ -	0.00%	N/A	$ 1,069.07	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4062																
			Single	N/A	$ 375.38	$ -	0.00%	N/A	$ 380.25	$ -	0.00%	N/A	$ 385.38	$ -	0.00%	N/A	$ 390.76	$ -	0.00%
			Double	N/A	$ 750.76	$ -	0.00%	N/A	$ 760.51	$ -	0.00%	N/A	$ 770.76	$ -	0.00%	N/A	$ 781.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.15	$ -	0.00%	N/A	$ 646.43	$ -	0.00%	N/A	$ 655.14	$ -	0.00%	N/A	$ 664.29	$ -	0.00%
			Family	N/A	$ 1,069.84	$ -	0.00%	N/A	$ 1,083.72	$ -	0.00%	N/A	$ 1,098.33	$ -	0.00%	N/A	$ 1,113.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4063																
			Single	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.38	$ -	0.00%	N/A	$ 379.42	$ -	0.00%	N/A	$ 384.72	$ -	0.00%
			Double	N/A	$ 739.15	$ -	0.00%	N/A	$ 748.75	$ -	0.00%	N/A	$ 758.84	$ -	0.00%	N/A	$ 769.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.28	$ -	0.00%	N/A	$ 636.44	$ -	0.00%	N/A	$ 645.01	$ -	0.00%	N/A	$ 654.02	$ -	0.00%
			Family	N/A	$ 1,053.30	$ -	0.00%	N/A	$ 1,066.97	$ -	0.00%	N/A	$ 1,081.35	$ -	0.00%	N/A	$ 1,096.45	$ -	0.00%
Bronze	HDE	N/A	SUBF4064																
			Single	N/A	$ 364.43	$ -	0.00%	N/A	$ 369.16	$ -	0.00%	N/A	$ 374.14	$ -	0.00%	N/A	$ 379.36	$ -	0.00%
			Double	N/A	$ 728.86	$ -	0.00%	N/A	$ 738.32	$ -	0.00%	N/A	$ 748.27	$ -	0.00%	N/A	$ 758.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.53	$ -	0.00%	N/A	$ 627.57	$ -	0.00%	N/A	$ 636.03	$ -	0.00%	N/A	$ 644.91	$ -	0.00%
			Family	N/A	$ 1,038.62	$ -	0.00%	N/A	$ 1,052.11	$ -	0.00%	N/A	$ 1,066.28	$ -	0.00%	N/A	$ 1,081.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4066																
			Single	N/A	$ 366.37	$ -	0.00%	N/A	$ 371.12	$ -	0.00%	N/A	$ 376.13	$ -	0.00%	N/A	$ 381.38	$ -	0.00%
			Double	N/A	$ 732.74	$ -	0.00%	N/A	$ 742.25	$ -	0.00%	N/A	$ 752.25	$ -	0.00%	N/A	$ 762.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.83	$ -	0.00%	N/A	$ 630.91	$ -	0.00%	N/A	$ 639.41	$ -	0.00%	N/A	$ 648.35	$ -	0.00%
			Family	N/A	$ 1,044.15	$ -	0.00%	N/A	$ 1,057.71	$ -	0.00%	N/A	$ 1,071.96	$ -	0.00%	N/A	$ 1,086.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4067																
			Single	N/A	$ 369.65	$ -	0.00%	N/A	$ 374.45	$ -	0.00%	N/A	$ 379.50	$ -	0.00%	N/A	$ 384.80	$ -	0.00%
			Double	N/A	$ 739.30	$ -	0.00%	N/A	$ 748.90	$ -	0.00%	N/A	$ 758.99	$ -	0.00%	N/A	$ 769.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.41	$ -	0.00%	N/A	$ 636.56	$ -	0.00%	N/A	$ 645.14	$ -	0.00%	N/A	$ 654.16	$ -	0.00%
			Family	N/A	$ 1,053.51	$ -	0.00%	N/A	$ 1,067.18	$ -	0.00%	N/A	$ 1,081.56	$ -	0.00%	N/A	$ 1,096.67	$ -	0.00%
Bronze	HDE	N/A	SUBF4069																
			Single	N/A	$ 353.64	$ -	0.00%	N/A	$ 358.23	$ -	0.00%	N/A	$ 363.06	$ -	0.00%	N/A	$ 368.13	$ -	0.00%
			Double	N/A	$ 707.28	$ -	0.00%	N/A	$ 716.46	$ -	0.00%	N/A	$ 726.12	$ -	0.00%	N/A	$ 736.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.19	$ -	0.00%	N/A	$ 608.99	$ -	0.00%	N/A	$ 617.20	$ -	0.00%	N/A	$ 625.82	$ -	0.00%
			Family	N/A	$ 1,007.87	$ -	0.00%	N/A	$ 1,020.96	$ -	0.00%	N/A	$ 1,034.72	$ -	0.00%	N/A	$ 1,049.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4070																
			Single	N/A	$ 357.27	$ -	0.00%	N/A	$ 361.91	$ -	0.00%	N/A	$ 366.79	$ -	0.00%	N/A	$ 371.91	$ -	0.00%
			Double	N/A	$ 714.55	$ -	0.00%	N/A	$ 723.82	$ -	0.00%	N/A	$ 733.58	$ -	0.00%	N/A	$ 743.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 607.36	$ -	0.00%	N/A	$ 615.25	$ -	0.00%	N/A	$ 623.54	$ -	0.00%	N/A	$ 632.25	$ -	0.00%
			Family	N/A	$ 1,018.23	$ -	0.00%	N/A	$ 1,031.45	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%	N/A	$ 1,059.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4071																
			Single	N/A	$ 362.74	$ -	0.00%	N/A	$ 367.45	$ -	0.00%	N/A	$ 372.40	$ -	0.00%	N/A	$ 377.60	$ -	0.00%
			Double	N/A	$ 725.48	$ -	0.00%	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.80	$ -	0.00%	N/A	$ 755.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.66	$ -	0.00%	N/A	$ 624.66	$ -	0.00%	N/A	$ 633.08	$ -	0.00%	N/A	$ 641.92	$ -	0.00%
			Family	N/A	$ 1,033.81	$ -	0.00%	N/A	$ 1,047.23	$ -	0.00%	N/A	$ 1,061.34	$ -	0.00%	N/A	$ 1,076.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4072																
			Single	N/A	$ 367.70	$ -	0.00%	N/A	$ 372.47	$ -	0.00%	N/A	$ 377.49	$ -	0.00%	N/A	$ 382.77	$ -	0.00%
			Double	N/A	$ 735.40	$ -	0.00%	N/A	$ 744.95	$ -	0.00%	N/A	$ 754.99	$ -	0.00%	N/A	$ 765.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.09	$ -	0.00%	N/A	$ 633.21	$ -	0.00%	N/A	$ 641.74	$ -	0.00%	N/A	$ 650.70	$ -	0.00%
			Family	N/A	$ 1,047.95	$ -	0.00%	N/A	$ 1,061.55	$ -	0.00%	N/A	$ 1,075.86	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%
Platinum	EPO	N/A	SUPF1058																
			Single	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.49	$ -	0.00%	N/A	$ 611.62	$ -	0.00%	N/A	$ 620.16	$ -	0.00%
			Double	N/A	$ 1,191.51	$ -	0.00%	N/A	$ 1,206.98	$ -	0.00%	N/A	$ 1,223.24	$ -	0.00%	N/A	$ 1,240.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.78	$ -	0.00%	N/A	$ 1,025.93	$ -	0.00%	N/A	$ 1,039.76	$ -	0.00%	N/A	$ 1,054.28	$ -	0.00%
			Family	N/A	$ 1,697.90	$ -	0.00%	N/A	$ 1,719.94	$ -	0.00%	N/A	$ 1,743.12	$ -	0.00%	N/A	$ 1,767.47	$ -	0.00%
Platinum	EPO	N/A	SUPF1059																
			Single	N/A	$ 622.75	$ -	0.00%	N/A	$ 630.84	$ -	0.00%	N/A	$ 639.34	$ -	0.00%	N/A	$ 648.27	$ -	0.00%
			Double	N/A	$ 1,245.50	$ -	0.00%	N/A	$ 1,261.67	$ -	0.00%	N/A	$ 1,278.67	$ -	0.00%	N/A	$ 1,296.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,058.68	$ -	0.00%	N/A	$ 1,072.42	$ -	0.00%	N/A	$ 1,086.87	$ -	0.00%	N/A	$ 1,102.06	$ -	0.00%
			Family	N/A	$ 1,774.84	$ -	0.00%	N/A	$ 1,797.88	$ -	0.00%	N/A	$ 1,822.11	$ -	0.00%	N/A	$ 1,847.57	$ -	0.00%
Platinum	EPO	N/A	SUPF1060																
			Single	N/A	$ 600.47	$ -	0.00%	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.46	$ -	0.00%	N/A	$ 625.07	$ -	0.00%
			Double	N/A	$ 1,200.94	$ -	0.00%	N/A	$ 1,216.53	$ -	0.00%	N/A	$ 1,232.92	$ -	0.00%	N/A	$ 1,250.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.80	$ -	0.00%	N/A	$ 1,034.05	$ -	0.00%	N/A	$ 1,047.98	$ -	0.00%	N/A	$ 1,062.62	$ -	0.00%
			Family	N/A	$ 1,711.33	$ -	0.00%	N/A	$ 1,733.55	$ -	0.00%	N/A	$ 1,756.91	$ -	0.00%	N/A	$ 1,781.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1062																
			Single	N/A	$ 605.67	$ -	0.00%	N/A	$ 613.53	$ -	0.00%	N/A	$ 621.80	$ -	0.00%	N/A	$ 630.48	$ -	0.00%
			Double	N/A	$ 1,211.33	$ -	0.00%	N/A	$ 1,227.06	$ -	0.00%	N/A	$ 1,243.59	$ -	0.00%	N/A	$ 1,260.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,029.63	$ -	0.00%	N/A	$ 1,043.00	$ -	0.00%	N/A	$ 1,057.06	$ -	0.00%	N/A	$ 1,071.82	$ -	0.00%
			Family	N/A	$ 1,726.15	$ -	0.00%	N/A	$ 1,748.56	$ -	0.00%	N/A	$ 1,772.12	$ -	0.00%	N/A	$ 1,796.88	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1063																
			Single	N/A	$ 620.40	$ -	0.00%	N/A	$ 628.45	$ -	0.00%	N/A	$ 636.92	$ -	0.00%	N/A	$ 645.82	$ -	0.00%
			Double	N/A	$ 1,240.80	$ -	0.00%	N/A	$ 1,256.91	$ -	0.00%	N/A	$ 1,273.85	$ -	0.00%	N/A	$ 1,291.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,054.68	$ -	0.00%	N/A	$ 1,068.37	$ -	0.00%	N/A	$ 1,082.77	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%
			Family	N/A	$ 1,768.14	$ -	0.00%	N/A	$ 1,791.09	$ -	0.00%	N/A	$ 1,815.23	$ -	0.00%	N/A	$ 1,840.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1064																
			Single	N/A	$ 621.66	$ -	0.00%	N/A	$ 629.73	$ -	0.00%	N/A	$ 638.22	$ -	0.00%	N/A	$ 647.13	$ -	0.00%
			Double	N/A	$ 1,243.32	$ -	0.00%	N/A	$ 1,259.46	$ -	0.00%	N/A	$ 1,276.43	$ -	0.00%	N/A	$ 1,294.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,056.82	$ -	0.00%	N/A	$ 1,070.54	$ -	0.00%	N/A	$ 1,084.97	$ -	0.00%	N/A	$ 1,100.12	$ -	0.00%
			Family	N/A	$ 1,771.73	$ -	0.00%	N/A	$ 1,794.73	$ -	0.00%	N/A	$ 1,818.92	$ -	0.00%	N/A	$ 1,844.33	$ -	0.00%
Gold	EPO	N/A	SUGF2054																
			Single	N/A	$ 522.88	$ -	0.00%	N/A	$ 529.67	$ -	0.00%	N/A	$ 536.81	$ -	0.00%	N/A	$ 544.31	$ -	0.00%
			Double	N/A	$ 1,045.77	$ -	0.00%	N/A	$ 1,059.34	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.90	$ -	0.00%	N/A	$ 900.44	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 925.33	$ -	0.00%
			Family	N/A	$ 1,490.22	$ -	0.00%	N/A	$ 1,509.57	$ -	0.00%	N/A	$ 1,529.91	$ -	0.00%	N/A	$ 1,551.28	$ -	0.00%
Gold	EPO	N/A	SUGF2055																
			Single	N/A	$ 520.23	$ -	0.00%	N/A	$ 526.98	$ -	0.00%	N/A	$ 534.08	$ -	0.00%	N/A	$ 541.54	$ -	0.00%
			Double	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.96	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.39	$ -	0.00%	N/A	$ 895.87	$ -	0.00%	N/A	$ 907.94	$ -	0.00%	N/A	$ 920.63	$ -	0.00%
			Family	N/A	$ 1,482.65	$ -	0.00%	N/A	$ 1,501.90	$ -	0.00%	N/A	$ 1,522.14	$ -	0.00%	N/A	$ 1,543.40	$ -	0.00%
Gold	EPO	N/A	SUGF2056																
			Single	N/A	$ 527.92	$ -	0.00%	N/A	$ 534.78	$ -	0.00%	N/A	$ 541.98	$ -	0.00%	N/A	$ 549.55	$ -	0.00%
			Double	N/A	$ 1,055.85	$ -	0.00%	N/A	$ 1,069.55	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,099.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 897.47	$ -	0.00%	N/A	$ 909.12	$ -	0.00%	N/A	$ 921.37	$ -	0.00%	N/A	$ 934.24	$ -	0.00%
			Family	N/A	$ 1,504.58	$ -	0.00%	N/A	$ 1,524.11	$ -	0.00%	N/A	$ 1,544.65	$ -	0.00%	N/A	$ 1,566.23	$ -	0.00%
Gold	EPO	N/A	SUGF2057																
			Single	N/A	$ 531.62	$ -	0.00%	N/A	$ 538.52	$ -	0.00%	N/A	$ 545.77	$ -	0.00%	N/A	$ 553.40	$ -	0.00%
			Double	N/A	$ 1,063.23	$ -	0.00%	N/A	$ 1,077.03	$ -	0.00%	N/A	$ 1,091.55	$ -	0.00%	N/A	$ 1,106.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.75	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 927.81	$ -	0.00%	N/A	$ 940.78	$ -	0.00%
			Family	N/A	$ 1,515.10	$ -	0.00%	N/A	$ 1,534.77	$ -	0.00%	N/A	$ 1,555.45	$ -	0.00%	N/A	$ 1,577.18	$ -	0.00%
Gold	EPO	N/A	SUGF2059																
			Single	N/A	$ 543.18	$ -	0.00%	N/A	$ 550.23	$ -	0.00%	N/A	$ 557.64	$ -	0.00%	N/A	$ 565.43	$ -	0.00%
			Double	N/A	$ 1,086.35	$ -	0.00%	N/A	$ 1,100.46	$ -	0.00%	N/A	$ 1,115.29	$ -	0.00%	N/A	$ 1,130.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.40	$ -	0.00%	N/A	$ 935.39	$ -	0.00%	N/A	$ 947.99	$ -	0.00%	N/A	$ 961.24	$ -	0.00%
			Family	N/A	$ 1,548.05	$ -	0.00%	N/A	$ 1,568.15	$ -	0.00%	N/A	$ 1,589.28	$ -	0.00%	N/A	$ 1,611.48	$ -	0.00%
Gold	EPO	N/A	SUGF2060																
			Single	N/A	$ 538.48	$ -	0.00%	N/A	$ 545.47	$ -	0.00%	N/A	$ 552.82	$ -	0.00%	N/A	$ 560.55	$ -	0.00%
			Double	N/A	$ 1,076.97	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%	N/A	$ 1,105.65	$ -	0.00%	N/A	$ 1,121.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.42	$ -	0.00%	N/A	$ 927.31	$ -	0.00%	N/A	$ 939.80	$ -	0.00%	N/A	$ 952.93	$ -	0.00%
			Family	N/A	$ 1,534.68	$ -	0.00%	N/A	$ 1,554.60	$ -	0.00%	N/A	$ 1,575.55	$ -	0.00%	N/A	$ 1,597.56	$ -	0.00%
Gold	EPO	N/A	SUGF2061																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.37	$ -	0.00%	N/A	$ 927.26	$ -	0.00%	N/A	$ 939.75	$ -	0.00%	N/A	$ 952.88	$ -	0.00%
			Family	N/A	$ 1,534.60	$ -	0.00%	N/A	$ 1,554.52	$ -	0.00%	N/A	$ 1,575.47	$ -	0.00%	N/A	$ 1,597.48	$ -	0.00%
Gold	HDE	N/A	SUGF2063																
			Single	N/A	$ 528.69	$ -	0.00%	N/A	$ 535.56	$ -	0.00%	N/A	$ 542.77	$ -	0.00%	N/A	$ 550.35	$ -	0.00%
			Double	N/A	$ 1,057.38	$ -	0.00%	N/A	$ 1,071.11	$ -	0.00%	N/A	$ 1,085.54	$ -	0.00%	N/A	$ 1,100.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 898.78	$ -	0.00%	N/A	$ 910.44	$ -	0.00%	N/A	$ 922.71	$ -	0.00%	N/A	$ 935.60	$ -	0.00%
			Family	N/A	$ 1,506.77	$ -	0.00%	N/A	$ 1,526.33	$ -	0.00%	N/A	$ 1,546.90	$ -	0.00%	N/A	$ 1,568.51	$ -	0.00%
Gold	EPO	N/A	SUGF2065																
			Single	N/A	$ 518.69	$ -	0.00%	N/A	$ 525.42	$ -	0.00%	N/A	$ 532.50	$ -	0.00%	N/A	$ 539.94	$ -	0.00%
			Double	N/A	$ 1,037.37	$ -	0.00%	N/A	$ 1,050.84	$ -	0.00%	N/A	$ 1,065.00	$ -	0.00%	N/A	$ 1,079.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.76	$ -	0.00%	N/A	$ 893.21	$ -	0.00%	N/A	$ 905.25	$ -	0.00%	N/A	$ 917.89	$ -	0.00%
			Family	N/A	$ 1,478.25	$ -	0.00%	N/A	$ 1,497.44	$ -	0.00%	N/A	$ 1,517.62	$ -	0.00%	N/A	$ 1,538.82	$ -	0.00%
Silver	EPO	N/A	SUSF3069																
			Single	N/A	$ 444.90	$ -	0.00%	N/A	$ 450.67	$ -	0.00%	N/A	$ 456.75	$ -	0.00%	N/A	$ 463.13	$ -	0.00%
			Double	N/A	$ 889.79	$ -	0.00%	N/A	$ 901.34	$ -	0.00%	N/A	$ 913.49	$ -	0.00%	N/A	$ 926.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.32	$ -	0.00%	N/A	$ 766.14	$ -	0.00%	N/A	$ 776.47	$ -	0.00%	N/A	$ 787.31	$ -	0.00%
			Family	N/A	$ 1,267.96	$ -	0.00%	N/A	$ 1,284.42	$ -	0.00%	N/A	$ 1,301.72	$ -	0.00%	N/A	$ 1,319.91	$ -	0.00%
Silver	EPO	N/A	SUSF3070																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.99	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.98	$ -	0.00%	N/A	$ 779.98	$ -	0.00%	N/A	$ 790.49	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.61	$ -	0.00%	N/A	$ 1,325.23	$ -	0.00%	N/A	$ 1,343.74	$ -	0.00%
Silver	EPO	N/A	SUSF3071																
			Single	N/A	$ 450.11	$ -	0.00%	N/A	$ 455.95	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.55	$ -	0.00%
			Double	N/A	$ 900.22	$ -	0.00%	N/A	$ 911.91	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 937.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.19	$ -	0.00%	N/A	$ 775.12	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 796.54	$ -	0.00%
			Family	N/A	$ 1,282.82	$ -	0.00%	N/A	$ 1,299.47	$ -	0.00%	N/A	$ 1,316.98	$ -	0.00%	N/A	$ 1,335.38	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3072																
			Single	N/A	$ 448.65	$ -	0.00%	N/A	$ 454.47	$ -	0.00%	N/A	$ 460.60	$ -	0.00%	N/A	$ 467.03	$ -	0.00%
			Double	N/A	$ 897.29	$ -	0.00%	N/A	$ 908.94	$ -	0.00%	N/A	$ 921.19	$ -	0.00%	N/A	$ 934.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.70	$ -	0.00%	N/A	$ 772.60	$ -	0.00%	N/A	$ 783.01	$ -	0.00%	N/A	$ 793.95	$ -	0.00%
			Family	N/A	$ 1,278.64	$ -	0.00%	N/A	$ 1,295.24	$ -	0.00%	N/A	$ 1,312.70	$ -	0.00%	N/A	$ 1,331.03	$ -	0.00%
Silver	HDE	N/A	SUSF3073																
			Single	N/A	$ 450.19	$ -	0.00%	N/A	$ 456.04	$ -	0.00%	N/A	$ 462.18	$ -	0.00%	N/A	$ 468.64	$ -	0.00%
			Double	N/A	$ 900.39	$ -	0.00%	N/A	$ 912.08	$ -	0.00%	N/A	$ 924.37	$ -	0.00%	N/A	$ 937.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.33	$ -	0.00%	N/A	$ 775.27	$ -	0.00%	N/A	$ 785.71	$ -	0.00%	N/A	$ 796.69	$ -	0.00%
			Family	N/A	$ 1,283.05	$ -	0.00%	N/A	$ 1,299.71	$ -	0.00%	N/A	$ 1,317.22	$ -	0.00%	N/A	$ 1,335.63	$ -	0.00%
Silver	HDE	N/A	SUSF3074																
			Single	N/A	$ 454.39	$ -	0.00%	N/A	$ 460.29	$ -	0.00%	N/A	$ 466.49	$ -	0.00%	N/A	$ 473.01	$ -	0.00%
			Double	N/A	$ 908.78	$ -	0.00%	N/A	$ 920.58	$ -	0.00%	N/A	$ 932.99	$ -	0.00%	N/A	$ 946.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 772.47	$ -	0.00%	N/A	$ 782.49	$ -	0.00%	N/A	$ 793.04	$ -	0.00%	N/A	$ 804.12	$ -	0.00%
			Family	N/A	$ 1,295.01	$ -	0.00%	N/A	$ 1,311.83	$ -	0.00%	N/A	$ 1,329.50	$ -	0.00%	N/A	$ 1,348.08	$ -	0.00%
Silver	HDE	N/A	SUSF3075																
			Single	N/A	$ 431.80	$ -	0.00%	N/A	$ 437.41	$ -	0.00%	N/A	$ 443.30	$ -	0.00%	N/A	$ 449.50	$ -	0.00%
			Double	N/A	$ 863.61	$ -	0.00%	N/A	$ 874.82	$ -	0.00%	N/A	$ 886.61	$ -	0.00%	N/A	$ 899.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.07	$ -	0.00%	N/A	$ 743.60	$ -	0.00%	N/A	$ 753.62	$ -	0.00%	N/A	$ 764.15	$ -	0.00%
			Family	N/A	$ 1,230.64	$ -	0.00%	N/A	$ 1,246.62	$ -	0.00%	N/A	$ 1,263.42	$ -	0.00%	N/A	$ 1,281.07	$ -	0.00%
Silver	HDE	N/A	SUSF3077																
			Single	N/A	$ 431.19	$ -	0.00%	N/A	$ 436.79	$ -	0.00%	N/A	$ 442.68	$ -	0.00%	N/A	$ 448.86	$ -	0.00%
			Double	N/A	$ 862.39	$ -	0.00%	N/A	$ 873.58	$ -	0.00%	N/A	$ 885.35	$ -	0.00%	N/A	$ 897.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 733.03	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.55	$ -	0.00%	N/A	$ 763.06	$ -	0.00%
			Family	N/A	$ 1,228.90	$ -	0.00%	N/A	$ 1,244.85	$ -	0.00%	N/A	$ 1,261.63	$ -	0.00%	N/A	$ 1,279.25	$ -	0.00%
Silver	HDE	N/A	SUSF3078																
			Single	N/A	$ 436.12	$ -	0.00%	N/A	$ 441.78	$ -	0.00%	N/A	$ 447.73	$ -	0.00%	N/A	$ 453.99	$ -	0.00%
			Double	N/A	$ 872.24	$ -	0.00%	N/A	$ 883.56	$ -	0.00%	N/A	$ 895.47	$ -	0.00%	N/A	$ 907.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.03	$ -	0.00%	N/A	$ 761.15	$ -	0.00%	N/A	$ 771.78	$ -	0.00%
			Family	N/A	$ 1,242.94	$ -	0.00%	N/A	$ 1,259.07	$ -	0.00%	N/A	$ 1,276.04	$ -	0.00%	N/A	$ 1,293.86	$ -	0.00%
Silver	HDE	N/A	SUSF3079																
			Single	N/A	$ 443.45	$ -	0.00%	N/A	$ 449.20	$ -	0.00%	N/A	$ 455.26	$ -	0.00%	N/A	$ 461.62	$ -	0.00%
			Double	N/A	$ 886.89	$ -	0.00%	N/A	$ 898.41	$ -	0.00%	N/A	$ 910.51	$ -	0.00%	N/A	$ 923.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.86	$ -	0.00%	N/A	$ 763.64	$ -	0.00%	N/A	$ 773.93	$ -	0.00%	N/A	$ 784.75	$ -	0.00%
			Family	N/A	$ 1,263.82	$ -	0.00%	N/A	$ 1,280.23	$ -	0.00%	N/A	$ 1,297.48	$ -	0.00%	N/A	$ 1,315.60	$ -	0.00%
Silver	EPO	N/A	SUSF3080																
			Single	N/A	$ 445.24	$ -	0.00%	N/A	$ 451.02	$ -	0.00%	N/A	$ 457.10	$ -	0.00%	N/A	$ 463.49	$ -	0.00%
			Double	N/A	$ 890.49	$ -	0.00%	N/A	$ 902.05	$ -	0.00%	N/A	$ 914.20	$ -	0.00%	N/A	$ 926.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.91	$ -	0.00%	N/A	$ 766.74	$ -	0.00%	N/A	$ 777.07	$ -	0.00%	N/A	$ 787.93	$ -	0.00%
			Family	N/A	$ 1,268.94	$ -	0.00%	N/A	$ 1,285.42	$ -	0.00%	N/A	$ 1,302.74	$ -	0.00%	N/A	$ 1,320.94	$ -	0.00%
Silver	EPO	N/A	SUSF3081																
			Single	N/A	$ 435.84	$ -	0.00%	N/A	$ 441.50	$ -	0.00%	N/A	$ 447.45	$ -	0.00%	N/A	$ 453.70	$ -	0.00%
			Double	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.00	$ -	0.00%	N/A	$ 894.90	$ -	0.00%	N/A	$ 907.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.93	$ -	0.00%	N/A	$ 750.55	$ -	0.00%	N/A	$ 760.67	$ -	0.00%	N/A	$ 771.29	$ -	0.00%
			Family	N/A	$ 1,242.15	$ -	0.00%	N/A	$ 1,258.28	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,293.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4074																
			Single	N/A	$ 380.04	$ -	0.00%	N/A	$ 384.98	$ -	0.00%	N/A	$ 390.16	$ -	0.00%	N/A	$ 395.61	$ -	0.00%
			Double	N/A	$ 760.08	$ -	0.00%	N/A	$ 769.95	$ -	0.00%	N/A	$ 780.33	$ -	0.00%	N/A	$ 791.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.07	$ -	0.00%	N/A	$ 654.46	$ -	0.00%	N/A	$ 663.28	$ -	0.00%	N/A	$ 672.54	$ -	0.00%
			Family	N/A	$ 1,083.12	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%	N/A	$ 1,111.97	$ -	0.00%	N/A	$ 1,127.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4076																
			Single	N/A	$ 373.39	$ -	0.00%	N/A	$ 378.24	$ -	0.00%	N/A	$ 383.34	$ -	0.00%	N/A	$ 388.69	$ -	0.00%
			Double	N/A	$ 746.79	$ -	0.00%	N/A	$ 756.48	$ -	0.00%	N/A	$ 766.68	$ -	0.00%	N/A	$ 777.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.77	$ -	0.00%	N/A	$ 643.01	$ -	0.00%	N/A	$ 651.67	$ -	0.00%	N/A	$ 660.78	$ -	0.00%
			Family	N/A	$ 1,064.17	$ -	0.00%	N/A	$ 1,077.99	$ -	0.00%	N/A	$ 1,092.51	$ -	0.00%	N/A	$ 1,107.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4077																
			Single	N/A	$ 374.83	$ -	0.00%	N/A	$ 379.70	$ -	0.00%	N/A	$ 384.82	$ -	0.00%	N/A	$ 390.19	$ -	0.00%
			Double	N/A	$ 749.67	$ -	0.00%	N/A	$ 759.40	$ -	0.00%	N/A	$ 769.64	$ -	0.00%	N/A	$ 780.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.22	$ -	0.00%	N/A	$ 645.49	$ -	0.00%	N/A	$ 654.19	$ -	0.00%	N/A	$ 663.33	$ -	0.00%
			Family	N/A	$ 1,068.28	$ -	0.00%	N/A	$ 1,082.15	$ -	0.00%	N/A	$ 1,096.73	$ -	0.00%	N/A	$ 1,112.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4078																
			Single	N/A	$ 374.55	$ -	0.00%	N/A	$ 379.41	$ -	0.00%	N/A	$ 384.52	$ -	0.00%	N/A	$ 389.89	$ -	0.00%
			Double	N/A	$ 749.09	$ -	0.00%	N/A	$ 758.82	$ -	0.00%	N/A	$ 769.04	$ -	0.00%	N/A	$ 779.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 636.73	$ -	0.00%	N/A	$ 644.99	$ -	0.00%	N/A	$ 653.69	$ -	0.00%	N/A	$ 662.82	$ -	0.00%
			Family	N/A	$ 1,067.46	$ -	0.00%	N/A	$ 1,081.31	$ -	0.00%	N/A	$ 1,095.88	$ -	0.00%	N/A	$ 1,111.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4079																
			Single	N/A	$ 376.55	$ -	0.00%	N/A	$ 381.44	$ -	0.00%	N/A	$ 386.58	$ -	0.00%	N/A	$ 391.98	$ -	0.00%
			Double	N/A	$ 753.10	$ -	0.00%	N/A	$ 762.87	$ -	0.00%	N/A	$ 773.15	$ -	0.00%	N/A	$ 783.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.13	$ -	0.00%	N/A	$ 648.44	$ -	0.00%	N/A	$ 657.18	$ -	0.00%	N/A	$ 666.36	$ -	0.00%
			Family	N/A	$ 1,073.16	$ -	0.00%	N/A	$ 1,087.09	$ -	0.00%	N/A	$ 1,101.74	$ -	0.00%	N/A	$ 1,117.13	$ -	0.00%

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Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4080																
			Single	N/A	$ 381.71	$ -	0.00%	N/A	$ 386.67	$ -	0.00%	N/A	$ 391.88	$ -	0.00%	N/A	$ 397.35	$ -	0.00%
			Double	N/A	$ 763.42	$ -	0.00%	N/A	$ 773.33	$ -	0.00%	N/A	$ 783.75	$ -	0.00%	N/A	$ 794.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.91	$ -	0.00%	N/A	$ 657.33	$ -	0.00%	N/A	$ 666.19	$ -	0.00%	N/A	$ 675.50	$ -	0.00%
			Family	N/A	$ 1,087.87	$ -	0.00%	N/A	$ 1,102.00	$ -	0.00%	N/A	$ 1,116.85	$ -	0.00%	N/A	$ 1,132.45	$ -	0.00%
Bronze	HDE	N/A	SUBF4081																
			Single	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.69	$ -	0.00%	N/A	$ 385.82	$ -	0.00%	N/A	$ 391.21	$ -	0.00%
			Double	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.38	$ -	0.00%	N/A	$ 771.64	$ -	0.00%	N/A	$ 782.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.88	$ -	0.00%	N/A	$ 647.17	$ -	0.00%	N/A	$ 655.89	$ -	0.00%	N/A	$ 665.05	$ -	0.00%
			Family	N/A	$ 1,071.06	$ -	0.00%	N/A	$ 1,084.96	$ -	0.00%	N/A	$ 1,099.58	$ -	0.00%	N/A	$ 1,114.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4082																
			Single	N/A	$ 370.57	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.44	$ -	0.00%	N/A	$ 385.76	$ -	0.00%
			Double	N/A	$ 741.15	$ -	0.00%	N/A	$ 750.77	$ -	0.00%	N/A	$ 760.89	$ -	0.00%	N/A	$ 771.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.98	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 646.75	$ -	0.00%	N/A	$ 655.79	$ -	0.00%
			Family	N/A	$ 1,056.14	$ -	0.00%	N/A	$ 1,069.85	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%	N/A	$ 1,099.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4084																
			Single	N/A	$ 372.55	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.77	$ -	0.00%	N/A	$ 764.94	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.33	$ -	0.00%	N/A	$ 641.55	$ -	0.00%	N/A	$ 650.20	$ -	0.00%	N/A	$ 659.28	$ -	0.00%
			Family	N/A	$ 1,061.76	$ -	0.00%	N/A	$ 1,075.54	$ -	0.00%	N/A	$ 1,090.03	$ -	0.00%	N/A	$ 1,105.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4085																
			Single	N/A	$ 375.88	$ -	0.00%	N/A	$ 380.76	$ -	0.00%	N/A	$ 385.90	$ -	0.00%	N/A	$ 391.29	$ -	0.00%
			Double	N/A	$ 751.77	$ -	0.00%	N/A	$ 761.53	$ -	0.00%	N/A	$ 771.79	$ -	0.00%	N/A	$ 782.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.00	$ -	0.00%	N/A	$ 647.30	$ -	0.00%	N/A	$ 656.02	$ -	0.00%	N/A	$ 665.19	$ -	0.00%
			Family	N/A	$ 1,071.27	$ -	0.00%	N/A	$ 1,085.18	$ -	0.00%	N/A	$ 1,099.80	$ -	0.00%	N/A	$ 1,115.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4087																
			Single	N/A	$ 359.60	$ -	0.00%	N/A	$ 364.27	$ -	0.00%	N/A	$ 369.18	$ -	0.00%	N/A	$ 374.34	$ -	0.00%
			Double	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.54	$ -	0.00%	N/A	$ 738.36	$ -	0.00%	N/A	$ 748.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.33	$ -	0.00%	N/A	$ 619.26	$ -	0.00%	N/A	$ 627.61	$ -	0.00%	N/A	$ 636.37	$ -	0.00%
			Family	N/A	$ 1,024.87	$ -	0.00%	N/A	$ 1,038.17	$ -	0.00%	N/A	$ 1,052.16	$ -	0.00%	N/A	$ 1,066.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4088																
			Single	N/A	$ 363.30	$ -	0.00%	N/A	$ 368.01	$ -	0.00%	N/A	$ 372.97	$ -	0.00%	N/A	$ 378.18	$ -	0.00%
			Double	N/A	$ 726.60	$ -	0.00%	N/A	$ 736.03	$ -	0.00%	N/A	$ 745.95	$ -	0.00%	N/A	$ 756.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.61	$ -	0.00%	N/A	$ 625.62	$ -	0.00%	N/A	$ 634.05	$ -	0.00%	N/A	$ 642.91	$ -	0.00%
			Family	N/A	$ 1,035.40	$ -	0.00%	N/A	$ 1,048.84	$ -	0.00%	N/A	$ 1,062.97	$ -	0.00%	N/A	$ 1,077.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4089																
			Single	N/A	$ 368.86	$ -	0.00%	N/A	$ 373.64	$ -	0.00%	N/A	$ 378.68	$ -	0.00%	N/A	$ 383.97	$ -	0.00%
			Double	N/A	$ 737.71	$ -	0.00%	N/A	$ 747.29	$ -	0.00%	N/A	$ 757.36	$ -	0.00%	N/A	$ 767.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.05	$ -	0.00%	N/A	$ 635.20	$ -	0.00%	N/A	$ 643.75	$ -	0.00%	N/A	$ 652.75	$ -	0.00%
			Family	N/A	$ 1,051.24	$ -	0.00%	N/A	$ 1,064.89	$ -	0.00%	N/A	$ 1,079.24	$ -	0.00%	N/A	$ 1,094.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4090																
			Single	N/A	$ 373.90	$ -	0.00%	N/A	$ 378.76	$ -	0.00%	N/A	$ 383.86	$ -	0.00%	N/A	$ 389.22	$ -	0.00%
			Double	N/A	$ 747.80	$ -	0.00%	N/A	$ 757.51	$ -	0.00%	N/A	$ 767.72	$ -	0.00%	N/A	$ 778.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.63	$ -	0.00%	N/A	$ 643.88	$ -	0.00%	N/A	$ 652.56	$ -	0.00%	N/A	$ 661.68	$ -	0.00%
			Family	N/A	$ 1,065.62	$ -	0.00%	N/A	$ 1,079.45	$ -	0.00%	N/A	$ 1,094.00	$ -	0.00%	N/A	$ 1,109.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1072																
			Single	N/A	$ 599.94	$ -	0.00%	N/A	$ 607.72	$ -	0.00%	N/A	$ 615.91	$ -	0.00%	N/A	$ 624.52	$ -	0.00%
			Double	N/A	$ 1,199.87	$ -	0.00%	N/A	$ 1,215.45	$ -	0.00%	N/A	$ 1,231.83	$ -	0.00%	N/A	$ 1,249.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,019.89	$ -	0.00%	N/A	$ 1,033.13	$ -	0.00%	N/A	$ 1,047.05	$ -	0.00%	N/A	$ 1,061.68	$ -	0.00%
			Family	N/A	$ 1,709.82	$ -	0.00%	N/A	$ 1,732.01	$ -	0.00%	N/A	$ 1,755.35	$ -	0.00%	N/A	$ 1,779.88	$ -	0.00%
Platinum	EPO	N/A	SUPF1073																
			Single	N/A	$ 627.12	$ -	0.00%	N/A	$ 635.26	$ -	0.00%	N/A	$ 643.82	$ -	0.00%	N/A	$ 652.82	$ -	0.00%
			Double	N/A	$ 1,254.25	$ -	0.00%	N/A	$ 1,270.53	$ -	0.00%	N/A	$ 1,287.65	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.11	$ -	0.00%	N/A	$ 1,079.95	$ -	0.00%	N/A	$ 1,094.50	$ -	0.00%	N/A	$ 1,109.79	$ -	0.00%
			Family	N/A	$ 1,787.30	$ -	0.00%	N/A	$ 1,810.50	$ -	0.00%	N/A	$ 1,834.90	$ -	0.00%	N/A	$ 1,860.53	$ -	0.00%
Platinum	EPO	N/A	SUPF1074																
			Single	N/A	$ 604.68	$ -	0.00%	N/A	$ 612.53	$ -	0.00%	N/A	$ 620.79	$ -	0.00%	N/A	$ 629.46	$ -	0.00%
			Double	N/A	$ 1,209.37	$ -	0.00%	N/A	$ 1,225.06	$ -	0.00%	N/A	$ 1,241.57	$ -	0.00%	N/A	$ 1,258.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.96	$ -	0.00%	N/A	$ 1,041.31	$ -	0.00%	N/A	$ 1,055.34	$ -	0.00%	N/A	$ 1,070.08	$ -	0.00%
			Family	N/A	$ 1,723.35	$ -	0.00%	N/A	$ 1,745.72	$ -	0.00%	N/A	$ 1,769.24	$ -	0.00%	N/A	$ 1,793.96	$ -	0.00%
Platinum	EPO	N/A	SUPF1076																
			Single	N/A	$ 609.92	$ -	0.00%	N/A	$ 617.84	$ -	0.00%	N/A	$ 626.16	$ -	0.00%	N/A	$ 634.91	$ -	0.00%
			Double	N/A	$ 1,219.84	$ -	0.00%	N/A	$ 1,235.67	$ -	0.00%	N/A	$ 1,252.32	$ -	0.00%	N/A	$ 1,269.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,036.86	$ -	0.00%	N/A	$ 1,050.32	$ -	0.00%	N/A	$ 1,064.48	$ -	0.00%	N/A	$ 1,079.35	$ -	0.00%
			Family	N/A	$ 1,738.27	$ -	0.00%	N/A	$ 1,760.83	$ -	0.00%	N/A	$ 1,784.56	$ -	0.00%	N/A	$ 1,809.49	$ -	0.00%
Platinum	EPO	N/A	SUPF1077																
			Single	N/A	$ 624.75	$ -	0.00%	N/A	$ 632.87	$ -	0.00%	N/A	$ 641.39	$ -	0.00%	N/A	$ 650.35	$ -	0.00%
			Double	N/A	$ 1,249.51	$ -	0.00%	N/A	$ 1,265.73	$ -	0.00%	N/A	$ 1,282.79	$ -	0.00%	N/A	$ 1,300.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,062.08	$ -	0.00%	N/A	$ 1,075.87	$ -	0.00%	N/A	$ 1,090.37	$ -	0.00%	N/A	$ 1,105.60	$ -	0.00%
			Family	N/A	$ 1,780.55	$ -	0.00%	N/A	$ 1,803.67	$ -	0.00%	N/A	$ 1,827.97	$ -	0.00%	N/A	$ 1,853.51	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1078																
			Single	N/A	$ 626.02	$ -	0.00%	N/A	$ 634.15	$ -	0.00%	N/A	$ 642.70	$ -	0.00%	N/A	$ 651.67	$ -	0.00%
			Double	N/A	$ 1,252.05	$ -	0.00%	N/A	$ 1,268.30	$ -	0.00%	N/A	$ 1,285.39	$ -	0.00%	N/A	$ 1,303.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,064.24	$ -	0.00%	N/A	$ 1,078.06	$ -	0.00%	N/A	$ 1,092.58	$ -	0.00%	N/A	$ 1,107.85	$ -	0.00%
			Family	N/A	$ 1,784.17	$ -	0.00%	N/A	$ 1,807.33	$ -	0.00%	N/A	$ 1,831.68	$ -	0.00%	N/A	$ 1,857.27	$ -	0.00%
Gold	EPO	N/A	SUGF2067																
			Single	N/A	$ 526.55	$ -	0.00%	N/A	$ 533.39	$ -	0.00%	N/A	$ 540.58	$ -	0.00%	N/A	$ 548.13	$ -	0.00%
			Double	N/A	$ 1,053.11	$ -	0.00%	N/A	$ 1,066.78	$ -	0.00%	N/A	$ 1,081.16	$ -	0.00%	N/A	$ 1,096.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 895.14	$ -	0.00%	N/A	$ 906.76	$ -	0.00%	N/A	$ 918.98	$ -	0.00%	N/A	$ 931.82	$ -	0.00%
			Family	N/A	$ 1,500.68	$ -	0.00%	N/A	$ 1,520.16	$ -	0.00%	N/A	$ 1,540.65	$ -	0.00%	N/A	$ 1,562.17	$ -	0.00%
Gold	EPO	N/A	SUGF2068																
			Single	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.68	$ -	0.00%	N/A	$ 537.83	$ -	0.00%	N/A	$ 545.35	$ -	0.00%
			Double	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.36	$ -	0.00%	N/A	$ 1,075.66	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.60	$ -	0.00%	N/A	$ 902.16	$ -	0.00%	N/A	$ 914.32	$ -	0.00%	N/A	$ 927.09	$ -	0.00%
			Family	N/A	$ 1,493.06	$ -	0.00%	N/A	$ 1,512.44	$ -	0.00%	N/A	$ 1,532.82	$ -	0.00%	N/A	$ 1,554.24	$ -	0.00%
Gold	EPO	N/A	SUGF2069																
			Single	N/A	$ 531.63	$ -	0.00%	N/A	$ 538.53	$ -	0.00%	N/A	$ 545.79	$ -	0.00%	N/A	$ 553.41	$ -	0.00%
			Double	N/A	$ 1,063.26	$ -	0.00%	N/A	$ 1,077.06	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.77	$ -	0.00%	N/A	$ 915.50	$ -	0.00%	N/A	$ 927.84	$ -	0.00%	N/A	$ 940.80	$ -	0.00%
			Family	N/A	$ 1,515.14	$ -	0.00%	N/A	$ 1,534.81	$ -	0.00%	N/A	$ 1,555.50	$ -	0.00%	N/A	$ 1,577.23	$ -	0.00%
Gold	EPO	N/A	SUGF2070																
			Single	N/A	$ 535.35	$ -	0.00%	N/A	$ 542.30	$ -	0.00%	N/A	$ 549.60	$ -	0.00%	N/A	$ 557.28	$ -	0.00%
			Double	N/A	$ 1,070.69	$ -	0.00%	N/A	$ 1,084.59	$ -	0.00%	N/A	$ 1,099.21	$ -	0.00%	N/A	$ 1,114.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.09	$ -	0.00%	N/A	$ 921.90	$ -	0.00%	N/A	$ 934.33	$ -	0.00%	N/A	$ 947.38	$ -	0.00%
			Family	N/A	$ 1,525.74	$ -	0.00%	N/A	$ 1,545.55	$ -	0.00%	N/A	$ 1,566.37	$ -	0.00%	N/A	$ 1,588.25	$ -	0.00%
Gold	EPO	N/A	SUGF2072																
			Single	N/A	$ 546.99	$ -	0.00%	N/A	$ 554.09	$ -	0.00%	N/A	$ 561.56	$ -	0.00%	N/A	$ 569.40	$ -	0.00%
			Double	N/A	$ 1,093.98	$ -	0.00%	N/A	$ 1,108.18	$ -	0.00%	N/A	$ 1,123.11	$ -	0.00%	N/A	$ 1,138.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.88	$ -	0.00%	N/A	$ 941.95	$ -	0.00%	N/A	$ 954.65	$ -	0.00%	N/A	$ 967.98	$ -	0.00%
			Family	N/A	$ 1,558.92	$ -	0.00%	N/A	$ 1,579.16	$ -	0.00%	N/A	$ 1,600.44	$ -	0.00%	N/A	$ 1,622.79	$ -	0.00%
Gold	EPO	N/A	SUGF2073																
			Single	N/A	$ 542.26	$ -	0.00%	N/A	$ 549.30	$ -	0.00%	N/A	$ 556.70	$ -	0.00%	N/A	$ 564.48	$ -	0.00%
			Double	N/A	$ 1,084.53	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%	N/A	$ 1,128.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.85	$ -	0.00%	N/A	$ 933.81	$ -	0.00%	N/A	$ 946.40	$ -	0.00%	N/A	$ 959.62	$ -	0.00%
			Family	N/A	$ 1,545.45	$ -	0.00%	N/A	$ 1,565.51	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%	N/A	$ 1,608.77	$ -	0.00%
Gold	EPO	N/A	SUGF2074																
			Single	N/A	$ 542.23	$ -	0.00%	N/A	$ 549.27	$ -	0.00%	N/A	$ 556.68	$ -	0.00%	N/A	$ 564.45	$ -	0.00%
			Double	N/A	$ 1,084.47	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%	N/A	$ 1,128.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.80	$ -	0.00%	N/A	$ 933.77	$ -	0.00%	N/A	$ 946.35	$ -	0.00%	N/A	$ 959.57	$ -	0.00%
			Family	N/A	$ 1,545.37	$ -	0.00%	N/A	$ 1,565.43	$ -	0.00%	N/A	$ 1,586.53	$ -	0.00%	N/A	$ 1,608.69	$ -	0.00%
Gold	HDE	N/A	SUGF2076																
			Single	N/A	$ 532.40	$ -	0.00%	N/A	$ 539.31	$ -	0.00%	N/A	$ 546.58	$ -	0.00%	N/A	$ 554.22	$ -	0.00%
			Double	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,078.63	$ -	0.00%	N/A	$ 1,093.16	$ -	0.00%	N/A	$ 1,108.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 905.08	$ -	0.00%	N/A	$ 916.83	$ -	0.00%	N/A	$ 929.19	$ -	0.00%	N/A	$ 942.17	$ -	0.00%
			Family	N/A	$ 1,517.35	$ -	0.00%	N/A	$ 1,537.05	$ -	0.00%	N/A	$ 1,557.76	$ -	0.00%	N/A	$ 1,579.52	$ -	0.00%
Gold	EPO	N/A	SUGF2078																
			Single	N/A	$ 522.33	$ -	0.00%	N/A	$ 529.11	$ -	0.00%	N/A	$ 536.24	$ -	0.00%	N/A	$ 543.73	$ -	0.00%
			Double	N/A	$ 1,044.65	$ -	0.00%	N/A	$ 1,058.21	$ -	0.00%	N/A	$ 1,072.47	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.95	$ -	0.00%	N/A	$ 899.48	$ -	0.00%	N/A	$ 911.60	$ -	0.00%	N/A	$ 924.34	$ -	0.00%
			Family	N/A	$ 1,488.63	$ -	0.00%	N/A	$ 1,507.95	$ -	0.00%	N/A	$ 1,528.27	$ -	0.00%	N/A	$ 1,549.62	$ -	0.00%
Silver	EPO	N/A	SUSF3085																
			Single	N/A	$ 448.02	$ -	0.00%	N/A	$ 453.84	$ -	0.00%	N/A	$ 459.95	$ -	0.00%	N/A	$ 466.38	$ -	0.00%
			Double	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.63	$ -	0.00%	N/A	$ 771.52	$ -	0.00%	N/A	$ 781.92	$ -	0.00%	N/A	$ 792.84	$ -	0.00%
			Family	N/A	$ 1,276.86	$ -	0.00%	N/A	$ 1,293.43	$ -	0.00%	N/A	$ 1,310.86	$ -	0.00%	N/A	$ 1,329.17	$ -	0.00%
Silver	EPO	N/A	SUSF3086																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.39	$ -	0.00%	N/A	$ 785.45	$ -	0.00%	N/A	$ 796.04	$ -	0.00%	N/A	$ 807.16	$ -	0.00%
			Family	N/A	$ 1,299.91	$ -	0.00%	N/A	$ 1,316.79	$ -	0.00%	N/A	$ 1,334.53	$ -	0.00%	N/A	$ 1,353.18	$ -	0.00%
Silver	EPO	N/A	SUSF3087																
			Single	N/A	$ 453.27	$ -	0.00%	N/A	$ 459.16	$ -	0.00%	N/A	$ 465.34	$ -	0.00%	N/A	$ 471.84	$ -	0.00%
			Double	N/A	$ 906.54	$ -	0.00%	N/A	$ 918.31	$ -	0.00%	N/A	$ 930.69	$ -	0.00%	N/A	$ 943.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.56	$ -	0.00%	N/A	$ 780.56	$ -	0.00%	N/A	$ 791.08	$ -	0.00%	N/A	$ 802.13	$ -	0.00%
			Family	N/A	$ 1,291.82	$ -	0.00%	N/A	$ 1,308.59	$ -	0.00%	N/A	$ 1,326.23	$ -	0.00%	N/A	$ 1,344.75	$ -	0.00%
Silver	HDE	N/A	SUSF3088																
			Single	N/A	$ 451.80	$ -	0.00%	N/A	$ 457.66	$ -	0.00%	N/A	$ 463.83	$ -	0.00%	N/A	$ 470.31	$ -	0.00%
			Double	N/A	$ 903.59	$ -	0.00%	N/A	$ 915.32	$ -	0.00%	N/A	$ 927.66	$ -	0.00%	N/A	$ 940.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.05	$ -	0.00%	N/A	$ 778.02	$ -	0.00%	N/A	$ 788.51	$ -	0.00%	N/A	$ 799.52	$ -	0.00%
			Family	N/A	$ 1,287.62	$ -	0.00%	N/A	$ 1,304.33	$ -	0.00%	N/A	$ 1,321.91	$ -	0.00%	N/A	$ 1,340.38	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3089																
			Single	N/A	$ 453.35	$ -	0.00%	N/A	$ 459.24	$ -	0.00%	N/A	$ 465.43	$ -	0.00%	N/A	$ 471.93	$ -	0.00%
			Double	N/A	$ 906.71	$ -	0.00%	N/A	$ 918.48	$ -	0.00%	N/A	$ 930.86	$ -	0.00%	N/A	$ 943.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.70	$ -	0.00%	N/A	$ 780.71	$ -	0.00%	N/A	$ 791.23	$ -	0.00%	N/A	$ 802.28	$ -	0.00%
			Family	N/A	$ 1,292.06	$ -	0.00%	N/A	$ 1,308.83	$ -	0.00%	N/A	$ 1,326.47	$ -	0.00%	N/A	$ 1,345.00	$ -	0.00%
Silver	HDE	N/A	SUSF3090																
			Single	N/A	$ 457.58	$ -	0.00%	N/A	$ 463.52	$ -	0.00%	N/A	$ 469.77	$ -	0.00%	N/A	$ 476.33	$ -	0.00%
			Double	N/A	$ 915.16	$ -	0.00%	N/A	$ 927.04	$ -	0.00%	N/A	$ 939.53	$ -	0.00%	N/A	$ 952.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.89	$ -	0.00%	N/A	$ 787.99	$ -	0.00%	N/A	$ 798.60	$ -	0.00%	N/A	$ 809.76	$ -	0.00%
			Family	N/A	$ 1,304.10	$ -	0.00%	N/A	$ 1,321.03	$ -	0.00%	N/A	$ 1,338.84	$ -	0.00%	N/A	$ 1,357.54	$ -	0.00%
Silver	HDE	N/A	SUSF3091																
			Single	N/A	$ 434.84	$ -	0.00%	N/A	$ 440.48	$ -	0.00%	N/A	$ 446.42	$ -	0.00%	N/A	$ 452.65	$ -	0.00%
			Double	N/A	$ 869.67	$ -	0.00%	N/A	$ 880.96	$ -	0.00%	N/A	$ 892.83	$ -	0.00%	N/A	$ 905.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.22	$ -	0.00%	N/A	$ 748.82	$ -	0.00%	N/A	$ 758.91	$ -	0.00%	N/A	$ 769.51	$ -	0.00%
			Family	N/A	$ 1,239.28	$ -	0.00%	N/A	$ 1,255.37	$ -	0.00%	N/A	$ 1,272.29	$ -	0.00%	N/A	$ 1,290.06	$ -	0.00%
Silver	HDE	N/A	SUSF3093																
			Single	N/A	$ 434.22	$ -	0.00%	N/A	$ 439.86	$ -	0.00%	N/A	$ 445.78	$ -	0.00%	N/A	$ 452.01	$ -	0.00%
			Double	N/A	$ 868.44	$ -	0.00%	N/A	$ 879.71	$ -	0.00%	N/A	$ 891.57	$ -	0.00%	N/A	$ 904.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.17	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 757.83	$ -	0.00%	N/A	$ 768.42	$ -	0.00%
			Family	N/A	$ 1,237.53	$ -	0.00%	N/A	$ 1,253.59	$ -	0.00%	N/A	$ 1,270.48	$ -	0.00%	N/A	$ 1,288.23	$ -	0.00%
Silver	HDE	N/A	SUSF3094																
			Single	N/A	$ 439.18	$ -	0.00%	N/A	$ 444.88	$ -	0.00%	N/A	$ 450.88	$ -	0.00%	N/A	$ 457.17	$ -	0.00%
			Double	N/A	$ 878.36	$ -	0.00%	N/A	$ 889.76	$ -	0.00%	N/A	$ 901.75	$ -	0.00%	N/A	$ 914.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.60	$ -	0.00%	N/A	$ 756.30	$ -	0.00%	N/A	$ 766.49	$ -	0.00%	N/A	$ 777.20	$ -	0.00%
			Family	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,267.91	$ -	0.00%	N/A	$ 1,285.00	$ -	0.00%	N/A	$ 1,302.95	$ -	0.00%
Silver	HDE	N/A	SUSF3095																
			Single	N/A	$ 446.56	$ -	0.00%	N/A	$ 452.36	$ -	0.00%	N/A	$ 458.45	$ -	0.00%	N/A	$ 464.86	$ -	0.00%
			Double	N/A	$ 893.12	$ -	0.00%	N/A	$ 904.71	$ -	0.00%	N/A	$ 916.90	$ -	0.00%	N/A	$ 929.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 759.15	$ -	0.00%	N/A	$ 769.00	$ -	0.00%	N/A	$ 779.37	$ -	0.00%	N/A	$ 790.25	$ -	0.00%
			Family	N/A	$ 1,272.69	$ -	0.00%	N/A	$ 1,289.21	$ -	0.00%	N/A	$ 1,306.59	$ -	0.00%	N/A	$ 1,324.84	$ -	0.00%
Silver	EPO	N/A	SUSF3096																
			Single	N/A	$ 448.37	$ -	0.00%	N/A	$ 454.19	$ -	0.00%	N/A	$ 460.31	$ -	0.00%	N/A	$ 466.74	$ -	0.00%
			Double	N/A	$ 896.74	$ -	0.00%	N/A	$ 908.38	$ -	0.00%	N/A	$ 920.62	$ -	0.00%	N/A	$ 933.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.23	$ -	0.00%	N/A	$ 772.12	$ -	0.00%	N/A	$ 782.53	$ -	0.00%	N/A	$ 793.46	$ -	0.00%
			Family	N/A	$ 1,277.85	$ -	0.00%	N/A	$ 1,294.44	$ -	0.00%	N/A	$ 1,311.88	$ -	0.00%	N/A	$ 1,330.21	$ -	0.00%
Silver	EPO	N/A	SUSF3097																
			Single	N/A	$ 438.90	$ -	0.00%	N/A	$ 444.60	$ -	0.00%	N/A	$ 450.59	$ -	0.00%	N/A	$ 456.89	$ -	0.00%
			Double	N/A	$ 877.80	$ -	0.00%	N/A	$ 889.20	$ -	0.00%	N/A	$ 901.18	$ -	0.00%	N/A	$ 913.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.13	$ -	0.00%	N/A	$ 755.82	$ -	0.00%	N/A	$ 766.00	$ -	0.00%	N/A	$ 776.71	$ -	0.00%
			Family	N/A	$ 1,250.87	$ -	0.00%	N/A	$ 1,267.11	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,302.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4092																
			Single	N/A	$ 382.71	$ -	0.00%	N/A	$ 387.68	$ -	0.00%	N/A	$ 392.90	$ -	0.00%	N/A	$ 398.39	$ -	0.00%
			Double	N/A	$ 765.42	$ -	0.00%	N/A	$ 775.36	$ -	0.00%	N/A	$ 785.81	$ -	0.00%	N/A	$ 796.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.61	$ -	0.00%	N/A	$ 659.05	$ -	0.00%	N/A	$ 667.93	$ -	0.00%	N/A	$ 677.27	$ -	0.00%
			Family	N/A	$ 1,090.72	$ -	0.00%	N/A	$ 1,104.88	$ -	0.00%	N/A	$ 1,119.77	$ -	0.00%	N/A	$ 1,135.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4094																
			Single	N/A	$ 376.01	$ -	0.00%	N/A	$ 380.90	$ -	0.00%	N/A	$ 386.03	$ -	0.00%	N/A	$ 391.42	$ -	0.00%
			Double	N/A	$ 752.03	$ -	0.00%	N/A	$ 761.79	$ -	0.00%	N/A	$ 772.06	$ -	0.00%	N/A	$ 782.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.22	$ -	0.00%	N/A	$ 647.52	$ -	0.00%	N/A	$ 656.25	$ -	0.00%	N/A	$ 665.42	$ -	0.00%
			Family	N/A	$ 1,071.64	$ -	0.00%	N/A	$ 1,085.55	$ -	0.00%	N/A	$ 1,100.18	$ -	0.00%	N/A	$ 1,115.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4095																
			Single	N/A	$ 377.47	$ -	0.00%	N/A	$ 382.37	$ -	0.00%	N/A	$ 387.52	$ -	0.00%	N/A	$ 392.93	$ -	0.00%
			Double	N/A	$ 754.93	$ -	0.00%	N/A	$ 764.73	$ -	0.00%	N/A	$ 775.04	$ -	0.00%	N/A	$ 785.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.69	$ -	0.00%	N/A	$ 650.02	$ -	0.00%	N/A	$ 658.78	$ -	0.00%	N/A	$ 667.98	$ -	0.00%
			Family	N/A	$ 1,075.78	$ -	0.00%	N/A	$ 1,089.74	$ -	0.00%	N/A	$ 1,104.43	$ -	0.00%	N/A	$ 1,119.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4096																
			Single	N/A	$ 377.17	$ -	0.00%	N/A	$ 382.07	$ -	0.00%	N/A	$ 387.22	$ -	0.00%	N/A	$ 392.63	$ -	0.00%
			Double	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.14	$ -	0.00%	N/A	$ 774.44	$ -	0.00%	N/A	$ 785.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.20	$ -	0.00%	N/A	$ 649.52	$ -	0.00%	N/A	$ 658.27	$ -	0.00%	N/A	$ 667.47	$ -	0.00%
			Family	N/A	$ 1,074.95	$ -	0.00%	N/A	$ 1,088.90	$ -	0.00%	N/A	$ 1,103.58	$ -	0.00%	N/A	$ 1,118.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4097																
			Single	N/A	$ 379.19	$ -	0.00%	N/A	$ 384.11	$ -	0.00%	N/A	$ 389.29	$ -	0.00%	N/A	$ 394.73	$ -	0.00%
			Double	N/A	$ 758.38	$ -	0.00%	N/A	$ 768.23	$ -	0.00%	N/A	$ 778.58	$ -	0.00%	N/A	$ 789.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.63	$ -	0.00%	N/A	$ 652.99	$ -	0.00%	N/A	$ 661.79	$ -	0.00%	N/A	$ 671.04	$ -	0.00%
			Family	N/A	$ 1,080.70	$ -	0.00%	N/A	$ 1,094.73	$ -	0.00%	N/A	$ 1,109.48	$ -	0.00%	N/A	$ 1,124.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4098																
			Single	N/A	$ 384.39	$ -	0.00%	N/A	$ 389.38	$ -	0.00%	N/A	$ 394.63	$ -	0.00%	N/A	$ 400.14	$ -	0.00%
			Double	N/A	$ 768.78	$ -	0.00%	N/A	$ 778.76	$ -	0.00%	N/A	$ 789.25	$ -	0.00%	N/A	$ 800.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.46	$ -	0.00%	N/A	$ 661.95	$ -	0.00%	N/A	$ 670.87	$ -	0.00%	N/A	$ 680.24	$ -	0.00%
			Family	N/A	$ 1,095.51	$ -	0.00%	N/A	$ 1,109.73	$ -	0.00%	N/A	$ 1,124.69	$ -	0.00%	N/A	$ 1,140.40	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4099																
			Single	N/A	$ 378.45	$ -	0.00%	N/A	$ 383.36	$ -	0.00%	N/A	$ 388.53	$ -	0.00%	N/A	$ 393.95	$ -	0.00%
			Double	N/A	$ 756.89	$ -	0.00%	N/A	$ 766.72	$ -	0.00%	N/A	$ 777.05	$ -	0.00%	N/A	$ 787.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.36	$ -	0.00%	N/A	$ 651.71	$ -	0.00%	N/A	$ 660.49	$ -	0.00%	N/A	$ 669.72	$ -	0.00%
			Family	N/A	$ 1,078.57	$ -	0.00%	N/A	$ 1,092.58	$ -	0.00%	N/A	$ 1,107.30	$ -	0.00%	N/A	$ 1,122.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4100																
			Single	N/A	$ 373.18	$ -	0.00%	N/A	$ 378.02	$ -	0.00%	N/A	$ 383.11	$ -	0.00%	N/A	$ 388.47	$ -	0.00%
			Double	N/A	$ 746.35	$ -	0.00%	N/A	$ 756.04	$ -	0.00%	N/A	$ 766.23	$ -	0.00%	N/A	$ 776.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.40	$ -	0.00%	N/A	$ 642.63	$ -	0.00%	N/A	$ 651.29	$ -	0.00%	N/A	$ 660.39	$ -	0.00%
			Family	N/A	$ 1,063.55	$ -	0.00%	N/A	$ 1,077.36	$ -	0.00%	N/A	$ 1,091.88	$ -	0.00%	N/A	$ 1,107.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4102																
			Single	N/A	$ 375.16	$ -	0.00%	N/A	$ 380.03	$ -	0.00%	N/A	$ 385.15	$ -	0.00%	N/A	$ 390.53	$ -	0.00%
			Double	N/A	$ 750.32	$ -	0.00%	N/A	$ 760.06	$ -	0.00%	N/A	$ 770.31	$ -	0.00%	N/A	$ 781.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.77	$ -	0.00%	N/A	$ 646.05	$ -	0.00%	N/A	$ 654.76	$ -	0.00%	N/A	$ 663.91	$ -	0.00%
			Family	N/A	$ 1,069.21	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%	N/A	$ 1,097.69	$ -	0.00%	N/A	$ 1,113.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4103																
			Single	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.44	$ -	0.00%	N/A	$ 388.60	$ -	0.00%	N/A	$ 394.03	$ -	0.00%
			Double	N/A	$ 757.05	$ -	0.00%	N/A	$ 766.87	$ -	0.00%	N/A	$ 777.21	$ -	0.00%	N/A	$ 788.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.49	$ -	0.00%	N/A	$ 651.84	$ -	0.00%	N/A	$ 660.63	$ -	0.00%	N/A	$ 669.85	$ -	0.00%
			Family	N/A	$ 1,078.79	$ -	0.00%	N/A	$ 1,092.79	$ -	0.00%	N/A	$ 1,107.52	$ -	0.00%	N/A	$ 1,122.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4105																
			Single	N/A	$ 362.13	$ -	0.00%	N/A	$ 366.83	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.97	$ -	0.00%
			Double	N/A	$ 724.25	$ -	0.00%	N/A	$ 733.66	$ -	0.00%	N/A	$ 743.54	$ -	0.00%	N/A	$ 753.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.62	$ -	0.00%	N/A	$ 623.61	$ -	0.00%	N/A	$ 632.01	$ -	0.00%	N/A	$ 640.84	$ -	0.00%
			Family	N/A	$ 1,032.06	$ -	0.00%	N/A	$ 1,045.46	$ -	0.00%	N/A	$ 1,059.55	$ -	0.00%	N/A	$ 1,074.35	$ -	0.00%
Bronze	HDE	N/A	SUBF4106																
			Single	N/A	$ 365.85	$ -	0.00%	N/A	$ 370.60	$ -	0.00%	N/A	$ 375.59	$ -	0.00%	N/A	$ 380.84	$ -	0.00%
			Double	N/A	$ 731.70	$ -	0.00%	N/A	$ 741.19	$ -	0.00%	N/A	$ 751.18	$ -	0.00%	N/A	$ 761.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.94	$ -	0.00%	N/A	$ 630.02	$ -	0.00%	N/A	$ 638.51	$ -	0.00%	N/A	$ 647.43	$ -	0.00%
			Family	N/A	$ 1,042.67	$ -	0.00%	N/A	$ 1,056.20	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%	N/A	$ 1,085.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4107																
			Single	N/A	$ 371.44	$ -	0.00%	N/A	$ 376.27	$ -	0.00%	N/A	$ 381.34	$ -	0.00%	N/A	$ 386.66	$ -	0.00%
			Double	N/A	$ 742.89	$ -	0.00%	N/A	$ 752.53	$ -	0.00%	N/A	$ 762.67	$ -	0.00%	N/A	$ 773.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.46	$ -	0.00%	N/A	$ 639.65	$ -	0.00%	N/A	$ 648.27	$ -	0.00%	N/A	$ 657.33	$ -	0.00%
			Family	N/A	$ 1,058.62	$ -	0.00%	N/A	$ 1,072.36	$ -	0.00%	N/A	$ 1,086.81	$ -	0.00%	N/A	$ 1,101.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4108																
			Single	N/A	$ 376.53	$ -	0.00%	N/A	$ 381.41	$ -	0.00%	N/A	$ 386.55	$ -	0.00%	N/A	$ 391.95	$ -	0.00%
			Double	N/A	$ 753.05	$ -	0.00%	N/A	$ 762.83	$ -	0.00%	N/A	$ 773.11	$ -	0.00%	N/A	$ 783.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.09	$ -	0.00%	N/A	$ 648.40	$ -	0.00%	N/A	$ 657.14	$ -	0.00%	N/A	$ 666.32	$ -	0.00%
			Family	N/A	$ 1,073.10	$ -	0.00%	N/A	$ 1,087.03	$ -	0.00%	N/A	$ 1,101.68	$ -	0.00%	N/A	$ 1,117.07	$ -	0.00%
Platinum	EPO	N/A	SUPF1086																
			Single	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.49	$ -	0.00%	N/A	$ 611.62	$ -	0.00%	N/A	$ 620.16	$ -	0.00%
			Double	N/A	$ 1,191.51	$ -	0.00%	N/A	$ 1,206.98	$ -	0.00%	N/A	$ 1,223.24	$ -	0.00%	N/A	$ 1,240.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.78	$ -	0.00%	N/A	$ 1,025.93	$ -	0.00%	N/A	$ 1,039.76	$ -	0.00%	N/A	$ 1,054.28	$ -	0.00%
			Family	N/A	$ 1,697.90	$ -	0.00%	N/A	$ 1,719.94	$ -	0.00%	N/A	$ 1,743.12	$ -	0.00%	N/A	$ 1,767.47	$ -	0.00%
Platinum	EPO	N/A	SUPF1087																
			Single	N/A	$ 622.75	$ -	0.00%	N/A	$ 630.84	$ -	0.00%	N/A	$ 639.34	$ -	0.00%	N/A	$ 648.27	$ -	0.00%
			Double	N/A	$ 1,245.50	$ -	0.00%	N/A	$ 1,261.67	$ -	0.00%	N/A	$ 1,278.67	$ -	0.00%	N/A	$ 1,296.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,058.68	$ -	0.00%	N/A	$ 1,072.42	$ -	0.00%	N/A	$ 1,086.87	$ -	0.00%	N/A	$ 1,102.06	$ -	0.00%
			Family	N/A	$ 1,774.84	$ -	0.00%	N/A	$ 1,797.88	$ -	0.00%	N/A	$ 1,822.11	$ -	0.00%	N/A	$ 1,847.57	$ -	0.00%
Platinum	EPO	N/A	SUPF1088																
			Single	N/A	$ 600.47	$ -	0.00%	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.46	$ -	0.00%	N/A	$ 625.07	$ -	0.00%
			Double	N/A	$ 1,200.94	$ -	0.00%	N/A	$ 1,216.53	$ -	0.00%	N/A	$ 1,232.92	$ -	0.00%	N/A	$ 1,250.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.80	$ -	0.00%	N/A	$ 1,034.05	$ -	0.00%	N/A	$ 1,047.98	$ -	0.00%	N/A	$ 1,062.62	$ -	0.00%
			Family	N/A	$ 1,711.33	$ -	0.00%	N/A	$ 1,733.55	$ -	0.00%	N/A	$ 1,756.91	$ -	0.00%	N/A	$ 1,781.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1090																
			Single	N/A	$ 605.67	$ -	0.00%	N/A	$ 613.53	$ -	0.00%	N/A	$ 621.80	$ -	0.00%	N/A	$ 630.48	$ -	0.00%
			Double	N/A	$ 1,211.33	$ -	0.00%	N/A	$ 1,227.06	$ -	0.00%	N/A	$ 1,243.59	$ -	0.00%	N/A	$ 1,260.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,029.63	$ -	0.00%	N/A	$ 1,043.00	$ -	0.00%	N/A	$ 1,057.06	$ -	0.00%	N/A	$ 1,071.82	$ -	0.00%
			Family	N/A	$ 1,726.15	$ -	0.00%	N/A	$ 1,748.56	$ -	0.00%	N/A	$ 1,772.12	$ -	0.00%	N/A	$ 1,796.88	$ -	0.00%
Platinum	EPO	N/A	SUPF1091																
			Single	N/A	$ 620.40	$ -	0.00%	N/A	$ 628.45	$ -	0.00%	N/A	$ 636.92	$ -	0.00%	N/A	$ 645.82	$ -	0.00%
			Double	N/A	$ 1,240.80	$ -	0.00%	N/A	$ 1,256.91	$ -	0.00%	N/A	$ 1,273.85	$ -	0.00%	N/A	$ 1,291.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,054.68	$ -	0.00%	N/A	$ 1,068.37	$ -	0.00%	N/A	$ 1,082.77	$ -	0.00%	N/A	$ 1,097.89	$ -	0.00%
			Family	N/A	$ 1,768.14	$ -	0.00%	N/A	$ 1,791.09	$ -	0.00%	N/A	$ 1,815.23	$ -	0.00%	N/A	$ 1,840.59	$ -	0.00%
Platinum	EPO	N/A	SUPF1092																
			Single	N/A	$ 621.66	$ -	0.00%	N/A	$ 629.73	$ -	0.00%	N/A	$ 638.22	$ -	0.00%	N/A	$ 647.13	$ -	0.00%
			Double	N/A	$ 1,243.32	$ -	0.00%	N/A	$ 1,259.46	$ -	0.00%	N/A	$ 1,276.43	$ -	0.00%	N/A	$ 1,294.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,056.82	$ -	0.00%	N/A	$ 1,070.54	$ -	0.00%	N/A	$ 1,084.97	$ -	0.00%	N/A	$ 1,100.12	$ -	0.00%
			Family	N/A	$ 1,771.73	$ -	0.00%	N/A	$ 1,794.73	$ -	0.00%	N/A	$ 1,818.92	$ -	0.00%	N/A	$ 1,844.33	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2080																
			Single	N/A	$ 522.88	$ -	0.00%	N/A	$ 529.67	$ -	0.00%	N/A	$ 536.81	$ -	0.00%	N/A	$ 544.31	$ -	0.00%
			Double	N/A	$ 1,045.77	$ -	0.00%	N/A	$ 1,059.34	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 888.90	$ -	0.00%	N/A	$ 900.44	$ -	0.00%	N/A	$ 912.58	$ -	0.00%	N/A	$ 925.33	$ -	0.00%
			Family	N/A	$ 1,490.22	$ -	0.00%	N/A	$ 1,509.57	$ -	0.00%	N/A	$ 1,529.91	$ -	0.00%	N/A	$ 1,551.28	$ -	0.00%
Gold	EPO	N/A	SUGF2081																
			Single	N/A	$ 520.23	$ -	0.00%	N/A	$ 526.98	$ -	0.00%	N/A	$ 534.08	$ -	0.00%	N/A	$ 541.54	$ -	0.00%
			Double	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.96	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.39	$ -	0.00%	N/A	$ 895.87	$ -	0.00%	N/A	$ 907.94	$ -	0.00%	N/A	$ 920.63	$ -	0.00%
			Family	N/A	$ 1,482.65	$ -	0.00%	N/A	$ 1,501.90	$ -	0.00%	N/A	$ 1,522.14	$ -	0.00%	N/A	$ 1,543.40	$ -	0.00%
Gold	EPO	N/A	SUGF2082																
			Single	N/A	$ 527.92	$ -	0.00%	N/A	$ 534.78	$ -	0.00%	N/A	$ 541.98	$ -	0.00%	N/A	$ 549.55	$ -	0.00%
			Double	N/A	$ 1,055.85	$ -	0.00%	N/A	$ 1,069.55	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,099.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 897.47	$ -	0.00%	N/A	$ 909.12	$ -	0.00%	N/A	$ 921.37	$ -	0.00%	N/A	$ 934.24	$ -	0.00%
			Family	N/A	$ 1,504.58	$ -	0.00%	N/A	$ 1,524.11	$ -	0.00%	N/A	$ 1,544.65	$ -	0.00%	N/A	$ 1,566.23	$ -	0.00%
Gold	EPO	N/A	SUGF2083																
			Single	N/A	$ 531.62	$ -	0.00%	N/A	$ 538.52	$ -	0.00%	N/A	$ 545.77	$ -	0.00%	N/A	$ 553.40	$ -	0.00%
			Double	N/A	$ 1,063.23	$ -	0.00%	N/A	$ 1,077.03	$ -	0.00%	N/A	$ 1,091.55	$ -	0.00%	N/A	$ 1,106.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 903.75	$ -	0.00%	N/A	$ 915.48	$ -	0.00%	N/A	$ 927.81	$ -	0.00%	N/A	$ 940.78	$ -	0.00%
			Family	N/A	$ 1,515.10	$ -	0.00%	N/A	$ 1,534.77	$ -	0.00%	N/A	$ 1,555.45	$ -	0.00%	N/A	$ 1,577.18	$ -	0.00%
Gold	EPO	N/A	SUGF2085																
			Single	N/A	$ 543.18	$ -	0.00%	N/A	$ 550.23	$ -	0.00%	N/A	$ 557.64	$ -	0.00%	N/A	$ 565.43	$ -	0.00%
			Double	N/A	$ 1,086.35	$ -	0.00%	N/A	$ 1,100.46	$ -	0.00%	N/A	$ 1,115.29	$ -	0.00%	N/A	$ 1,130.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.40	$ -	0.00%	N/A	$ 935.39	$ -	0.00%	N/A	$ 947.99	$ -	0.00%	N/A	$ 961.24	$ -	0.00%
			Family	N/A	$ 1,548.05	$ -	0.00%	N/A	$ 1,568.15	$ -	0.00%	N/A	$ 1,589.28	$ -	0.00%	N/A	$ 1,611.48	$ -	0.00%
Gold	EPO	N/A	SUGF2086																
			Single	N/A	$ 538.48	$ -	0.00%	N/A	$ 545.47	$ -	0.00%	N/A	$ 552.82	$ -	0.00%	N/A	$ 560.55	$ -	0.00%
			Double	N/A	$ 1,076.97	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%	N/A	$ 1,105.65	$ -	0.00%	N/A	$ 1,121.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.42	$ -	0.00%	N/A	$ 927.31	$ -	0.00%	N/A	$ 939.80	$ -	0.00%	N/A	$ 952.93	$ -	0.00%
			Family	N/A	$ 1,534.68	$ -	0.00%	N/A	$ 1,554.60	$ -	0.00%	N/A	$ 1,575.55	$ -	0.00%	N/A	$ 1,597.56	$ -	0.00%
Gold	EPO	N/A	SUGF2087																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.37	$ -	0.00%	N/A	$ 927.26	$ -	0.00%	N/A	$ 939.75	$ -	0.00%	N/A	$ 952.88	$ -	0.00%
			Family	N/A	$ 1,534.60	$ -	0.00%	N/A	$ 1,554.52	$ -	0.00%	N/A	$ 1,575.47	$ -	0.00%	N/A	$ 1,597.48	$ -	0.00%
Gold	HDE	N/A	SUGF2089																
			Single	N/A	$ 528.69	$ -	0.00%	N/A	$ 535.56	$ -	0.00%	N/A	$ 542.77	$ -	0.00%	N/A	$ 550.35	$ -	0.00%
			Double	N/A	$ 1,057.38	$ -	0.00%	N/A	$ 1,071.11	$ -	0.00%	N/A	$ 1,085.54	$ -	0.00%	N/A	$ 1,100.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 898.78	$ -	0.00%	N/A	$ 910.44	$ -	0.00%	N/A	$ 922.71	$ -	0.00%	N/A	$ 935.60	$ -	0.00%
			Family	N/A	$ 1,506.77	$ -	0.00%	N/A	$ 1,526.33	$ -	0.00%	N/A	$ 1,546.90	$ -	0.00%	N/A	$ 1,568.51	$ -	0.00%
Gold	EPO	N/A	SUGF2091																
			Single	N/A	$ 518.69	$ -	0.00%	N/A	$ 525.42	$ -	0.00%	N/A	$ 532.50	$ -	0.00%	N/A	$ 539.94	$ -	0.00%
			Double	N/A	$ 1,037.37	$ -	0.00%	N/A	$ 1,050.84	$ -	0.00%	N/A	$ 1,065.00	$ -	0.00%	N/A	$ 1,079.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.76	$ -	0.00%	N/A	$ 893.21	$ -	0.00%	N/A	$ 905.25	$ -	0.00%	N/A	$ 917.89	$ -	0.00%
			Family	N/A	$ 1,478.25	$ -	0.00%	N/A	$ 1,497.44	$ -	0.00%	N/A	$ 1,517.62	$ -	0.00%	N/A	$ 1,538.82	$ -	0.00%
Silver	EPO	N/A	SUSF3101																
			Single	N/A	$ 444.90	$ -	0.00%	N/A	$ 450.67	$ -	0.00%	N/A	$ 456.75	$ -	0.00%	N/A	$ 463.13	$ -	0.00%
			Double	N/A	$ 889.79	$ -	0.00%	N/A	$ 901.34	$ -	0.00%	N/A	$ 913.49	$ -	0.00%	N/A	$ 926.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.32	$ -	0.00%	N/A	$ 766.14	$ -	0.00%	N/A	$ 776.47	$ -	0.00%	N/A	$ 787.31	$ -	0.00%
			Family	N/A	$ 1,267.96	$ -	0.00%	N/A	$ 1,284.42	$ -	0.00%	N/A	$ 1,301.72	$ -	0.00%	N/A	$ 1,319.91	$ -	0.00%
Silver	EPO	N/A	SUSF3102																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.99	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.98	$ -	0.00%	N/A	$ 779.98	$ -	0.00%	N/A	$ 790.49	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.61	$ -	0.00%	N/A	$ 1,325.23	$ -	0.00%	N/A	$ 1,343.74	$ -	0.00%
Silver	EPO	N/A	SUSF3103																
			Single	N/A	$ 450.11	$ -	0.00%	N/A	$ 455.95	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.55	$ -	0.00%
			Double	N/A	$ 900.22	$ -	0.00%	N/A	$ 911.91	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 937.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.19	$ -	0.00%	N/A	$ 775.12	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 796.54	$ -	0.00%
			Family	N/A	$ 1,282.82	$ -	0.00%	N/A	$ 1,299.47	$ -	0.00%	N/A	$ 1,316.98	$ -	0.00%	N/A	$ 1,335.38	$ -	0.00%
Silver	HDE	N/A	SUSF3104																
			Single	N/A	$ 448.65	$ -	0.00%	N/A	$ 454.47	$ -	0.00%	N/A	$ 460.60	$ -	0.00%	N/A	$ 467.03	$ -	0.00%
			Double	N/A	$ 897.29	$ -	0.00%	N/A	$ 908.94	$ -	0.00%	N/A	$ 921.19	$ -	0.00%	N/A	$ 934.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.70	$ -	0.00%	N/A	$ 772.60	$ -	0.00%	N/A	$ 783.01	$ -	0.00%	N/A	$ 793.95	$ -	0.00%
			Family	N/A	$ 1,278.64	$ -	0.00%	N/A	$ 1,295.24	$ -	0.00%	N/A	$ 1,312.70	$ -	0.00%	N/A	$ 1,331.03	$ -	0.00%
Silver	HDE	N/A	SUSF3105																
			Single	N/A	$ 450.19	$ -	0.00%	N/A	$ 456.04	$ -	0.00%	N/A	$ 462.18	$ -	0.00%	N/A	$ 468.64	$ -	0.00%
			Double	N/A	$ 900.39	$ -	0.00%	N/A	$ 912.08	$ -	0.00%	N/A	$ 924.37	$ -	0.00%	N/A	$ 937.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.33	$ -	0.00%	N/A	$ 775.27	$ -	0.00%	N/A	$ 785.71	$ -	0.00%	N/A	$ 796.69	$ -	0.00%
			Family	N/A	$ 1,283.05	$ -	0.00%	N/A	$ 1,299.71	$ -	0.00%	N/A	$ 1,317.22	$ -	0.00%	N/A	$ 1,335.63	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3106																
			Single	N/A	$ 454.39	$ -	0.00%	N/A	$ 460.29	$ -	0.00%	N/A	$ 466.49	$ -	0.00%	N/A	$ 473.01	$ -	0.00%
			Double	N/A	$ 908.78	$ -	0.00%	N/A	$ 920.58	$ -	0.00%	N/A	$ 932.99	$ -	0.00%	N/A	$ 946.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 772.47	$ -	0.00%	N/A	$ 782.49	$ -	0.00%	N/A	$ 793.04	$ -	0.00%	N/A	$ 804.12	$ -	0.00%
			Family	N/A	$ 1,295.01	$ -	0.00%	N/A	$ 1,311.83	$ -	0.00%	N/A	$ 1,329.50	$ -	0.00%	N/A	$ 1,348.08	$ -	0.00%
Silver	HDE	N/A	SUSF3107																
			Single	N/A	$ 431.80	$ -	0.00%	N/A	$ 437.41	$ -	0.00%	N/A	$ 443.30	$ -	0.00%	N/A	$ 449.50	$ -	0.00%
			Double	N/A	$ 863.61	$ -	0.00%	N/A	$ 874.82	$ -	0.00%	N/A	$ 886.61	$ -	0.00%	N/A	$ 899.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.07	$ -	0.00%	N/A	$ 743.60	$ -	0.00%	N/A	$ 753.62	$ -	0.00%	N/A	$ 764.15	$ -	0.00%
			Family	N/A	$ 1,230.64	$ -	0.00%	N/A	$ 1,246.62	$ -	0.00%	N/A	$ 1,263.42	$ -	0.00%	N/A	$ 1,281.07	$ -	0.00%
Silver	HDE	N/A	SUSF3109																
			Single	N/A	$ 431.19	$ -	0.00%	N/A	$ 436.79	$ -	0.00%	N/A	$ 442.68	$ -	0.00%	N/A	$ 448.86	$ -	0.00%
			Double	N/A	$ 862.39	$ -	0.00%	N/A	$ 873.58	$ -	0.00%	N/A	$ 885.35	$ -	0.00%	N/A	$ 897.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 733.03	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.55	$ -	0.00%	N/A	$ 763.06	$ -	0.00%
			Family	N/A	$ 1,228.90	$ -	0.00%	N/A	$ 1,244.85	$ -	0.00%	N/A	$ 1,261.63	$ -	0.00%	N/A	$ 1,279.25	$ -	0.00%
Silver	HDE	N/A	SUSF3110																
			Single	N/A	$ 436.12	$ -	0.00%	N/A	$ 441.78	$ -	0.00%	N/A	$ 447.73	$ -	0.00%	N/A	$ 453.99	$ -	0.00%
			Double	N/A	$ 872.24	$ -	0.00%	N/A	$ 883.56	$ -	0.00%	N/A	$ 895.47	$ -	0.00%	N/A	$ 907.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.03	$ -	0.00%	N/A	$ 761.15	$ -	0.00%	N/A	$ 771.78	$ -	0.00%
			Family	N/A	$ 1,242.94	$ -	0.00%	N/A	$ 1,259.07	$ -	0.00%	N/A	$ 1,276.04	$ -	0.00%	N/A	$ 1,293.86	$ -	0.00%
Silver	HDE	N/A	SUSF3111																
			Single	N/A	$ 443.45	$ -	0.00%	N/A	$ 449.20	$ -	0.00%	N/A	$ 455.26	$ -	0.00%	N/A	$ 461.62	$ -	0.00%
			Double	N/A	$ 886.89	$ -	0.00%	N/A	$ 898.41	$ -	0.00%	N/A	$ 910.51	$ -	0.00%	N/A	$ 923.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.86	$ -	0.00%	N/A	$ 763.64	$ -	0.00%	N/A	$ 773.93	$ -	0.00%	N/A	$ 784.75	$ -	0.00%
			Family	N/A	$ 1,263.82	$ -	0.00%	N/A	$ 1,280.23	$ -	0.00%	N/A	$ 1,297.48	$ -	0.00%	N/A	$ 1,315.60	$ -	0.00%
Silver	EPO	N/A	SUSF3112																
			Single	N/A	$ 445.24	$ -	0.00%	N/A	$ 451.02	$ -	0.00%	N/A	$ 457.10	$ -	0.00%	N/A	$ 463.49	$ -	0.00%
			Double	N/A	$ 890.49	$ -	0.00%	N/A	$ 902.05	$ -	0.00%	N/A	$ 914.20	$ -	0.00%	N/A	$ 926.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.91	$ -	0.00%	N/A	$ 766.74	$ -	0.00%	N/A	$ 777.07	$ -	0.00%	N/A	$ 787.93	$ -	0.00%
			Family	N/A	$ 1,268.94	$ -	0.00%	N/A	$ 1,285.42	$ -	0.00%	N/A	$ 1,302.74	$ -	0.00%	N/A	$ 1,320.94	$ -	0.00%
Silver	EPO	N/A	SUSF3113																
			Single	N/A	$ 435.84	$ -	0.00%	N/A	$ 441.50	$ -	0.00%	N/A	$ 447.45	$ -	0.00%	N/A	$ 453.70	$ -	0.00%
			Double	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.00	$ -	0.00%	N/A	$ 894.90	$ -	0.00%	N/A	$ 907.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.93	$ -	0.00%	N/A	$ 750.55	$ -	0.00%	N/A	$ 760.67	$ -	0.00%	N/A	$ 771.29	$ -	0.00%
			Family	N/A	$ 1,242.15	$ -	0.00%	N/A	$ 1,258.28	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,293.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4110																
			Single	N/A	$ 380.04	$ -	0.00%	N/A	$ 384.98	$ -	0.00%	N/A	$ 390.16	$ -	0.00%	N/A	$ 395.61	$ -	0.00%
			Double	N/A	$ 760.08	$ -	0.00%	N/A	$ 769.95	$ -	0.00%	N/A	$ 780.33	$ -	0.00%	N/A	$ 791.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.07	$ -	0.00%	N/A	$ 654.46	$ -	0.00%	N/A	$ 663.28	$ -	0.00%	N/A	$ 672.54	$ -	0.00%
			Family	N/A	$ 1,083.12	$ -	0.00%	N/A	$ 1,097.18	$ -	0.00%	N/A	$ 1,111.97	$ -	0.00%	N/A	$ 1,127.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4112																
			Single	N/A	$ 373.39	$ -	0.00%	N/A	$ 378.24	$ -	0.00%	N/A	$ 383.34	$ -	0.00%	N/A	$ 388.69	$ -	0.00%
			Double	N/A	$ 746.79	$ -	0.00%	N/A	$ 756.48	$ -	0.00%	N/A	$ 766.68	$ -	0.00%	N/A	$ 777.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.77	$ -	0.00%	N/A	$ 643.01	$ -	0.00%	N/A	$ 651.67	$ -	0.00%	N/A	$ 660.78	$ -	0.00%
			Family	N/A	$ 1,064.17	$ -	0.00%	N/A	$ 1,077.99	$ -	0.00%	N/A	$ 1,092.51	$ -	0.00%	N/A	$ 1,107.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4113																
			Single	N/A	$ 374.83	$ -	0.00%	N/A	$ 379.70	$ -	0.00%	N/A	$ 384.82	$ -	0.00%	N/A	$ 390.19	$ -	0.00%
			Double	N/A	$ 749.67	$ -	0.00%	N/A	$ 759.40	$ -	0.00%	N/A	$ 769.64	$ -	0.00%	N/A	$ 780.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.22	$ -	0.00%	N/A	$ 645.49	$ -	0.00%	N/A	$ 654.19	$ -	0.00%	N/A	$ 663.33	$ -	0.00%
			Family	N/A	$ 1,068.28	$ -	0.00%	N/A	$ 1,082.15	$ -	0.00%	N/A	$ 1,096.73	$ -	0.00%	N/A	$ 1,112.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4114																
			Single	N/A	$ 374.55	$ -	0.00%	N/A	$ 379.41	$ -	0.00%	N/A	$ 384.52	$ -	0.00%	N/A	$ 389.89	$ -	0.00%
			Double	N/A	$ 749.09	$ -	0.00%	N/A	$ 758.82	$ -	0.00%	N/A	$ 769.04	$ -	0.00%	N/A	$ 779.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 636.73	$ -	0.00%	N/A	$ 644.99	$ -	0.00%	N/A	$ 653.69	$ -	0.00%	N/A	$ 662.82	$ -	0.00%
			Family	N/A	$ 1,067.46	$ -	0.00%	N/A	$ 1,081.31	$ -	0.00%	N/A	$ 1,095.88	$ -	0.00%	N/A	$ 1,111.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4115																
			Single	N/A	$ 376.55	$ -	0.00%	N/A	$ 381.44	$ -	0.00%	N/A	$ 386.58	$ -	0.00%	N/A	$ 391.98	$ -	0.00%
			Double	N/A	$ 753.10	$ -	0.00%	N/A	$ 762.87	$ -	0.00%	N/A	$ 773.15	$ -	0.00%	N/A	$ 783.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.13	$ -	0.00%	N/A	$ 648.44	$ -	0.00%	N/A	$ 657.18	$ -	0.00%	N/A	$ 666.36	$ -	0.00%
			Family	N/A	$ 1,073.16	$ -	0.00%	N/A	$ 1,087.09	$ -	0.00%	N/A	$ 1,101.74	$ -	0.00%	N/A	$ 1,117.13	$ -	0.00%
Bronze	HDE	N/A	SUBF4116																
			Single	N/A	$ 381.71	$ -	0.00%	N/A	$ 386.67	$ -	0.00%	N/A	$ 391.88	$ -	0.00%	N/A	$ 397.35	$ -	0.00%
			Double	N/A	$ 763.42	$ -	0.00%	N/A	$ 773.33	$ -	0.00%	N/A	$ 783.75	$ -	0.00%	N/A	$ 794.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.91	$ -	0.00%	N/A	$ 657.33	$ -	0.00%	N/A	$ 666.19	$ -	0.00%	N/A	$ 675.50	$ -	0.00%
			Family	N/A	$ 1,087.87	$ -	0.00%	N/A	$ 1,102.00	$ -	0.00%	N/A	$ 1,116.85	$ -	0.00%	N/A	$ 1,132.45	$ -	0.00%
Bronze	HDE	N/A	SUBF4117																
			Single	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.69	$ -	0.00%	N/A	$ 385.82	$ -	0.00%	N/A	$ 391.21	$ -	0.00%
			Double	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.38	$ -	0.00%	N/A	$ 771.64	$ -	0.00%	N/A	$ 782.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.88	$ -	0.00%	N/A	$ 647.17	$ -	0.00%	N/A	$ 655.89	$ -	0.00%	N/A	$ 665.05	$ -	0.00%
			Family	N/A	$ 1,071.06	$ -	0.00%	N/A	$ 1,084.96	$ -	0.00%	N/A	$ 1,099.58	$ -	0.00%	N/A	$ 1,114.94	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4118																
			Single	N/A	$ 370.57	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.44	$ -	0.00%	N/A	$ 385.76	$ -	0.00%
			Double	N/A	$ 741.15	$ -	0.00%	N/A	$ 750.77	$ -	0.00%	N/A	$ 760.89	$ -	0.00%	N/A	$ 771.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.98	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 646.75	$ -	0.00%	N/A	$ 655.79	$ -	0.00%
			Family	N/A	$ 1,056.14	$ -	0.00%	N/A	$ 1,069.85	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%	N/A	$ 1,099.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4120																
			Single	N/A	$ 372.55	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.77	$ -	0.00%	N/A	$ 764.94	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.33	$ -	0.00%	N/A	$ 641.55	$ -	0.00%	N/A	$ 650.20	$ -	0.00%	N/A	$ 659.28	$ -	0.00%
			Family	N/A	$ 1,061.76	$ -	0.00%	N/A	$ 1,075.54	$ -	0.00%	N/A	$ 1,090.03	$ -	0.00%	N/A	$ 1,105.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4121																
			Single	N/A	$ 375.88	$ -	0.00%	N/A	$ 380.76	$ -	0.00%	N/A	$ 385.90	$ -	0.00%	N/A	$ 391.29	$ -	0.00%
			Double	N/A	$ 751.77	$ -	0.00%	N/A	$ 761.53	$ -	0.00%	N/A	$ 771.79	$ -	0.00%	N/A	$ 782.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.00	$ -	0.00%	N/A	$ 647.30	$ -	0.00%	N/A	$ 656.02	$ -	0.00%	N/A	$ 665.19	$ -	0.00%
			Family	N/A	$ 1,071.27	$ -	0.00%	N/A	$ 1,085.18	$ -	0.00%	N/A	$ 1,099.80	$ -	0.00%	N/A	$ 1,115.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4123																
			Single	N/A	$ 359.60	$ -	0.00%	N/A	$ 364.27	$ -	0.00%	N/A	$ 369.18	$ -	0.00%	N/A	$ 374.34	$ -	0.00%
			Double	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.54	$ -	0.00%	N/A	$ 738.36	$ -	0.00%	N/A	$ 748.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.33	$ -	0.00%	N/A	$ 619.26	$ -	0.00%	N/A	$ 627.61	$ -	0.00%	N/A	$ 636.37	$ -	0.00%
			Family	N/A	$ 1,024.87	$ -	0.00%	N/A	$ 1,038.17	$ -	0.00%	N/A	$ 1,052.16	$ -	0.00%	N/A	$ 1,066.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4124																
			Single	N/A	$ 363.30	$ -	0.00%	N/A	$ 368.01	$ -	0.00%	N/A	$ 372.97	$ -	0.00%	N/A	$ 378.18	$ -	0.00%
			Double	N/A	$ 726.60	$ -	0.00%	N/A	$ 736.03	$ -	0.00%	N/A	$ 745.95	$ -	0.00%	N/A	$ 756.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.61	$ -	0.00%	N/A	$ 625.62	$ -	0.00%	N/A	$ 634.05	$ -	0.00%	N/A	$ 642.91	$ -	0.00%
			Family	N/A	$ 1,035.40	$ -	0.00%	N/A	$ 1,048.84	$ -	0.00%	N/A	$ 1,062.97	$ -	0.00%	N/A	$ 1,077.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4125																
			Single	N/A	$ 368.86	$ -	0.00%	N/A	$ 373.64	$ -	0.00%	N/A	$ 378.68	$ -	0.00%	N/A	$ 383.97	$ -	0.00%
			Double	N/A	$ 737.71	$ -	0.00%	N/A	$ 747.29	$ -	0.00%	N/A	$ 757.36	$ -	0.00%	N/A	$ 767.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.05	$ -	0.00%	N/A	$ 635.20	$ -	0.00%	N/A	$ 643.75	$ -	0.00%	N/A	$ 652.75	$ -	0.00%
			Family	N/A	$ 1,051.24	$ -	0.00%	N/A	$ 1,064.89	$ -	0.00%	N/A	$ 1,079.24	$ -	0.00%	N/A	$ 1,094.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4126																
			Single	N/A	$ 373.90	$ -	0.00%	N/A	$ 378.76	$ -	0.00%	N/A	$ 383.86	$ -	0.00%	N/A	$ 389.22	$ -	0.00%
			Double	N/A	$ 747.80	$ -	0.00%	N/A	$ 757.51	$ -	0.00%	N/A	$ 767.72	$ -	0.00%	N/A	$ 778.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.63	$ -	0.00%	N/A	$ 643.88	$ -	0.00%	N/A	$ 652.56	$ -	0.00%	N/A	$ 661.68	$ -	0.00%
			Family	N/A	$ 1,065.62	$ -	0.00%	N/A	$ 1,079.45	$ -	0.00%	N/A	$ 1,094.00	$ -	0.00%	N/A	$ 1,109.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1100																
			Single	N/A	$ 581.79	$ -	0.00%	N/A	$ 589.34	$ -	0.00%	N/A	$ 597.29	$ -	0.00%	N/A	$ 605.63	$ -	0.00%
			Double	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,178.69	$ -	0.00%	N/A	$ 1,194.57	$ -	0.00%	N/A	$ 1,211.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 989.05	$ -	0.00%	N/A	$ 1,001.88	$ -	0.00%	N/A	$ 1,015.39	$ -	0.00%	N/A	$ 1,029.57	$ -	0.00%
			Family	N/A	$ 1,658.11	$ -	0.00%	N/A	$ 1,679.63	$ -	0.00%	N/A	$ 1,702.26	$ -	0.00%	N/A	$ 1,726.04	$ -	0.00%
Platinum	EPO	N/A	SUPF1101																
			Single	N/A	$ 608.16	$ -	0.00%	N/A	$ 616.05	$ -	0.00%	N/A	$ 624.35	$ -	0.00%	N/A	$ 633.07	$ -	0.00%
			Double	N/A	$ 1,216.31	$ -	0.00%	N/A	$ 1,232.10	$ -	0.00%	N/A	$ 1,248.71	$ -	0.00%	N/A	$ 1,266.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.87	$ -	0.00%	N/A	$ 1,047.29	$ -	0.00%	N/A	$ 1,061.40	$ -	0.00%	N/A	$ 1,076.23	$ -	0.00%
			Family	N/A	$ 1,733.24	$ -	0.00%	N/A	$ 1,755.75	$ -	0.00%	N/A	$ 1,779.41	$ -	0.00%	N/A	$ 1,804.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1102																
			Single	N/A	$ 586.39	$ -	0.00%	N/A	$ 594.01	$ -	0.00%	N/A	$ 602.01	$ -	0.00%	N/A	$ 610.42	$ -	0.00%
			Double	N/A	$ 1,172.79	$ -	0.00%	N/A	$ 1,188.01	$ -	0.00%	N/A	$ 1,204.02	$ -	0.00%	N/A	$ 1,220.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.87	$ -	0.00%	N/A	$ 1,009.81	$ -	0.00%	N/A	$ 1,023.42	$ -	0.00%	N/A	$ 1,037.72	$ -	0.00%
			Family	N/A	$ 1,671.22	$ -	0.00%	N/A	$ 1,692.92	$ -	0.00%	N/A	$ 1,715.73	$ -	0.00%	N/A	$ 1,739.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1104																
			Single	N/A	$ 591.47	$ -	0.00%	N/A	$ 599.15	$ -	0.00%	N/A	$ 607.22	$ -	0.00%	N/A	$ 615.71	$ -	0.00%
			Double	N/A	$ 1,182.94	$ -	0.00%	N/A	$ 1,198.30	$ -	0.00%	N/A	$ 1,214.45	$ -	0.00%	N/A	$ 1,231.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,005.50	$ -	0.00%	N/A	$ 1,018.56	$ -	0.00%	N/A	$ 1,032.28	$ -	0.00%	N/A	$ 1,046.70	$ -	0.00%
			Family	N/A	$ 1,685.69	$ -	0.00%	N/A	$ 1,707.58	$ -	0.00%	N/A	$ 1,730.59	$ -	0.00%	N/A	$ 1,754.76	$ -	0.00%
Platinum	EPO	N/A	SUPF1105																
			Single	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.72	$ -	0.00%	N/A	$ 621.99	$ -	0.00%	N/A	$ 630.68	$ -	0.00%
			Double	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,227.45	$ -	0.00%	N/A	$ 1,243.99	$ -	0.00%	N/A	$ 1,261.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,029.96	$ -	0.00%	N/A	$ 1,043.33	$ -	0.00%	N/A	$ 1,057.39	$ -	0.00%	N/A	$ 1,072.16	$ -	0.00%
			Family	N/A	$ 1,726.70	$ -	0.00%	N/A	$ 1,749.11	$ -	0.00%	N/A	$ 1,772.68	$ -	0.00%	N/A	$ 1,797.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1106																
			Single	N/A	$ 607.09	$ -	0.00%	N/A	$ 614.97	$ -	0.00%	N/A	$ 623.26	$ -	0.00%	N/A	$ 631.96	$ -	0.00%
			Double	N/A	$ 1,214.18	$ -	0.00%	N/A	$ 1,229.94	$ -	0.00%	N/A	$ 1,246.52	$ -	0.00%	N/A	$ 1,263.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,032.05	$ -	0.00%	N/A	$ 1,045.45	$ -	0.00%	N/A	$ 1,059.54	$ -	0.00%	N/A	$ 1,074.34	$ -	0.00%
			Family	N/A	$ 1,730.21	$ -	0.00%	N/A	$ 1,752.67	$ -	0.00%	N/A	$ 1,776.29	$ -	0.00%	N/A	$ 1,801.10	$ -	0.00%
Gold	EPO	N/A	SUGF2093																
			Single	N/A	$ 510.63	$ -	0.00%	N/A	$ 517.26	$ -	0.00%	N/A	$ 524.23	$ -	0.00%	N/A	$ 531.55	$ -	0.00%
			Double	N/A	$ 1,021.26	$ -	0.00%	N/A	$ 1,034.52	$ -	0.00%	N/A	$ 1,048.46	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 868.07	$ -	0.00%	N/A	$ 879.34	$ -	0.00%	N/A	$ 891.19	$ -	0.00%	N/A	$ 903.64	$ -	0.00%
			Family	N/A	$ 1,455.29	$ -	0.00%	N/A	$ 1,474.19	$ -	0.00%	N/A	$ 1,494.05	$ -	0.00%	N/A	$ 1,514.92	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2094																
			Single	N/A	$ 508.04	$ -	0.00%	N/A	$ 514.63	$ -	0.00%	N/A	$ 521.57	$ -	0.00%	N/A	$ 528.85	$ -	0.00%
			Double	N/A	$ 1,016.07	$ -	0.00%	N/A	$ 1,029.26	$ -	0.00%	N/A	$ 1,043.13	$ -	0.00%	N/A	$ 1,057.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 863.66	$ -	0.00%	N/A	$ 874.87	$ -	0.00%	N/A	$ 886.66	$ -	0.00%	N/A	$ 899.05	$ -	0.00%
			Family	N/A	$ 1,447.90	$ -	0.00%	N/A	$ 1,466.70	$ -	0.00%	N/A	$ 1,486.46	$ -	0.00%	N/A	$ 1,507.23	$ -	0.00%
Gold	EPO	N/A	SUGF2095																
			Single	N/A	$ 515.55	$ -	0.00%	N/A	$ 522.24	$ -	0.00%	N/A	$ 529.28	$ -	0.00%	N/A	$ 536.67	$ -	0.00%
			Double	N/A	$ 1,031.10	$ -	0.00%	N/A	$ 1,044.49	$ -	0.00%	N/A	$ 1,058.56	$ -	0.00%	N/A	$ 1,073.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.44	$ -	0.00%	N/A	$ 887.81	$ -	0.00%	N/A	$ 899.78	$ -	0.00%	N/A	$ 912.35	$ -	0.00%
			Family	N/A	$ 1,469.32	$ -	0.00%	N/A	$ 1,488.39	$ -	0.00%	N/A	$ 1,508.45	$ -	0.00%	N/A	$ 1,529.52	$ -	0.00%
Gold	EPO	N/A	SUGF2096																
			Single	N/A	$ 519.16	$ -	0.00%	N/A	$ 525.90	$ -	0.00%	N/A	$ 532.98	$ -	0.00%	N/A	$ 540.43	$ -	0.00%
			Double	N/A	$ 1,038.31	$ -	0.00%	N/A	$ 1,051.79	$ -	0.00%	N/A	$ 1,065.96	$ -	0.00%	N/A	$ 1,080.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.56	$ -	0.00%	N/A	$ 894.02	$ -	0.00%	N/A	$ 906.07	$ -	0.00%	N/A	$ 918.73	$ -	0.00%
			Family	N/A	$ 1,479.59	$ -	0.00%	N/A	$ 1,498.80	$ -	0.00%	N/A	$ 1,519.00	$ -	0.00%	N/A	$ 1,540.22	$ -	0.00%
Gold	EPO	N/A	SUGF2098																
			Single	N/A	$ 530.45	$ -	0.00%	N/A	$ 537.33	$ -	0.00%	N/A	$ 544.57	$ -	0.00%	N/A	$ 552.18	$ -	0.00%
			Double	N/A	$ 1,060.89	$ -	0.00%	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,089.15	$ -	0.00%	N/A	$ 1,104.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.76	$ -	0.00%	N/A	$ 913.46	$ -	0.00%	N/A	$ 925.77	$ -	0.00%	N/A	$ 938.71	$ -	0.00%
			Family	N/A	$ 1,511.77	$ -	0.00%	N/A	$ 1,531.40	$ -	0.00%	N/A	$ 1,552.03	$ -	0.00%	N/A	$ 1,573.71	$ -	0.00%
Gold	EPO	N/A	SUGF2099																
			Single	N/A	$ 525.86	$ -	0.00%	N/A	$ 532.69	$ -	0.00%	N/A	$ 539.87	$ -	0.00%	N/A	$ 547.41	$ -	0.00%
			Double	N/A	$ 1,051.73	$ -	0.00%	N/A	$ 1,065.38	$ -	0.00%	N/A	$ 1,079.74	$ -	0.00%	N/A	$ 1,094.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.97	$ -	0.00%	N/A	$ 905.57	$ -	0.00%	N/A	$ 917.77	$ -	0.00%	N/A	$ 930.60	$ -	0.00%
			Family	N/A	$ 1,498.71	$ -	0.00%	N/A	$ 1,518.16	$ -	0.00%	N/A	$ 1,538.62	$ -	0.00%	N/A	$ 1,560.12	$ -	0.00%
Gold	EPO	N/A	SUGF2100																
			Single	N/A	$ 525.84	$ -	0.00%	N/A	$ 532.66	$ -	0.00%	N/A	$ 539.84	$ -	0.00%	N/A	$ 547.38	$ -	0.00%
			Double	N/A	$ 1,051.67	$ -	0.00%	N/A	$ 1,065.32	$ -	0.00%	N/A	$ 1,079.68	$ -	0.00%	N/A	$ 1,094.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.92	$ -	0.00%	N/A	$ 905.52	$ -	0.00%	N/A	$ 917.73	$ -	0.00%	N/A	$ 930.55	$ -	0.00%
			Family	N/A	$ 1,498.63	$ -	0.00%	N/A	$ 1,518.09	$ -	0.00%	N/A	$ 1,538.54	$ -	0.00%	N/A	$ 1,560.04	$ -	0.00%
Gold	HDE	N/A	SUGF2102																
			Single	N/A	$ 516.30	$ -	0.00%	N/A	$ 523.00	$ -	0.00%	N/A	$ 530.05	$ -	0.00%	N/A	$ 537.46	$ -	0.00%
			Double	N/A	$ 1,032.60	$ -	0.00%	N/A	$ 1,046.01	$ -	0.00%	N/A	$ 1,060.10	$ -	0.00%	N/A	$ 1,074.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 877.71	$ -	0.00%	N/A	$ 889.11	$ -	0.00%	N/A	$ 901.09	$ -	0.00%	N/A	$ 913.67	$ -	0.00%
			Family	N/A	$ 1,471.46	$ -	0.00%	N/A	$ 1,490.56	$ -	0.00%	N/A	$ 1,510.64	$ -	0.00%	N/A	$ 1,531.75	$ -	0.00%
Gold	EPO	N/A	SUGF2104																
			Single	N/A	$ 506.53	$ -	0.00%	N/A	$ 513.10	$ -	0.00%	N/A	$ 520.02	$ -	0.00%	N/A	$ 527.28	$ -	0.00%
			Double	N/A	$ 1,013.06	$ -	0.00%	N/A	$ 1,026.21	$ -	0.00%	N/A	$ 1,040.04	$ -	0.00%	N/A	$ 1,054.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.10	$ -	0.00%	N/A	$ 872.28	$ -	0.00%	N/A	$ 884.03	$ -	0.00%	N/A	$ 896.38	$ -	0.00%
			Family	N/A	$ 1,443.61	$ -	0.00%	N/A	$ 1,462.35	$ -	0.00%	N/A	$ 1,482.05	$ -	0.00%	N/A	$ 1,502.76	$ -	0.00%
Silver	EPO	N/A	SUSF3117																
			Single	N/A	$ 434.47	$ -	0.00%	N/A	$ 440.11	$ -	0.00%	N/A	$ 446.04	$ -	0.00%	N/A	$ 452.27	$ -	0.00%
			Double	N/A	$ 868.94	$ -	0.00%	N/A	$ 880.22	$ -	0.00%	N/A	$ 892.08	$ -	0.00%	N/A	$ 904.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.19	$ -	0.00%	N/A	$ 758.27	$ -	0.00%	N/A	$ 768.86	$ -	0.00%
			Family	N/A	$ 1,238.24	$ -	0.00%	N/A	$ 1,254.31	$ -	0.00%	N/A	$ 1,271.22	$ -	0.00%	N/A	$ 1,288.97	$ -	0.00%
Silver	EPO	N/A	SUSF3118																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.94	$ -	0.00%	N/A	$ 761.70	$ -	0.00%	N/A	$ 771.96	$ -	0.00%	N/A	$ 782.75	$ -	0.00%
			Family	N/A	$ 1,260.60	$ -	0.00%	N/A	$ 1,276.96	$ -	0.00%	N/A	$ 1,294.17	$ -	0.00%	N/A	$ 1,312.25	$ -	0.00%
Silver	EPO	N/A	SUSF3119																
			Single	N/A	$ 439.56	$ -	0.00%	N/A	$ 445.27	$ -	0.00%	N/A	$ 451.27	$ -	0.00%	N/A	$ 457.57	$ -	0.00%
			Double	N/A	$ 879.12	$ -	0.00%	N/A	$ 890.54	$ -	0.00%	N/A	$ 902.54	$ -	0.00%	N/A	$ 915.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.26	$ -	0.00%	N/A	$ 756.96	$ -	0.00%	N/A	$ 767.16	$ -	0.00%	N/A	$ 777.87	$ -	0.00%
			Family	N/A	$ 1,252.75	$ -	0.00%	N/A	$ 1,269.02	$ -	0.00%	N/A	$ 1,286.12	$ -	0.00%	N/A	$ 1,304.08	$ -	0.00%
Silver	HDE	N/A	SUSF3120																
			Single	N/A	$ 438.13	$ -	0.00%	N/A	$ 443.82	$ -	0.00%	N/A	$ 449.80	$ -	0.00%	N/A	$ 456.08	$ -	0.00%
			Double	N/A	$ 876.26	$ -	0.00%	N/A	$ 887.64	$ -	0.00%	N/A	$ 899.60	$ -	0.00%	N/A	$ 912.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.82	$ -	0.00%	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.66	$ -	0.00%	N/A	$ 775.34	$ -	0.00%
			Family	N/A	$ 1,248.68	$ -	0.00%	N/A	$ 1,264.89	$ -	0.00%	N/A	$ 1,281.93	$ -	0.00%	N/A	$ 1,299.84	$ -	0.00%
Silver	HDE	N/A	SUSF3121																
			Single	N/A	$ 439.64	$ -	0.00%	N/A	$ 445.35	$ -	0.00%	N/A	$ 451.35	$ -	0.00%	N/A	$ 457.66	$ -	0.00%
			Double	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.39	$ -	0.00%	N/A	$ 757.10	$ -	0.00%	N/A	$ 767.30	$ -	0.00%	N/A	$ 778.02	$ -	0.00%
			Family	N/A	$ 1,252.98	$ -	0.00%	N/A	$ 1,269.25	$ -	0.00%	N/A	$ 1,286.35	$ -	0.00%	N/A	$ 1,304.32	$ -	0.00%
Silver	HDE	N/A	SUSF3122																
			Single	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.50	$ -	0.00%	N/A	$ 455.56	$ -	0.00%	N/A	$ 461.92	$ -	0.00%
			Double	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.00	$ -	0.00%	N/A	$ 911.12	$ -	0.00%	N/A	$ 923.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 754.36	$ -	0.00%	N/A	$ 764.15	$ -	0.00%	N/A	$ 774.45	$ -	0.00%	N/A	$ 785.27	$ -	0.00%
			Family	N/A	$ 1,264.66	$ -	0.00%	N/A	$ 1,281.08	$ -	0.00%	N/A	$ 1,298.34	$ -	0.00%	N/A	$ 1,316.48	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3123																
			Single	N/A	$ 421.68	$ -	0.00%	N/A	$ 427.16	$ -	0.00%	N/A	$ 432.91	$ -	0.00%	N/A	$ 438.96	$ -	0.00%
			Double	N/A	$ 843.37	$ -	0.00%	N/A	$ 854.32	$ -	0.00%	N/A	$ 865.83	$ -	0.00%	N/A	$ 877.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.86	$ -	0.00%	N/A	$ 726.17	$ -	0.00%	N/A	$ 735.96	$ -	0.00%	N/A	$ 746.24	$ -	0.00%
			Family	N/A	$ 1,201.80	$ -	0.00%	N/A	$ 1,217.40	$ -	0.00%	N/A	$ 1,233.81	$ -	0.00%	N/A	$ 1,251.04	$ -	0.00%
Silver	HDE	N/A	SUSF3125																
			Single	N/A	$ 421.09	$ -	0.00%	N/A	$ 426.55	$ -	0.00%	N/A	$ 432.30	$ -	0.00%	N/A	$ 438.34	$ -	0.00%
			Double	N/A	$ 842.17	$ -	0.00%	N/A	$ 853.11	$ -	0.00%	N/A	$ 864.60	$ -	0.00%	N/A	$ 876.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.85	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 734.91	$ -	0.00%	N/A	$ 745.18	$ -	0.00%
			Family	N/A	$ 1,200.10	$ -	0.00%	N/A	$ 1,215.68	$ -	0.00%	N/A	$ 1,232.06	$ -	0.00%	N/A	$ 1,249.27	$ -	0.00%
Silver	HDE	N/A	SUSF3126																
			Single	N/A	$ 425.90	$ -	0.00%	N/A	$ 431.43	$ -	0.00%	N/A	$ 437.24	$ -	0.00%	N/A	$ 443.35	$ -	0.00%
			Double	N/A	$ 851.79	$ -	0.00%	N/A	$ 862.85	$ -	0.00%	N/A	$ 874.48	$ -	0.00%	N/A	$ 886.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.02	$ -	0.00%	N/A	$ 733.42	$ -	0.00%	N/A	$ 743.31	$ -	0.00%	N/A	$ 753.69	$ -	0.00%
			Family	N/A	$ 1,213.81	$ -	0.00%	N/A	$ 1,229.56	$ -	0.00%	N/A	$ 1,246.13	$ -	0.00%	N/A	$ 1,263.54	$ -	0.00%
Silver	HDE	N/A	SUSF3127																
			Single	N/A	$ 433.05	$ -	0.00%	N/A	$ 438.67	$ -	0.00%	N/A	$ 444.59	$ -	0.00%	N/A	$ 450.80	$ -	0.00%
			Double	N/A	$ 866.11	$ -	0.00%	N/A	$ 877.35	$ -	0.00%	N/A	$ 889.17	$ -	0.00%	N/A	$ 901.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 736.19	$ -	0.00%	N/A	$ 745.75	$ -	0.00%	N/A	$ 755.80	$ -	0.00%	N/A	$ 766.35	$ -	0.00%
			Family	N/A	$ 1,234.20	$ -	0.00%	N/A	$ 1,250.22	$ -	0.00%	N/A	$ 1,267.07	$ -	0.00%	N/A	$ 1,284.77	$ -	0.00%
Silver	EPO	N/A	SUSF3128																
			Single	N/A	$ 434.81	$ -	0.00%	N/A	$ 440.45	$ -	0.00%	N/A	$ 446.39	$ -	0.00%	N/A	$ 452.62	$ -	0.00%
			Double	N/A	$ 869.62	$ -	0.00%	N/A	$ 880.91	$ -	0.00%	N/A	$ 892.78	$ -	0.00%	N/A	$ 905.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.17	$ -	0.00%	N/A	$ 748.77	$ -	0.00%	N/A	$ 758.86	$ -	0.00%	N/A	$ 769.46	$ -	0.00%
			Family	N/A	$ 1,239.20	$ -	0.00%	N/A	$ 1,255.29	$ -	0.00%	N/A	$ 1,272.21	$ -	0.00%	N/A	$ 1,289.98	$ -	0.00%
Silver	EPO	N/A	SUSF3129																
			Single	N/A	$ 425.63	$ -	0.00%	N/A	$ 431.15	$ -	0.00%	N/A	$ 436.96	$ -	0.00%	N/A	$ 443.07	$ -	0.00%
			Double	N/A	$ 851.26	$ -	0.00%	N/A	$ 862.31	$ -	0.00%	N/A	$ 873.93	$ -	0.00%	N/A	$ 886.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 723.57	$ -	0.00%	N/A	$ 732.96	$ -	0.00%	N/A	$ 742.84	$ -	0.00%	N/A	$ 753.21	$ -	0.00%
			Family	N/A	$ 1,213.04	$ -	0.00%	N/A	$ 1,228.79	$ -	0.00%	N/A	$ 1,245.34	$ -	0.00%	N/A	$ 1,262.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4128																
			Single	N/A	$ 371.14	$ -	0.00%	N/A	$ 375.95	$ -	0.00%	N/A	$ 381.02	$ -	0.00%	N/A	$ 386.34	$ -	0.00%
			Double	N/A	$ 742.27	$ -	0.00%	N/A	$ 751.91	$ -	0.00%	N/A	$ 762.04	$ -	0.00%	N/A	$ 772.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.93	$ -	0.00%	N/A	$ 639.12	$ -	0.00%	N/A	$ 647.73	$ -	0.00%	N/A	$ 656.78	$ -	0.00%
			Family	N/A	$ 1,057.74	$ -	0.00%	N/A	$ 1,071.47	$ -	0.00%	N/A	$ 1,085.91	$ -	0.00%	N/A	$ 1,101.07	$ -	0.00%
Bronze	HDE	N/A	SUBF4130																
			Single	N/A	$ 364.64	$ -	0.00%	N/A	$ 369.38	$ -	0.00%	N/A	$ 374.35	$ -	0.00%	N/A	$ 379.58	$ -	0.00%
			Double	N/A	$ 729.28	$ -	0.00%	N/A	$ 738.75	$ -	0.00%	N/A	$ 748.71	$ -	0.00%	N/A	$ 759.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.89	$ -	0.00%	N/A	$ 627.94	$ -	0.00%	N/A	$ 636.40	$ -	0.00%	N/A	$ 645.29	$ -	0.00%
			Family	N/A	$ 1,039.23	$ -	0.00%	N/A	$ 1,052.72	$ -	0.00%	N/A	$ 1,066.91	$ -	0.00%	N/A	$ 1,081.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4131																
			Single	N/A	$ 366.05	$ -	0.00%	N/A	$ 370.80	$ -	0.00%	N/A	$ 375.80	$ -	0.00%	N/A	$ 381.05	$ -	0.00%
			Double	N/A	$ 732.10	$ -	0.00%	N/A	$ 741.60	$ -	0.00%	N/A	$ 751.60	$ -	0.00%	N/A	$ 762.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.28	$ -	0.00%	N/A	$ 630.36	$ -	0.00%	N/A	$ 638.86	$ -	0.00%	N/A	$ 647.78	$ -	0.00%
			Family	N/A	$ 1,043.24	$ -	0.00%	N/A	$ 1,056.78	$ -	0.00%	N/A	$ 1,071.03	$ -	0.00%	N/A	$ 1,085.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4132																
			Single	N/A	$ 365.77	$ -	0.00%	N/A	$ 370.52	$ -	0.00%	N/A	$ 375.51	$ -	0.00%	N/A	$ 380.75	$ -	0.00%
			Double	N/A	$ 731.53	$ -	0.00%	N/A	$ 741.03	$ -	0.00%	N/A	$ 751.02	$ -	0.00%	N/A	$ 761.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.80	$ -	0.00%	N/A	$ 629.88	$ -	0.00%	N/A	$ 638.36	$ -	0.00%	N/A	$ 647.28	$ -	0.00%
			Family	N/A	$ 1,042.44	$ -	0.00%	N/A	$ 1,055.97	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%	N/A	$ 1,085.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4133																
			Single	N/A	$ 367.72	$ -	0.00%	N/A	$ 372.50	$ -	0.00%	N/A	$ 377.52	$ -	0.00%	N/A	$ 382.79	$ -	0.00%
			Double	N/A	$ 735.45	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.03	$ -	0.00%	N/A	$ 765.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.13	$ -	0.00%	N/A	$ 633.24	$ -	0.00%	N/A	$ 641.78	$ -	0.00%	N/A	$ 650.74	$ -	0.00%
			Family	N/A	$ 1,048.01	$ -	0.00%	N/A	$ 1,061.62	$ -	0.00%	N/A	$ 1,075.92	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%
Bronze	HDE	N/A	SUBF4134																
			Single	N/A	$ 372.76	$ -	0.00%	N/A	$ 377.60	$ -	0.00%	N/A	$ 382.69	$ -	0.00%	N/A	$ 388.04	$ -	0.00%
			Double	N/A	$ 745.53	$ -	0.00%	N/A	$ 755.21	$ -	0.00%	N/A	$ 765.38	$ -	0.00%	N/A	$ 776.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.70	$ -	0.00%	N/A	$ 641.93	$ -	0.00%	N/A	$ 650.58	$ -	0.00%	N/A	$ 659.66	$ -	0.00%
			Family	N/A	$ 1,062.38	$ -	0.00%	N/A	$ 1,076.17	$ -	0.00%	N/A	$ 1,090.67	$ -	0.00%	N/A	$ 1,105.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4135																
			Single	N/A	$ 367.00	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.78	$ -	0.00%	N/A	$ 382.04	$ -	0.00%
			Double	N/A	$ 734.00	$ -	0.00%	N/A	$ 743.53	$ -	0.00%	N/A	$ 753.55	$ -	0.00%	N/A	$ 764.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.90	$ -	0.00%	N/A	$ 632.00	$ -	0.00%	N/A	$ 640.52	$ -	0.00%	N/A	$ 649.47	$ -	0.00%
			Family	N/A	$ 1,045.95	$ -	0.00%	N/A	$ 1,059.53	$ -	0.00%	N/A	$ 1,073.81	$ -	0.00%	N/A	$ 1,088.81	$ -	0.00%
Bronze	HDE	N/A	SUBF4136																
			Single	N/A	$ 361.89	$ -	0.00%	N/A	$ 366.59	$ -	0.00%	N/A	$ 371.53	$ -	0.00%	N/A	$ 376.72	$ -	0.00%
			Double	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.17	$ -	0.00%	N/A	$ 743.05	$ -	0.00%	N/A	$ 753.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.21	$ -	0.00%	N/A	$ 623.20	$ -	0.00%	N/A	$ 631.60	$ -	0.00%	N/A	$ 640.42	$ -	0.00%
			Family	N/A	$ 1,031.38	$ -	0.00%	N/A	$ 1,044.77	$ -	0.00%	N/A	$ 1,058.85	$ -	0.00%	N/A	$ 1,073.64	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4138																
			Single	N/A	$ 363.81	$ -	0.00%	N/A	$ 368.54	$ -	0.00%	N/A	$ 373.50	$ -	0.00%	N/A	$ 378.72	$ -	0.00%
			Double	N/A	$ 727.63	$ -	0.00%	N/A	$ 737.08	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 757.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.49	$ -	0.00%	N/A	$ 626.51	$ -	0.00%	N/A	$ 634.96	$ -	0.00%	N/A	$ 643.83	$ -	0.00%
			Family	N/A	$ 1,036.87	$ -	0.00%	N/A	$ 1,050.33	$ -	0.00%	N/A	$ 1,064.49	$ -	0.00%	N/A	$ 1,079.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4139																
			Single	N/A	$ 367.07	$ -	0.00%	N/A	$ 371.84	$ -	0.00%	N/A	$ 376.85	$ -	0.00%	N/A	$ 382.12	$ -	0.00%
			Double	N/A	$ 734.15	$ -	0.00%	N/A	$ 743.68	$ -	0.00%	N/A	$ 753.70	$ -	0.00%	N/A	$ 764.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.03	$ -	0.00%	N/A	$ 632.13	$ -	0.00%	N/A	$ 640.65	$ -	0.00%	N/A	$ 649.60	$ -	0.00%
			Family	N/A	$ 1,046.16	$ -	0.00%	N/A	$ 1,059.74	$ -	0.00%	N/A	$ 1,074.02	$ -	0.00%	N/A	$ 1,089.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4141																
			Single	N/A	$ 351.17	$ -	0.00%	N/A	$ 355.73	$ -	0.00%	N/A	$ 360.53	$ -	0.00%	N/A	$ 365.56	$ -	0.00%
			Double	N/A	$ 702.35	$ -	0.00%	N/A	$ 711.47	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 731.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.00	$ -	0.00%	N/A	$ 604.75	$ -	0.00%	N/A	$ 612.90	$ -	0.00%	N/A	$ 621.46	$ -	0.00%
			Family	N/A	$ 1,000.85	$ -	0.00%	N/A	$ 1,013.84	$ -	0.00%	N/A	$ 1,027.50	$ -	0.00%	N/A	$ 1,041.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4142																
			Single	N/A	$ 354.78	$ -	0.00%	N/A	$ 359.39	$ -	0.00%	N/A	$ 364.23	$ -	0.00%	N/A	$ 369.32	$ -	0.00%
			Double	N/A	$ 709.57	$ -	0.00%	N/A	$ 718.78	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 738.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.13	$ -	0.00%	N/A	$ 610.96	$ -	0.00%	N/A	$ 619.19	$ -	0.00%	N/A	$ 627.84	$ -	0.00%
			Family	N/A	$ 1,011.13	$ -	0.00%	N/A	$ 1,024.26	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%	N/A	$ 1,052.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4143																
			Single	N/A	$ 360.21	$ -	0.00%	N/A	$ 364.89	$ -	0.00%	N/A	$ 369.80	$ -	0.00%	N/A	$ 374.97	$ -	0.00%
			Double	N/A	$ 720.42	$ -	0.00%	N/A	$ 729.77	$ -	0.00%	N/A	$ 739.61	$ -	0.00%	N/A	$ 749.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.36	$ -	0.00%	N/A	$ 620.31	$ -	0.00%	N/A	$ 628.67	$ -	0.00%	N/A	$ 637.45	$ -	0.00%
			Family	N/A	$ 1,026.60	$ -	0.00%	N/A	$ 1,039.93	$ -	0.00%	N/A	$ 1,053.94	$ -	0.00%	N/A	$ 1,068.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4144																
			Single	N/A	$ 365.14	$ -	0.00%	N/A	$ 369.88	$ -	0.00%	N/A	$ 374.86	$ -	0.00%	N/A	$ 380.10	$ -	0.00%
			Double	N/A	$ 730.28	$ -	0.00%	N/A	$ 739.76	$ -	0.00%	N/A	$ 749.73	$ -	0.00%	N/A	$ 760.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.73	$ -	0.00%	N/A	$ 628.79	$ -	0.00%	N/A	$ 637.27	$ -	0.00%	N/A	$ 646.17	$ -	0.00%
			Family	N/A	$ 1,040.64	$ -	0.00%	N/A	$ 1,054.15	$ -	0.00%	N/A	$ 1,068.36	$ -	0.00%	N/A	$ 1,083.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1114																
			Single	N/A	$ 585.88	$ -	0.00%	N/A	$ 593.48	$ -	0.00%	N/A	$ 601.48	$ -	0.00%	N/A	$ 609.88	$ -	0.00%
			Double	N/A	$ 1,171.75	$ -	0.00%	N/A	$ 1,186.96	$ -	0.00%	N/A	$ 1,202.96	$ -	0.00%	N/A	$ 1,219.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,022.57	$ -	0.00%	N/A	$ 1,035.50	$ -	0.00%	N/A	$ 1,049.09	$ -	0.00%	N/A	$ 1,063.38	$ -	0.00%
			Family	N/A	$ 1,696.32	$ -	0.00%	N/A	$ 1,718.00	$ -	0.00%	N/A	$ 1,740.79	$ -	0.00%	N/A	$ 1,764.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1115																
			Single	N/A	$ 612.42	$ -	0.00%	N/A	$ 620.38	$ -	0.00%	N/A	$ 628.74	$ -	0.00%	N/A	$ 637.52	$ -	0.00%
			Double	N/A	$ 1,224.85	$ -	0.00%	N/A	$ 1,240.75	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,084.39	$ -	0.00%	N/A	$ 1,098.60	$ -	0.00%	N/A	$ 1,113.53	$ -	0.00%
			Family	N/A	$ 1,775.16	$ -	0.00%	N/A	$ 1,797.82	$ -	0.00%	N/A	$ 1,821.65	$ -	0.00%	N/A	$ 1,846.68	$ -	0.00%
Platinum	EPO	N/A	SUPF1116																
			Single	N/A	$ 590.51	$ -	0.00%	N/A	$ 598.18	$ -	0.00%	N/A	$ 606.24	$ -	0.00%	N/A	$ 614.71	$ -	0.00%
			Double	N/A	$ 1,181.02	$ -	0.00%	N/A	$ 1,196.35	$ -	0.00%	N/A	$ 1,212.47	$ -	0.00%	N/A	$ 1,229.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.62	$ -	0.00%	N/A	$ 1,046.65	$ -	0.00%	N/A	$ 1,060.35	$ -	0.00%	N/A	$ 1,074.75	$ -	0.00%
			Family	N/A	$ 1,712.70	$ -	0.00%	N/A	$ 1,734.55	$ -	0.00%	N/A	$ 1,757.53	$ -	0.00%	N/A	$ 1,781.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1118																
			Single	N/A	$ 595.62	$ -	0.00%	N/A	$ 603.36	$ -	0.00%	N/A	$ 611.49	$ -	0.00%	N/A	$ 620.03	$ -	0.00%
			Double	N/A	$ 1,191.25	$ -	0.00%	N/A	$ 1,206.71	$ -	0.00%	N/A	$ 1,222.97	$ -	0.00%	N/A	$ 1,240.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,042.31	$ -	0.00%	N/A	$ 1,055.45	$ -	0.00%	N/A	$ 1,069.28	$ -	0.00%	N/A	$ 1,083.80	$ -	0.00%
			Family	N/A	$ 1,727.28	$ -	0.00%	N/A	$ 1,749.31	$ -	0.00%	N/A	$ 1,772.49	$ -	0.00%	N/A	$ 1,796.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1119																
			Single	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.03	$ -	0.00%	N/A	$ 626.36	$ -	0.00%	N/A	$ 635.11	$ -	0.00%
			Double	N/A	$ 1,220.22	$ -	0.00%	N/A	$ 1,236.06	$ -	0.00%	N/A	$ 1,252.72	$ -	0.00%	N/A	$ 1,270.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.94	$ -	0.00%	N/A	$ 1,080.40	$ -	0.00%	N/A	$ 1,094.56	$ -	0.00%	N/A	$ 1,109.44	$ -	0.00%
			Family	N/A	$ 1,768.57	$ -	0.00%	N/A	$ 1,791.14	$ -	0.00%	N/A	$ 1,814.88	$ -	0.00%	N/A	$ 1,839.82	$ -	0.00%
Platinum	EPO	N/A	SUPF1120																
			Single	N/A	$ 611.35	$ -	0.00%	N/A	$ 619.29	$ -	0.00%	N/A	$ 627.63	$ -	0.00%	N/A	$ 636.40	$ -	0.00%
			Double	N/A	$ 1,222.70	$ -	0.00%	N/A	$ 1,238.58	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,272.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,069.05	$ -	0.00%	N/A	$ 1,082.54	$ -	0.00%	N/A	$ 1,096.73	$ -	0.00%	N/A	$ 1,111.63	$ -	0.00%
			Family	N/A	$ 1,772.10	$ -	0.00%	N/A	$ 1,794.72	$ -	0.00%	N/A	$ 1,818.50	$ -	0.00%	N/A	$ 1,843.49	$ -	0.00%
Gold	EPO	N/A	SUGF2106																
			Single	N/A	$ 514.21	$ -	0.00%	N/A	$ 520.89	$ -	0.00%	N/A	$ 527.91	$ -	0.00%	N/A	$ 535.28	$ -	0.00%
			Double	N/A	$ 1,028.43	$ -	0.00%	N/A	$ 1,041.78	$ -	0.00%	N/A	$ 1,055.82	$ -	0.00%	N/A	$ 1,070.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.06	$ -	0.00%	N/A	$ 907.41	$ -	0.00%	N/A	$ 919.34	$ -	0.00%	N/A	$ 931.88	$ -	0.00%
			Family	N/A	$ 1,487.41	$ -	0.00%	N/A	$ 1,506.43	$ -	0.00%	N/A	$ 1,526.44	$ -	0.00%	N/A	$ 1,547.46	$ -	0.00%
Gold	EPO	N/A	SUGF2107																
			Single	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.24	$ -	0.00%	N/A	$ 525.23	$ -	0.00%	N/A	$ 532.56	$ -	0.00%
			Double	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%	N/A	$ 1,050.45	$ -	0.00%	N/A	$ 1,065.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 899.47	$ -	0.00%	N/A	$ 910.76	$ -	0.00%	N/A	$ 922.64	$ -	0.00%	N/A	$ 935.11	$ -	0.00%
			Family	N/A	$ 1,487.82	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,526.65	$ -	0.00%	N/A	$ 1,547.56	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2108																
			Single	N/A	$ 519.17	$ -	0.00%	N/A	$ 525.91	$ -	0.00%	N/A	$ 533.00	$ -	0.00%	N/A	$ 540.44	$ -	0.00%
			Double	N/A	$ 1,038.34	$ -	0.00%	N/A	$ 1,051.82	$ -	0.00%	N/A	$ 1,065.99	$ -	0.00%	N/A	$ 1,080.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.34	$ -	0.00%	N/A	$ 923.80	$ -	0.00%	N/A	$ 935.84	$ -	0.00%	N/A	$ 948.50	$ -	0.00%
			Family	N/A	$ 1,509.38	$ -	0.00%	N/A	$ 1,528.59	$ -	0.00%	N/A	$ 1,548.79	$ -	0.00%	N/A	$ 1,570.01	$ -	0.00%
Gold	EPO	N/A	SUGF2109																
			Single	N/A	$ 522.80	$ -	0.00%	N/A	$ 529.59	$ -	0.00%	N/A	$ 536.72	$ -	0.00%	N/A	$ 544.22	$ -	0.00%
			Double	N/A	$ 1,045.60	$ -	0.00%	N/A	$ 1,059.17	$ -	0.00%	N/A	$ 1,073.45	$ -	0.00%	N/A	$ 1,088.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.51	$ -	0.00%	N/A	$ 930.05	$ -	0.00%	N/A	$ 942.18	$ -	0.00%	N/A	$ 954.93	$ -	0.00%
			Family	N/A	$ 1,519.73	$ -	0.00%	N/A	$ 1,539.07	$ -	0.00%	N/A	$ 1,559.41	$ -	0.00%	N/A	$ 1,580.78	$ -	0.00%
Gold	EPO	N/A	SUGF2121																
			Single	N/A	$ 534.17	$ -	0.00%	N/A	$ 541.10	$ -	0.00%	N/A	$ 548.40	$ -	0.00%	N/A	$ 556.06	$ -	0.00%
			Double	N/A	$ 1,068.34	$ -	0.00%	N/A	$ 1,082.21	$ -	0.00%	N/A	$ 1,096.79	$ -	0.00%	N/A	$ 1,112.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.84	$ -	0.00%	N/A	$ 949.63	$ -	0.00%	N/A	$ 962.02	$ -	0.00%	N/A	$ 975.05	$ -	0.00%
			Family	N/A	$ 1,552.13	$ -	0.00%	N/A	$ 1,571.90	$ -	0.00%	N/A	$ 1,592.68	$ -	0.00%	N/A	$ 1,614.51	$ -	0.00%
Gold	EPO	N/A	SUGF2122																
			Single	N/A	$ 529.55	$ -	0.00%	N/A	$ 536.43	$ -	0.00%	N/A	$ 543.66	$ -	0.00%	N/A	$ 551.25	$ -	0.00%
			Double	N/A	$ 1,059.11	$ -	0.00%	N/A	$ 1,072.86	$ -	0.00%	N/A	$ 1,087.31	$ -	0.00%	N/A	$ 1,102.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.99	$ -	0.00%	N/A	$ 941.68	$ -	0.00%	N/A	$ 953.97	$ -	0.00%	N/A	$ 966.88	$ -	0.00%
			Family	N/A	$ 1,538.98	$ -	0.00%	N/A	$ 1,558.57	$ -	0.00%	N/A	$ 1,579.17	$ -	0.00%	N/A	$ 1,600.82	$ -	0.00%
Gold	EPO	N/A	SUGF2123																
			Single	N/A	$ 529.53	$ -	0.00%	N/A	$ 536.40	$ -	0.00%	N/A	$ 543.63	$ -	0.00%	N/A	$ 551.22	$ -	0.00%
			Double	N/A	$ 1,059.05	$ -	0.00%	N/A	$ 1,072.80	$ -	0.00%	N/A	$ 1,087.26	$ -	0.00%	N/A	$ 1,102.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.94	$ -	0.00%	N/A	$ 941.63	$ -	0.00%	N/A	$ 953.92	$ -	0.00%	N/A	$ 966.83	$ -	0.00%
			Family	N/A	$ 1,538.90	$ -	0.00%	N/A	$ 1,558.49	$ -	0.00%	N/A	$ 1,579.09	$ -	0.00%	N/A	$ 1,600.74	$ -	0.00%
Gold	HDE	N/A	SUGF2125																
			Single	N/A	$ 519.92	$ -	0.00%	N/A	$ 526.67	$ -	0.00%	N/A	$ 533.77	$ -	0.00%	N/A	$ 541.23	$ -	0.00%
			Double	N/A	$ 1,039.85	$ -	0.00%	N/A	$ 1,053.35	$ -	0.00%	N/A	$ 1,067.54	$ -	0.00%	N/A	$ 1,082.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 913.62	$ -	0.00%	N/A	$ 925.10	$ -	0.00%	N/A	$ 937.16	$ -	0.00%	N/A	$ 949.84	$ -	0.00%
			Family	N/A	$ 1,511.54	$ -	0.00%	N/A	$ 1,530.77	$ -	0.00%	N/A	$ 1,551.00	$ -	0.00%	N/A	$ 1,572.25	$ -	0.00%
Gold	EPO	N/A	SUGF2127																
			Single	N/A	$ 510.08	$ -	0.00%	N/A	$ 516.71	$ -	0.00%	N/A	$ 523.67	$ -	0.00%	N/A	$ 530.98	$ -	0.00%
			Double	N/A	$ 1,020.17	$ -	0.00%	N/A	$ 1,033.41	$ -	0.00%	N/A	$ 1,047.34	$ -	0.00%	N/A	$ 1,061.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.89	$ -	0.00%	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.99	$ -	0.00%	N/A	$ 932.42	$ -	0.00%
			Family	N/A	$ 1,483.49	$ -	0.00%	N/A	$ 1,502.36	$ -	0.00%	N/A	$ 1,522.21	$ -	0.00%	N/A	$ 1,543.05	$ -	0.00%
Silver	EPO	N/A	SUSF3133																
			Single	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.20	$ -	0.00%	N/A	$ 449.17	$ -	0.00%	N/A	$ 455.45	$ -	0.00%
			Double	N/A	$ 875.04	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.34	$ -	0.00%	N/A	$ 910.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.03	$ -	0.00%	N/A	$ 770.69	$ -	0.00%	N/A	$ 780.84	$ -	0.00%	N/A	$ 791.51	$ -	0.00%
			Family	N/A	$ 1,264.18	$ -	0.00%	N/A	$ 1,280.37	$ -	0.00%	N/A	$ 1,297.39	$ -	0.00%	N/A	$ 1,315.27	$ -	0.00%
Silver	EPO	N/A	SUSF3134																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.96	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.13	$ -	0.00%	N/A	$ 817.99	$ -	0.00%
			Family	N/A	$ 1,299.20	$ -	0.00%	N/A	$ 1,315.68	$ -	0.00%	N/A	$ 1,333.00	$ -	0.00%	N/A	$ 1,351.21	$ -	0.00%
Silver	EPO	N/A	SUSF3135																
			Single	N/A	$ 442.65	$ -	0.00%	N/A	$ 448.39	$ -	0.00%	N/A	$ 454.44	$ -	0.00%	N/A	$ 460.78	$ -	0.00%
			Double	N/A	$ 885.30	$ -	0.00%	N/A	$ 896.79	$ -	0.00%	N/A	$ 908.87	$ -	0.00%	N/A	$ 921.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.25	$ -	0.00%	N/A	$ 792.02	$ -	0.00%	N/A	$ 802.29	$ -	0.00%	N/A	$ 813.08	$ -	0.00%
			Family	N/A	$ 1,291.30	$ -	0.00%	N/A	$ 1,307.67	$ -	0.00%	N/A	$ 1,324.89	$ -	0.00%	N/A	$ 1,342.99	$ -	0.00%
Silver	HDE	N/A	SUSF3136																
			Single	N/A	$ 441.21	$ -	0.00%	N/A	$ 446.93	$ -	0.00%	N/A	$ 452.96	$ -	0.00%	N/A	$ 459.29	$ -	0.00%
			Double	N/A	$ 882.41	$ -	0.00%	N/A	$ 893.87	$ -	0.00%	N/A	$ 905.91	$ -	0.00%	N/A	$ 918.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 779.80	$ -	0.00%	N/A	$ 789.54	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.53	$ -	0.00%
			Family	N/A	$ 1,287.19	$ -	0.00%	N/A	$ 1,303.51	$ -	0.00%	N/A	$ 1,320.68	$ -	0.00%	N/A	$ 1,338.71	$ -	0.00%
Silver	HDE	N/A	SUSF3137																
			Single	N/A	$ 442.73	$ -	0.00%	N/A	$ 448.48	$ -	0.00%	N/A	$ 454.52	$ -	0.00%	N/A	$ 460.87	$ -	0.00%
			Double	N/A	$ 885.46	$ -	0.00%	N/A	$ 896.95	$ -	0.00%	N/A	$ 909.04	$ -	0.00%	N/A	$ 921.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.39	$ -	0.00%	N/A	$ 792.16	$ -	0.00%	N/A	$ 802.43	$ -	0.00%	N/A	$ 813.23	$ -	0.00%
			Family	N/A	$ 1,291.53	$ -	0.00%	N/A	$ 1,307.91	$ -	0.00%	N/A	$ 1,325.13	$ -	0.00%	N/A	$ 1,343.23	$ -	0.00%
Silver	HDE	N/A	SUSF3138																
			Single	N/A	$ 446.86	$ -	0.00%	N/A	$ 452.66	$ -	0.00%	N/A	$ 458.76	$ -	0.00%	N/A	$ 465.17	$ -	0.00%
			Double	N/A	$ 893.71	$ -	0.00%	N/A	$ 905.31	$ -	0.00%	N/A	$ 917.51	$ -	0.00%	N/A	$ 930.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 789.41	$ -	0.00%	N/A	$ 799.27	$ -	0.00%	N/A	$ 809.64	$ -	0.00%	N/A	$ 820.53	$ -	0.00%
			Family	N/A	$ 1,303.29	$ -	0.00%	N/A	$ 1,319.82	$ -	0.00%	N/A	$ 1,337.21	$ -	0.00%	N/A	$ 1,355.47	$ -	0.00%
Silver	HDE	N/A	SUSF3139																
			Single	N/A	$ 424.64	$ -	0.00%	N/A	$ 430.16	$ -	0.00%	N/A	$ 435.95	$ -	0.00%	N/A	$ 442.04	$ -	0.00%
			Double	N/A	$ 849.29	$ -	0.00%	N/A	$ 860.31	$ -	0.00%	N/A	$ 871.91	$ -	0.00%	N/A	$ 884.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.65	$ -	0.00%	N/A	$ 761.02	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.22	$ -	0.00%
			Family	N/A	$ 1,239.99	$ -	0.00%	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,272.22	$ -	0.00%	N/A	$ 1,289.57	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3141																
			Single	N/A	$ 424.04	$ -	0.00%	N/A	$ 429.55	$ -	0.00%	N/A	$ 435.34	$ -	0.00%	N/A	$ 441.42	$ -	0.00%
			Double	N/A	$ 848.09	$ -	0.00%	N/A	$ 859.10	$ -	0.00%	N/A	$ 870.67	$ -	0.00%	N/A	$ 882.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.62	$ -	0.00%	N/A	$ 759.98	$ -	0.00%	N/A	$ 769.82	$ -	0.00%	N/A	$ 780.16	$ -	0.00%
			Family	N/A	$ 1,238.27	$ -	0.00%	N/A	$ 1,253.96	$ -	0.00%	N/A	$ 1,270.46	$ -	0.00%	N/A	$ 1,287.79	$ -	0.00%
Silver	HDE	N/A	SUSF3142																
			Single	N/A	$ 428.89	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.31	$ -	0.00%	N/A	$ 446.46	$ -	0.00%
			Double	N/A	$ 857.77	$ -	0.00%	N/A	$ 868.91	$ -	0.00%	N/A	$ 880.62	$ -	0.00%	N/A	$ 892.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.86	$ -	0.00%	N/A	$ 768.32	$ -	0.00%	N/A	$ 778.27	$ -	0.00%	N/A	$ 788.73	$ -	0.00%
			Family	N/A	$ 1,252.08	$ -	0.00%	N/A	$ 1,267.94	$ -	0.00%	N/A	$ 1,284.63	$ -	0.00%	N/A	$ 1,302.16	$ -	0.00%
Silver	HDE	N/A	SUSF3143																
			Single	N/A	$ 436.09	$ -	0.00%	N/A	$ 441.75	$ -	0.00%	N/A	$ 447.71	$ -	0.00%	N/A	$ 453.96	$ -	0.00%
			Double	N/A	$ 872.18	$ -	0.00%	N/A	$ 883.51	$ -	0.00%	N/A	$ 895.41	$ -	0.00%	N/A	$ 907.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.11	$ -	0.00%	N/A	$ 780.73	$ -	0.00%	N/A	$ 790.85	$ -	0.00%	N/A	$ 801.48	$ -	0.00%
			Family	N/A	$ 1,272.61	$ -	0.00%	N/A	$ 1,288.75	$ -	0.00%	N/A	$ 1,305.71	$ -	0.00%	N/A	$ 1,323.54	$ -	0.00%
Silver	EPO	N/A	SUSF3144																
			Single	N/A	$ 437.86	$ -	0.00%	N/A	$ 443.54	$ -	0.00%	N/A	$ 449.52	$ -	0.00%	N/A	$ 455.80	$ -	0.00%
			Double	N/A	$ 875.72	$ -	0.00%	N/A	$ 887.09	$ -	0.00%	N/A	$ 899.04	$ -	0.00%	N/A	$ 911.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.11	$ -	0.00%	N/A	$ 783.78	$ -	0.00%	N/A	$ 793.94	$ -	0.00%	N/A	$ 804.61	$ -	0.00%
			Family	N/A	$ 1,277.65	$ -	0.00%	N/A	$ 1,293.85	$ -	0.00%	N/A	$ 1,310.89	$ -	0.00%	N/A	$ 1,328.78	$ -	0.00%
Silver	EPO	N/A	SUSF3145																
			Single	N/A	$ 428.62	$ -	0.00%	N/A	$ 434.18	$ -	0.00%	N/A	$ 440.03	$ -	0.00%	N/A	$ 446.18	$ -	0.00%
			Double	N/A	$ 857.23	$ -	0.00%	N/A	$ 868.36	$ -	0.00%	N/A	$ 880.06	$ -	0.00%	N/A	$ 892.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.40	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 777.80	$ -	0.00%	N/A	$ 788.25	$ -	0.00%
			Family	N/A	$ 1,251.30	$ -	0.00%	N/A	$ 1,267.16	$ -	0.00%	N/A	$ 1,283.84	$ -	0.00%	N/A	$ 1,301.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4146																
			Single	N/A	$ 373.74	$ -	0.00%	N/A	$ 378.59	$ -	0.00%	N/A	$ 383.69	$ -	0.00%	N/A	$ 389.05	$ -	0.00%
			Double	N/A	$ 747.48	$ -	0.00%	N/A	$ 757.18	$ -	0.00%	N/A	$ 767.39	$ -	0.00%	N/A	$ 778.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.34	$ -	0.00%	N/A	$ 652.59	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.37	$ -	0.00%
			Family	N/A	$ 1,074.14	$ -	0.00%	N/A	$ 1,087.97	$ -	0.00%	N/A	$ 1,102.51	$ -	0.00%	N/A	$ 1,117.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4148																
			Single	N/A	$ 367.20	$ -	0.00%	N/A	$ 371.97	$ -	0.00%	N/A	$ 376.98	$ -	0.00%	N/A	$ 382.25	$ -	0.00%
			Double	N/A	$ 734.40	$ -	0.00%	N/A	$ 743.94	$ -	0.00%	N/A	$ 753.96	$ -	0.00%	N/A	$ 764.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.99	$ -	0.00%	N/A	$ 662.10	$ -	0.00%	N/A	$ 670.62	$ -	0.00%	N/A	$ 679.57	$ -	0.00%
			Family	N/A	$ 1,076.28	$ -	0.00%	N/A	$ 1,089.86	$ -	0.00%	N/A	$ 1,104.15	$ -	0.00%	N/A	$ 1,119.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4149																
			Single	N/A	$ 368.62	$ -	0.00%	N/A	$ 373.40	$ -	0.00%	N/A	$ 378.44	$ -	0.00%	N/A	$ 383.72	$ -	0.00%
			Double	N/A	$ 737.24	$ -	0.00%	N/A	$ 746.81	$ -	0.00%	N/A	$ 756.87	$ -	0.00%	N/A	$ 767.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.40	$ -	0.00%	N/A	$ 664.54	$ -	0.00%	N/A	$ 673.09	$ -	0.00%	N/A	$ 682.08	$ -	0.00%
			Family	N/A	$ 1,080.31	$ -	0.00%	N/A	$ 1,093.95	$ -	0.00%	N/A	$ 1,108.29	$ -	0.00%	N/A	$ 1,123.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4150																
			Single	N/A	$ 368.33	$ -	0.00%	N/A	$ 373.12	$ -	0.00%	N/A	$ 378.14	$ -	0.00%	N/A	$ 383.43	$ -	0.00%
			Double	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.23	$ -	0.00%	N/A	$ 756.29	$ -	0.00%	N/A	$ 766.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.92	$ -	0.00%	N/A	$ 664.05	$ -	0.00%	N/A	$ 672.60	$ -	0.00%	N/A	$ 681.58	$ -	0.00%
			Family	N/A	$ 1,079.50	$ -	0.00%	N/A	$ 1,093.13	$ -	0.00%	N/A	$ 1,107.46	$ -	0.00%	N/A	$ 1,122.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4151																
			Single	N/A	$ 370.30	$ -	0.00%	N/A	$ 375.11	$ -	0.00%	N/A	$ 380.17	$ -	0.00%	N/A	$ 385.48	$ -	0.00%
			Double	N/A	$ 740.61	$ -	0.00%	N/A	$ 750.22	$ -	0.00%	N/A	$ 760.33	$ -	0.00%	N/A	$ 770.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.27	$ -	0.00%	N/A	$ 667.44	$ -	0.00%	N/A	$ 676.03	$ -	0.00%	N/A	$ 685.06	$ -	0.00%
			Family	N/A	$ 1,085.12	$ -	0.00%	N/A	$ 1,098.82	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%	N/A	$ 1,128.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4152																
			Single	N/A	$ 375.38	$ -	0.00%	N/A	$ 380.25	$ -	0.00%	N/A	$ 385.38	$ -	0.00%	N/A	$ 390.76	$ -	0.00%
			Double	N/A	$ 750.76	$ -	0.00%	N/A	$ 760.51	$ -	0.00%	N/A	$ 770.76	$ -	0.00%	N/A	$ 781.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.90	$ -	0.00%	N/A	$ 676.18	$ -	0.00%	N/A	$ 684.89	$ -	0.00%	N/A	$ 694.04	$ -	0.00%
			Family	N/A	$ 1,099.59	$ -	0.00%	N/A	$ 1,113.47	$ -	0.00%	N/A	$ 1,128.08	$ -	0.00%	N/A	$ 1,143.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4153																
			Single	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.38	$ -	0.00%	N/A	$ 379.42	$ -	0.00%	N/A	$ 384.72	$ -	0.00%
			Double	N/A	$ 739.15	$ -	0.00%	N/A	$ 748.75	$ -	0.00%	N/A	$ 758.84	$ -	0.00%	N/A	$ 769.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.03	$ -	0.00%	N/A	$ 666.19	$ -	0.00%	N/A	$ 674.76	$ -	0.00%	N/A	$ 683.77	$ -	0.00%
			Family	N/A	$ 1,083.05	$ -	0.00%	N/A	$ 1,096.72	$ -	0.00%	N/A	$ 1,111.10	$ -	0.00%	N/A	$ 1,126.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4154																
			Single	N/A	$ 364.43	$ -	0.00%	N/A	$ 369.16	$ -	0.00%	N/A	$ 374.14	$ -	0.00%	N/A	$ 379.36	$ -	0.00%
			Double	N/A	$ 728.86	$ -	0.00%	N/A	$ 738.32	$ -	0.00%	N/A	$ 748.27	$ -	0.00%	N/A	$ 758.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.28	$ -	0.00%	N/A	$ 657.32	$ -	0.00%	N/A	$ 665.78	$ -	0.00%	N/A	$ 674.66	$ -	0.00%
			Family	N/A	$ 1,068.37	$ -	0.00%	N/A	$ 1,081.86	$ -	0.00%	N/A	$ 1,096.03	$ -	0.00%	N/A	$ 1,110.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4156																
			Single	N/A	$ 366.37	$ -	0.00%	N/A	$ 371.12	$ -	0.00%	N/A	$ 376.13	$ -	0.00%	N/A	$ 381.38	$ -	0.00%
			Double	N/A	$ 732.74	$ -	0.00%	N/A	$ 742.25	$ -	0.00%	N/A	$ 752.25	$ -	0.00%	N/A	$ 762.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.58	$ -	0.00%	N/A	$ 660.66	$ -	0.00%	N/A	$ 669.16	$ -	0.00%	N/A	$ 678.10	$ -	0.00%
			Family	N/A	$ 1,073.90	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%	N/A	$ 1,101.71	$ -	0.00%	N/A	$ 1,116.68	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4157																
			Single	N/A	$ 369.65	$ -	0.00%	N/A	$ 374.45	$ -	0.00%	N/A	$ 379.50	$ -	0.00%	N/A	$ 384.80	$ -	0.00%
			Double	N/A	$ 739.30	$ -	0.00%	N/A	$ 748.90	$ -	0.00%	N/A	$ 758.99	$ -	0.00%	N/A	$ 769.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.16	$ -	0.00%	N/A	$ 666.31	$ -	0.00%	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Family	N/A	$ 1,083.26	$ -	0.00%	N/A	$ 1,096.93	$ -	0.00%	N/A	$ 1,111.31	$ -	0.00%	N/A	$ 1,126.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4159																
			Single	N/A	$ 353.64	$ -	0.00%	N/A	$ 358.23	$ -	0.00%	N/A	$ 363.06	$ -	0.00%	N/A	$ 368.13	$ -	0.00%
			Double	N/A	$ 707.28	$ -	0.00%	N/A	$ 716.46	$ -	0.00%	N/A	$ 726.12	$ -	0.00%	N/A	$ 736.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.94	$ -	0.00%	N/A	$ 638.74	$ -	0.00%	N/A	$ 646.95	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Family	N/A	$ 1,037.62	$ -	0.00%	N/A	$ 1,050.71	$ -	0.00%	N/A	$ 1,064.47	$ -	0.00%	N/A	$ 1,078.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4160																
			Single	N/A	$ 357.27	$ -	0.00%	N/A	$ 361.91	$ -	0.00%	N/A	$ 366.79	$ -	0.00%	N/A	$ 371.91	$ -	0.00%
			Double	N/A	$ 714.55	$ -	0.00%	N/A	$ 723.82	$ -	0.00%	N/A	$ 733.58	$ -	0.00%	N/A	$ 743.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.11	$ -	0.00%	N/A	$ 645.00	$ -	0.00%	N/A	$ 653.29	$ -	0.00%	N/A	$ 662.00	$ -	0.00%
			Family	N/A	$ 1,047.98	$ -	0.00%	N/A	$ 1,061.20	$ -	0.00%	N/A	$ 1,075.10	$ -	0.00%	N/A	$ 1,089.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4161																
			Single	N/A	$ 362.74	$ -	0.00%	N/A	$ 367.45	$ -	0.00%	N/A	$ 372.40	$ -	0.00%	N/A	$ 377.60	$ -	0.00%
			Double	N/A	$ 725.48	$ -	0.00%	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.80	$ -	0.00%	N/A	$ 755.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.41	$ -	0.00%	N/A	$ 654.41	$ -	0.00%	N/A	$ 662.83	$ -	0.00%	N/A	$ 671.67	$ -	0.00%
			Family	N/A	$ 1,063.56	$ -	0.00%	N/A	$ 1,076.98	$ -	0.00%	N/A	$ 1,091.09	$ -	0.00%	N/A	$ 1,105.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4162																
			Single	N/A	$ 367.70	$ -	0.00%	N/A	$ 372.47	$ -	0.00%	N/A	$ 377.49	$ -	0.00%	N/A	$ 382.77	$ -	0.00%
			Double	N/A	$ 735.40	$ -	0.00%	N/A	$ 744.95	$ -	0.00%	N/A	$ 754.99	$ -	0.00%	N/A	$ 765.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.84	$ -	0.00%	N/A	$ 662.96	$ -	0.00%	N/A	$ 671.49	$ -	0.00%	N/A	$ 680.45	$ -	0.00%
			Family	N/A	$ 1,077.70	$ -	0.00%	N/A	$ 1,091.30	$ -	0.00%	N/A	$ 1,105.61	$ -	0.00%	N/A	$ 1,120.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1128																
			Single	N/A	$ 599.94	$ -	0.00%	N/A	$ 607.72	$ -	0.00%	N/A	$ 615.91	$ -	0.00%	N/A	$ 624.52	$ -	0.00%
			Double	N/A	$ 1,199.87	$ -	0.00%	N/A	$ 1,215.45	$ -	0.00%	N/A	$ 1,231.83	$ -	0.00%	N/A	$ 1,249.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,046.47	$ -	0.00%	N/A	$ 1,059.71	$ -	0.00%	N/A	$ 1,073.63	$ -	0.00%	N/A	$ 1,088.26	$ -	0.00%
			Family	N/A	$ 1,736.40	$ -	0.00%	N/A	$ 1,758.59	$ -	0.00%	N/A	$ 1,781.93	$ -	0.00%	N/A	$ 1,806.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1129																
			Single	N/A	$ 627.12	$ -	0.00%	N/A	$ 635.26	$ -	0.00%	N/A	$ 643.82	$ -	0.00%	N/A	$ 652.82	$ -	0.00%
			Double	N/A	$ 1,254.25	$ -	0.00%	N/A	$ 1,270.53	$ -	0.00%	N/A	$ 1,287.65	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,095.86	$ -	0.00%	N/A	$ 1,109.70	$ -	0.00%	N/A	$ 1,124.25	$ -	0.00%	N/A	$ 1,139.54	$ -	0.00%
			Family	N/A	$ 1,817.05	$ -	0.00%	N/A	$ 1,840.25	$ -	0.00%	N/A	$ 1,864.65	$ -	0.00%	N/A	$ 1,890.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1130																
			Single	N/A	$ 604.68	$ -	0.00%	N/A	$ 612.53	$ -	0.00%	N/A	$ 620.79	$ -	0.00%	N/A	$ 629.46	$ -	0.00%
			Double	N/A	$ 1,209.37	$ -	0.00%	N/A	$ 1,225.06	$ -	0.00%	N/A	$ 1,241.57	$ -	0.00%	N/A	$ 1,258.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,057.71	$ -	0.00%	N/A	$ 1,071.06	$ -	0.00%	N/A	$ 1,085.09	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%
			Family	N/A	$ 1,753.10	$ -	0.00%	N/A	$ 1,775.47	$ -	0.00%	N/A	$ 1,798.99	$ -	0.00%	N/A	$ 1,823.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1132																
			Single	N/A	$ 609.92	$ -	0.00%	N/A	$ 617.84	$ -	0.00%	N/A	$ 626.16	$ -	0.00%	N/A	$ 634.91	$ -	0.00%
			Double	N/A	$ 1,219.84	$ -	0.00%	N/A	$ 1,235.67	$ -	0.00%	N/A	$ 1,252.32	$ -	0.00%	N/A	$ 1,269.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.61	$ -	0.00%	N/A	$ 1,080.07	$ -	0.00%	N/A	$ 1,094.23	$ -	0.00%	N/A	$ 1,109.10	$ -	0.00%
			Family	N/A	$ 1,768.02	$ -	0.00%	N/A	$ 1,790.58	$ -	0.00%	N/A	$ 1,814.31	$ -	0.00%	N/A	$ 1,839.24	$ -	0.00%
Platinum	EPO	N/A	SUPF1133																
			Single	N/A	$ 624.75	$ -	0.00%	N/A	$ 632.87	$ -	0.00%	N/A	$ 641.39	$ -	0.00%	N/A	$ 650.35	$ -	0.00%
			Double	N/A	$ 1,249.51	$ -	0.00%	N/A	$ 1,265.73	$ -	0.00%	N/A	$ 1,282.79	$ -	0.00%	N/A	$ 1,300.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,091.83	$ -	0.00%	N/A	$ 1,105.62	$ -	0.00%	N/A	$ 1,120.12	$ -	0.00%	N/A	$ 1,135.35	$ -	0.00%
			Family	N/A	$ 1,810.30	$ -	0.00%	N/A	$ 1,833.42	$ -	0.00%	N/A	$ 1,857.72	$ -	0.00%	N/A	$ 1,883.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1134																
			Single	N/A	$ 626.02	$ -	0.00%	N/A	$ 634.15	$ -	0.00%	N/A	$ 642.70	$ -	0.00%	N/A	$ 651.67	$ -	0.00%
			Double	N/A	$ 1,252.05	$ -	0.00%	N/A	$ 1,268.30	$ -	0.00%	N/A	$ 1,285.39	$ -	0.00%	N/A	$ 1,303.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,093.99	$ -	0.00%	N/A	$ 1,107.81	$ -	0.00%	N/A	$ 1,122.33	$ -	0.00%	N/A	$ 1,137.60	$ -	0.00%
			Family	N/A	$ 1,813.92	$ -	0.00%	N/A	$ 1,837.08	$ -	0.00%	N/A	$ 1,861.43	$ -	0.00%	N/A	$ 1,887.02	$ -	0.00%
Gold	EPO	N/A	SUGF2129																
			Single	N/A	$ 526.55	$ -	0.00%	N/A	$ 533.39	$ -	0.00%	N/A	$ 540.58	$ -	0.00%	N/A	$ 548.13	$ -	0.00%
			Double	N/A	$ 1,053.11	$ -	0.00%	N/A	$ 1,066.78	$ -	0.00%	N/A	$ 1,081.16	$ -	0.00%	N/A	$ 1,096.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.04	$ -	0.00%	N/A	$ 928.66	$ -	0.00%	N/A	$ 940.88	$ -	0.00%	N/A	$ 953.72	$ -	0.00%
			Family	N/A	$ 1,522.58	$ -	0.00%	N/A	$ 1,542.06	$ -	0.00%	N/A	$ 1,562.55	$ -	0.00%	N/A	$ 1,584.07	$ -	0.00%
Gold	EPO	N/A	SUGF2130																
			Single	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.68	$ -	0.00%	N/A	$ 537.83	$ -	0.00%	N/A	$ 545.35	$ -	0.00%
			Double	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.36	$ -	0.00%	N/A	$ 1,075.66	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.35	$ -	0.00%	N/A	$ 931.91	$ -	0.00%	N/A	$ 944.07	$ -	0.00%	N/A	$ 956.84	$ -	0.00%
			Family	N/A	$ 1,522.81	$ -	0.00%	N/A	$ 1,542.19	$ -	0.00%	N/A	$ 1,562.57	$ -	0.00%	N/A	$ 1,583.99	$ -	0.00%
Gold	EPO	N/A	SUGF2131																
			Single	N/A	$ 531.63	$ -	0.00%	N/A	$ 538.53	$ -	0.00%	N/A	$ 545.79	$ -	0.00%	N/A	$ 553.41	$ -	0.00%
			Double	N/A	$ 1,063.26	$ -	0.00%	N/A	$ 1,077.06	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.52	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 957.59	$ -	0.00%	N/A	$ 970.55	$ -	0.00%
			Family	N/A	$ 1,544.89	$ -	0.00%	N/A	$ 1,564.56	$ -	0.00%	N/A	$ 1,585.25	$ -	0.00%	N/A	$ 1,606.98	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2132																
			Single	N/A	$ 535.35	$ -	0.00%	N/A	$ 542.30	$ -	0.00%	N/A	$ 549.60	$ -	0.00%	N/A	$ 557.28	$ -	0.00%
			Double	N/A	$ 1,070.69	$ -	0.00%	N/A	$ 1,084.59	$ -	0.00%	N/A	$ 1,099.21	$ -	0.00%	N/A	$ 1,114.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 939.84	$ -	0.00%	N/A	$ 951.65	$ -	0.00%	N/A	$ 964.08	$ -	0.00%	N/A	$ 977.13	$ -	0.00%
			Family	N/A	$ 1,555.49	$ -	0.00%	N/A	$ 1,575.30	$ -	0.00%	N/A	$ 1,596.12	$ -	0.00%	N/A	$ 1,618.00	$ -	0.00%
Gold	EPO	N/A	SUGF2134																
			Single	N/A	$ 546.99	$ -	0.00%	N/A	$ 554.09	$ -	0.00%	N/A	$ 561.56	$ -	0.00%	N/A	$ 569.40	$ -	0.00%
			Double	N/A	$ 1,093.98	$ -	0.00%	N/A	$ 1,108.18	$ -	0.00%	N/A	$ 1,123.11	$ -	0.00%	N/A	$ 1,138.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 959.63	$ -	0.00%	N/A	$ 971.70	$ -	0.00%	N/A	$ 984.40	$ -	0.00%	N/A	$ 997.73	$ -	0.00%
			Family	N/A	$ 1,588.67	$ -	0.00%	N/A	$ 1,608.91	$ -	0.00%	N/A	$ 1,630.19	$ -	0.00%	N/A	$ 1,652.54	$ -	0.00%
Gold	EPO	N/A	SUGF2135																
			Single	N/A	$ 542.26	$ -	0.00%	N/A	$ 549.30	$ -	0.00%	N/A	$ 556.70	$ -	0.00%	N/A	$ 564.48	$ -	0.00%
			Double	N/A	$ 1,084.53	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%	N/A	$ 1,128.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 951.60	$ -	0.00%	N/A	$ 963.56	$ -	0.00%	N/A	$ 976.15	$ -	0.00%	N/A	$ 989.37	$ -	0.00%
			Family	N/A	$ 1,575.20	$ -	0.00%	N/A	$ 1,595.26	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%	N/A	$ 1,638.52	$ -	0.00%
Gold	EPO	N/A	SUGF2136																
			Single	N/A	$ 542.23	$ -	0.00%	N/A	$ 549.27	$ -	0.00%	N/A	$ 556.68	$ -	0.00%	N/A	$ 564.45	$ -	0.00%
			Double	N/A	$ 1,084.47	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%	N/A	$ 1,128.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 951.55	$ -	0.00%	N/A	$ 963.52	$ -	0.00%	N/A	$ 976.10	$ -	0.00%	N/A	$ 989.32	$ -	0.00%
			Family	N/A	$ 1,575.12	$ -	0.00%	N/A	$ 1,595.18	$ -	0.00%	N/A	$ 1,616.28	$ -	0.00%	N/A	$ 1,638.44	$ -	0.00%
Gold	HDE	N/A	SUGF2138																
			Single	N/A	$ 532.40	$ -	0.00%	N/A	$ 539.31	$ -	0.00%	N/A	$ 546.58	$ -	0.00%	N/A	$ 554.22	$ -	0.00%
			Double	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,078.63	$ -	0.00%	N/A	$ 1,093.16	$ -	0.00%	N/A	$ 1,108.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.83	$ -	0.00%	N/A	$ 946.58	$ -	0.00%	N/A	$ 958.94	$ -	0.00%	N/A	$ 971.92	$ -	0.00%
			Family	N/A	$ 1,547.10	$ -	0.00%	N/A	$ 1,566.80	$ -	0.00%	N/A	$ 1,587.51	$ -	0.00%	N/A	$ 1,609.27	$ -	0.00%
Gold	EPO	N/A	SUGF2140																
			Single	N/A	$ 522.33	$ -	0.00%	N/A	$ 529.11	$ -	0.00%	N/A	$ 536.24	$ -	0.00%	N/A	$ 543.73	$ -	0.00%
			Double	N/A	$ 1,044.65	$ -	0.00%	N/A	$ 1,058.21	$ -	0.00%	N/A	$ 1,072.47	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.70	$ -	0.00%	N/A	$ 929.23	$ -	0.00%	N/A	$ 941.35	$ -	0.00%	N/A	$ 954.09	$ -	0.00%
			Family	N/A	$ 1,518.38	$ -	0.00%	N/A	$ 1,537.70	$ -	0.00%	N/A	$ 1,558.02	$ -	0.00%	N/A	$ 1,579.37	$ -	0.00%
Silver	EPO	N/A	SUSF3149																
			Single	N/A	$ 448.02	$ -	0.00%	N/A	$ 453.84	$ -	0.00%	N/A	$ 459.95	$ -	0.00%	N/A	$ 466.38	$ -	0.00%
			Double	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.88	$ -	0.00%	N/A	$ 788.77	$ -	0.00%	N/A	$ 799.17	$ -	0.00%	N/A	$ 810.09	$ -	0.00%
			Family	N/A	$ 1,294.11	$ -	0.00%	N/A	$ 1,310.68	$ -	0.00%	N/A	$ 1,328.11	$ -	0.00%	N/A	$ 1,346.42	$ -	0.00%
Silver	EPO	N/A	SUSF3150																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.14	$ -	0.00%	N/A	$ 815.20	$ -	0.00%	N/A	$ 825.79	$ -	0.00%	N/A	$ 836.91	$ -	0.00%
			Family	N/A	$ 1,329.66	$ -	0.00%	N/A	$ 1,346.54	$ -	0.00%	N/A	$ 1,364.28	$ -	0.00%	N/A	$ 1,382.93	$ -	0.00%
Silver	EPO	N/A	SUSF3151																
			Single	N/A	$ 453.27	$ -	0.00%	N/A	$ 459.16	$ -	0.00%	N/A	$ 465.34	$ -	0.00%	N/A	$ 471.84	$ -	0.00%
			Double	N/A	$ 906.54	$ -	0.00%	N/A	$ 918.31	$ -	0.00%	N/A	$ 930.69	$ -	0.00%	N/A	$ 943.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.31	$ -	0.00%	N/A	$ 810.31	$ -	0.00%	N/A	$ 820.83	$ -	0.00%	N/A	$ 831.88	$ -	0.00%
			Family	N/A	$ 1,321.57	$ -	0.00%	N/A	$ 1,338.34	$ -	0.00%	N/A	$ 1,355.98	$ -	0.00%	N/A	$ 1,374.50	$ -	0.00%
Silver	HDE	N/A	SUSF3152																
			Single	N/A	$ 451.80	$ -	0.00%	N/A	$ 457.66	$ -	0.00%	N/A	$ 463.83	$ -	0.00%	N/A	$ 470.31	$ -	0.00%
			Double	N/A	$ 903.59	$ -	0.00%	N/A	$ 915.32	$ -	0.00%	N/A	$ 927.66	$ -	0.00%	N/A	$ 940.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.80	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 818.26	$ -	0.00%	N/A	$ 829.27	$ -	0.00%
			Family	N/A	$ 1,317.37	$ -	0.00%	N/A	$ 1,334.08	$ -	0.00%	N/A	$ 1,351.66	$ -	0.00%	N/A	$ 1,370.13	$ -	0.00%
Silver	HDE	N/A	SUSF3153																
			Single	N/A	$ 453.35	$ -	0.00%	N/A	$ 459.24	$ -	0.00%	N/A	$ 465.43	$ -	0.00%	N/A	$ 471.93	$ -	0.00%
			Double	N/A	$ 906.71	$ -	0.00%	N/A	$ 918.48	$ -	0.00%	N/A	$ 930.86	$ -	0.00%	N/A	$ 943.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.45	$ -	0.00%	N/A	$ 810.46	$ -	0.00%	N/A	$ 820.98	$ -	0.00%	N/A	$ 832.03	$ -	0.00%
			Family	N/A	$ 1,321.81	$ -	0.00%	N/A	$ 1,338.58	$ -	0.00%	N/A	$ 1,356.22	$ -	0.00%	N/A	$ 1,374.75	$ -	0.00%
Silver	HDE	N/A	SUSF3154																
			Single	N/A	$ 457.58	$ -	0.00%	N/A	$ 463.52	$ -	0.00%	N/A	$ 469.77	$ -	0.00%	N/A	$ 476.33	$ -	0.00%
			Double	N/A	$ 915.16	$ -	0.00%	N/A	$ 927.04	$ -	0.00%	N/A	$ 939.53	$ -	0.00%	N/A	$ 952.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.64	$ -	0.00%	N/A	$ 817.74	$ -	0.00%	N/A	$ 828.35	$ -	0.00%	N/A	$ 839.51	$ -	0.00%
			Family	N/A	$ 1,333.85	$ -	0.00%	N/A	$ 1,350.78	$ -	0.00%	N/A	$ 1,368.59	$ -	0.00%	N/A	$ 1,387.29	$ -	0.00%
Silver	HDE	N/A	SUSF3155																
			Single	N/A	$ 434.84	$ -	0.00%	N/A	$ 440.48	$ -	0.00%	N/A	$ 446.42	$ -	0.00%	N/A	$ 452.65	$ -	0.00%
			Double	N/A	$ 869.67	$ -	0.00%	N/A	$ 880.96	$ -	0.00%	N/A	$ 892.83	$ -	0.00%	N/A	$ 905.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.97	$ -	0.00%	N/A	$ 778.57	$ -	0.00%	N/A	$ 788.66	$ -	0.00%	N/A	$ 799.26	$ -	0.00%
			Family	N/A	$ 1,269.03	$ -	0.00%	N/A	$ 1,285.12	$ -	0.00%	N/A	$ 1,302.04	$ -	0.00%	N/A	$ 1,319.81	$ -	0.00%
Silver	HDE	N/A	SUSF3157																
			Single	N/A	$ 434.22	$ -	0.00%	N/A	$ 439.86	$ -	0.00%	N/A	$ 445.78	$ -	0.00%	N/A	$ 452.01	$ -	0.00%
			Double	N/A	$ 868.44	$ -	0.00%	N/A	$ 879.71	$ -	0.00%	N/A	$ 891.57	$ -	0.00%	N/A	$ 904.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.92	$ -	0.00%	N/A	$ 777.51	$ -	0.00%	N/A	$ 787.58	$ -	0.00%	N/A	$ 798.17	$ -	0.00%
			Family	N/A	$ 1,267.28	$ -	0.00%	N/A	$ 1,283.34	$ -	0.00%	N/A	$ 1,300.23	$ -	0.00%	N/A	$ 1,317.98	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3158																
			Single	N/A	$ 439.18	$ -	0.00%	N/A	$ 444.88	$ -	0.00%	N/A	$ 450.88	$ -	0.00%	N/A	$ 457.17	$ -	0.00%
			Double	N/A	$ 878.36	$ -	0.00%	N/A	$ 889.76	$ -	0.00%	N/A	$ 901.75	$ -	0.00%	N/A	$ 914.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.35	$ -	0.00%	N/A	$ 786.05	$ -	0.00%	N/A	$ 796.24	$ -	0.00%	N/A	$ 806.95	$ -	0.00%
			Family	N/A	$ 1,281.41	$ -	0.00%	N/A	$ 1,297.66	$ -	0.00%	N/A	$ 1,314.75	$ -	0.00%	N/A	$ 1,332.70	$ -	0.00%
Silver	HDE	N/A	SUSF3159																
			Single	N/A	$ 446.56	$ -	0.00%	N/A	$ 452.36	$ -	0.00%	N/A	$ 458.45	$ -	0.00%	N/A	$ 464.86	$ -	0.00%
			Double	N/A	$ 893.12	$ -	0.00%	N/A	$ 904.71	$ -	0.00%	N/A	$ 916.90	$ -	0.00%	N/A	$ 929.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.90	$ -	0.00%	N/A	$ 798.75	$ -	0.00%	N/A	$ 809.12	$ -	0.00%	N/A	$ 820.00	$ -	0.00%
			Family	N/A	$ 1,302.44	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.34	$ -	0.00%	N/A	$ 1,354.59	$ -	0.00%
Silver	EPO	N/A	SUSF3160																
			Single	N/A	$ 448.37	$ -	0.00%	N/A	$ 454.19	$ -	0.00%	N/A	$ 460.31	$ -	0.00%	N/A	$ 466.74	$ -	0.00%
			Double	N/A	$ 896.74	$ -	0.00%	N/A	$ 908.38	$ -	0.00%	N/A	$ 920.62	$ -	0.00%	N/A	$ 933.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.98	$ -	0.00%	N/A	$ 801.87	$ -	0.00%	N/A	$ 812.28	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Family	N/A	$ 1,307.60	$ -	0.00%	N/A	$ 1,324.19	$ -	0.00%	N/A	$ 1,341.63	$ -	0.00%	N/A	$ 1,359.96	$ -	0.00%
Silver	EPO	N/A	SUSF3161																
			Single	N/A	$ 438.90	$ -	0.00%	N/A	$ 444.60	$ -	0.00%	N/A	$ 450.59	$ -	0.00%	N/A	$ 456.89	$ -	0.00%
			Double	N/A	$ 877.80	$ -	0.00%	N/A	$ 889.20	$ -	0.00%	N/A	$ 901.18	$ -	0.00%	N/A	$ 913.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.88	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 795.75	$ -	0.00%	N/A	$ 806.46	$ -	0.00%
			Family	N/A	$ 1,280.62	$ -	0.00%	N/A	$ 1,296.86	$ -	0.00%	N/A	$ 1,313.93	$ -	0.00%	N/A	$ 1,331.87	$ -	0.00%
Bronze	HDE	N/A	SUBF4164																
			Single	N/A	$ 382.71	$ -	0.00%	N/A	$ 387.68	$ -	0.00%	N/A	$ 392.90	$ -	0.00%	N/A	$ 398.39	$ -	0.00%
			Double	N/A	$ 765.42	$ -	0.00%	N/A	$ 775.36	$ -	0.00%	N/A	$ 785.81	$ -	0.00%	N/A	$ 796.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.59	$ -	0.00%	N/A	$ 668.03	$ -	0.00%	N/A	$ 676.91	$ -	0.00%	N/A	$ 686.25	$ -	0.00%
			Family	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,113.86	$ -	0.00%	N/A	$ 1,128.75	$ -	0.00%	N/A	$ 1,144.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4166																
			Single	N/A	$ 376.01	$ -	0.00%	N/A	$ 380.90	$ -	0.00%	N/A	$ 386.03	$ -	0.00%	N/A	$ 391.42	$ -	0.00%
			Double	N/A	$ 752.03	$ -	0.00%	N/A	$ 761.79	$ -	0.00%	N/A	$ 772.06	$ -	0.00%	N/A	$ 782.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.97	$ -	0.00%	N/A	$ 677.27	$ -	0.00%	N/A	$ 686.00	$ -	0.00%	N/A	$ 695.17	$ -	0.00%
			Family	N/A	$ 1,101.39	$ -	0.00%	N/A	$ 1,115.30	$ -	0.00%	N/A	$ 1,129.93	$ -	0.00%	N/A	$ 1,145.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4167																
			Single	N/A	$ 377.47	$ -	0.00%	N/A	$ 382.37	$ -	0.00%	N/A	$ 387.52	$ -	0.00%	N/A	$ 392.93	$ -	0.00%
			Double	N/A	$ 754.93	$ -	0.00%	N/A	$ 764.73	$ -	0.00%	N/A	$ 775.04	$ -	0.00%	N/A	$ 785.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.44	$ -	0.00%	N/A	$ 679.77	$ -	0.00%	N/A	$ 688.53	$ -	0.00%	N/A	$ 697.73	$ -	0.00%
			Family	N/A	$ 1,105.53	$ -	0.00%	N/A	$ 1,119.49	$ -	0.00%	N/A	$ 1,134.18	$ -	0.00%	N/A	$ 1,149.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4168																
			Single	N/A	$ 377.17	$ -	0.00%	N/A	$ 382.07	$ -	0.00%	N/A	$ 387.22	$ -	0.00%	N/A	$ 392.63	$ -	0.00%
			Double	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.14	$ -	0.00%	N/A	$ 774.44	$ -	0.00%	N/A	$ 785.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.95	$ -	0.00%	N/A	$ 679.27	$ -	0.00%	N/A	$ 688.02	$ -	0.00%	N/A	$ 697.22	$ -	0.00%
			Family	N/A	$ 1,104.70	$ -	0.00%	N/A	$ 1,118.65	$ -	0.00%	N/A	$ 1,133.33	$ -	0.00%	N/A	$ 1,148.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4169																
			Single	N/A	$ 379.19	$ -	0.00%	N/A	$ 384.11	$ -	0.00%	N/A	$ 389.29	$ -	0.00%	N/A	$ 394.73	$ -	0.00%
			Double	N/A	$ 758.38	$ -	0.00%	N/A	$ 768.23	$ -	0.00%	N/A	$ 778.58	$ -	0.00%	N/A	$ 789.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.38	$ -	0.00%	N/A	$ 682.74	$ -	0.00%	N/A	$ 691.54	$ -	0.00%	N/A	$ 700.79	$ -	0.00%
			Family	N/A	$ 1,110.45	$ -	0.00%	N/A	$ 1,124.48	$ -	0.00%	N/A	$ 1,139.23	$ -	0.00%	N/A	$ 1,154.73	$ -	0.00%
Bronze	HDE	N/A	SUBF4170																
			Single	N/A	$ 384.39	$ -	0.00%	N/A	$ 389.38	$ -	0.00%	N/A	$ 394.63	$ -	0.00%	N/A	$ 400.14	$ -	0.00%
			Double	N/A	$ 768.78	$ -	0.00%	N/A	$ 778.76	$ -	0.00%	N/A	$ 789.25	$ -	0.00%	N/A	$ 800.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 683.21	$ -	0.00%	N/A	$ 691.70	$ -	0.00%	N/A	$ 700.62	$ -	0.00%	N/A	$ 709.99	$ -	0.00%
			Family	N/A	$ 1,125.26	$ -	0.00%	N/A	$ 1,139.48	$ -	0.00%	N/A	$ 1,154.44	$ -	0.00%	N/A	$ 1,170.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4171																
			Single	N/A	$ 378.45	$ -	0.00%	N/A	$ 383.36	$ -	0.00%	N/A	$ 388.53	$ -	0.00%	N/A	$ 393.95	$ -	0.00%
			Double	N/A	$ 756.89	$ -	0.00%	N/A	$ 766.72	$ -	0.00%	N/A	$ 777.05	$ -	0.00%	N/A	$ 787.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.11	$ -	0.00%	N/A	$ 681.46	$ -	0.00%	N/A	$ 690.24	$ -	0.00%	N/A	$ 699.47	$ -	0.00%
			Family	N/A	$ 1,108.32	$ -	0.00%	N/A	$ 1,122.33	$ -	0.00%	N/A	$ 1,137.05	$ -	0.00%	N/A	$ 1,152.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4172																
			Single	N/A	$ 373.18	$ -	0.00%	N/A	$ 378.02	$ -	0.00%	N/A	$ 383.11	$ -	0.00%	N/A	$ 388.47	$ -	0.00%
			Double	N/A	$ 746.35	$ -	0.00%	N/A	$ 756.04	$ -	0.00%	N/A	$ 766.23	$ -	0.00%	N/A	$ 776.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.15	$ -	0.00%	N/A	$ 672.38	$ -	0.00%	N/A	$ 681.04	$ -	0.00%	N/A	$ 690.14	$ -	0.00%
			Family	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,107.11	$ -	0.00%	N/A	$ 1,121.63	$ -	0.00%	N/A	$ 1,136.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4174																
			Single	N/A	$ 375.16	$ -	0.00%	N/A	$ 380.03	$ -	0.00%	N/A	$ 385.15	$ -	0.00%	N/A	$ 390.53	$ -	0.00%
			Double	N/A	$ 750.32	$ -	0.00%	N/A	$ 760.06	$ -	0.00%	N/A	$ 770.31	$ -	0.00%	N/A	$ 781.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.52	$ -	0.00%	N/A	$ 675.80	$ -	0.00%	N/A	$ 684.51	$ -	0.00%	N/A	$ 693.66	$ -	0.00%
			Family	N/A	$ 1,098.96	$ -	0.00%	N/A	$ 1,112.84	$ -	0.00%	N/A	$ 1,127.44	$ -	0.00%	N/A	$ 1,142.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4175																
			Single	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.44	$ -	0.00%	N/A	$ 388.60	$ -	0.00%	N/A	$ 394.03	$ -	0.00%
			Double	N/A	$ 757.05	$ -	0.00%	N/A	$ 766.87	$ -	0.00%	N/A	$ 777.21	$ -	0.00%	N/A	$ 788.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.24	$ -	0.00%	N/A	$ 681.59	$ -	0.00%	N/A	$ 690.38	$ -	0.00%	N/A	$ 699.60	$ -	0.00%
			Family	N/A	$ 1,108.54	$ -	0.00%	N/A	$ 1,122.54	$ -	0.00%	N/A	$ 1,137.27	$ -	0.00%	N/A	$ 1,152.74	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4177																
			Single	N/A	$ 362.13	$ -	0.00%	N/A	$ 366.83	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.97	$ -	0.00%
			Double	N/A	$ 724.25	$ -	0.00%	N/A	$ 733.66	$ -	0.00%	N/A	$ 743.54	$ -	0.00%	N/A	$ 753.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.36	$ -	0.00%	N/A	$ 661.76	$ -	0.00%	N/A	$ 670.59	$ -	0.00%
			Family	N/A	$ 1,061.81	$ -	0.00%	N/A	$ 1,075.21	$ -	0.00%	N/A	$ 1,089.30	$ -	0.00%	N/A	$ 1,104.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4178																
			Single	N/A	$ 365.85	$ -	0.00%	N/A	$ 370.60	$ -	0.00%	N/A	$ 375.59	$ -	0.00%	N/A	$ 380.84	$ -	0.00%
			Double	N/A	$ 731.70	$ -	0.00%	N/A	$ 741.19	$ -	0.00%	N/A	$ 751.18	$ -	0.00%	N/A	$ 761.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.69	$ -	0.00%	N/A	$ 659.77	$ -	0.00%	N/A	$ 668.26	$ -	0.00%	N/A	$ 677.18	$ -	0.00%
			Family	N/A	$ 1,072.42	$ -	0.00%	N/A	$ 1,085.95	$ -	0.00%	N/A	$ 1,100.19	$ -	0.00%	N/A	$ 1,115.14	$ -	0.00%
Bronze	HDE	N/A	SUBF4179																
			Single	N/A	$ 371.44	$ -	0.00%	N/A	$ 376.27	$ -	0.00%	N/A	$ 381.34	$ -	0.00%	N/A	$ 386.66	$ -	0.00%
			Double	N/A	$ 742.89	$ -	0.00%	N/A	$ 752.53	$ -	0.00%	N/A	$ 762.67	$ -	0.00%	N/A	$ 773.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.21	$ -	0.00%	N/A	$ 669.40	$ -	0.00%	N/A	$ 678.02	$ -	0.00%	N/A	$ 687.08	$ -	0.00%
			Family	N/A	$ 1,088.37	$ -	0.00%	N/A	$ 1,102.11	$ -	0.00%	N/A	$ 1,116.56	$ -	0.00%	N/A	$ 1,131.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4180																
			Single	N/A	$ 376.53	$ -	0.00%	N/A	$ 381.41	$ -	0.00%	N/A	$ 386.55	$ -	0.00%	N/A	$ 391.95	$ -	0.00%
			Double	N/A	$ 753.05	$ -	0.00%	N/A	$ 762.83	$ -	0.00%	N/A	$ 773.11	$ -	0.00%	N/A	$ 783.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.84	$ -	0.00%	N/A	$ 678.15	$ -	0.00%	N/A	$ 686.89	$ -	0.00%	N/A	$ 696.07	$ -	0.00%
			Family	N/A	$ 1,102.85	$ -	0.00%	N/A	$ 1,116.78	$ -	0.00%	N/A	$ 1,131.43	$ -	0.00%	N/A	$ 1,146.82	$ -	0.00%
Platinum	EPO	N/A	SUPF1142																
			Single	N/A	$ 581.79	$ -	0.00%	N/A	$ 589.34	$ -	0.00%	N/A	$ 597.29	$ -	0.00%	N/A	$ 605.63	$ -	0.00%
			Double	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,178.69	$ -	0.00%	N/A	$ 1,194.57	$ -	0.00%	N/A	$ 1,211.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,015.63	$ -	0.00%	N/A	$ 1,028.46	$ -	0.00%	N/A	$ 1,041.97	$ -	0.00%	N/A	$ 1,056.15	$ -	0.00%
			Family	N/A	$ 1,684.69	$ -	0.00%	N/A	$ 1,706.21	$ -	0.00%	N/A	$ 1,728.84	$ -	0.00%	N/A	$ 1,752.62	$ -	0.00%
Platinum	EPO	N/A	SUPF1143																
			Single	N/A	$ 608.16	$ -	0.00%	N/A	$ 616.05	$ -	0.00%	N/A	$ 624.35	$ -	0.00%	N/A	$ 633.07	$ -	0.00%
			Double	N/A	$ 1,216.31	$ -	0.00%	N/A	$ 1,232.10	$ -	0.00%	N/A	$ 1,248.71	$ -	0.00%	N/A	$ 1,266.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.62	$ -	0.00%	N/A	$ 1,077.04	$ -	0.00%	N/A	$ 1,091.15	$ -	0.00%	N/A	$ 1,105.98	$ -	0.00%
			Family	N/A	$ 1,762.99	$ -	0.00%	N/A	$ 1,785.50	$ -	0.00%	N/A	$ 1,809.16	$ -	0.00%	N/A	$ 1,834.01	$ -	0.00%
Platinum	EPO	N/A	SUPF1144																
			Single	N/A	$ 586.39	$ -	0.00%	N/A	$ 594.01	$ -	0.00%	N/A	$ 602.01	$ -	0.00%	N/A	$ 610.42	$ -	0.00%
			Double	N/A	$ 1,172.79	$ -	0.00%	N/A	$ 1,188.01	$ -	0.00%	N/A	$ 1,204.02	$ -	0.00%	N/A	$ 1,220.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,026.62	$ -	0.00%	N/A	$ 1,039.56	$ -	0.00%	N/A	$ 1,053.17	$ -	0.00%	N/A	$ 1,067.47	$ -	0.00%
			Family	N/A	$ 1,700.97	$ -	0.00%	N/A	$ 1,722.67	$ -	0.00%	N/A	$ 1,745.48	$ -	0.00%	N/A	$ 1,769.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1146																
			Single	N/A	$ 591.47	$ -	0.00%	N/A	$ 599.15	$ -	0.00%	N/A	$ 607.22	$ -	0.00%	N/A	$ 615.71	$ -	0.00%
			Double	N/A	$ 1,182.94	$ -	0.00%	N/A	$ 1,198.30	$ -	0.00%	N/A	$ 1,214.45	$ -	0.00%	N/A	$ 1,231.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,035.25	$ -	0.00%	N/A	$ 1,048.31	$ -	0.00%	N/A	$ 1,062.03	$ -	0.00%	N/A	$ 1,076.45	$ -	0.00%
			Family	N/A	$ 1,715.44	$ -	0.00%	N/A	$ 1,737.33	$ -	0.00%	N/A	$ 1,760.34	$ -	0.00%	N/A	$ 1,784.51	$ -	0.00%
Platinum	EPO	N/A	SUPF1147																
			Single	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.72	$ -	0.00%	N/A	$ 621.99	$ -	0.00%	N/A	$ 630.68	$ -	0.00%
			Double	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,227.45	$ -	0.00%	N/A	$ 1,243.99	$ -	0.00%	N/A	$ 1,261.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.71	$ -	0.00%	N/A	$ 1,073.08	$ -	0.00%	N/A	$ 1,087.14	$ -	0.00%	N/A	$ 1,101.91	$ -	0.00%
			Family	N/A	$ 1,756.45	$ -	0.00%	N/A	$ 1,778.86	$ -	0.00%	N/A	$ 1,802.43	$ -	0.00%	N/A	$ 1,827.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1148																
			Single	N/A	$ 607.09	$ -	0.00%	N/A	$ 614.97	$ -	0.00%	N/A	$ 623.26	$ -	0.00%	N/A	$ 631.96	$ -	0.00%
			Double	N/A	$ 1,214.18	$ -	0.00%	N/A	$ 1,229.94	$ -	0.00%	N/A	$ 1,246.52	$ -	0.00%	N/A	$ 1,263.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,075.20	$ -	0.00%	N/A	$ 1,089.29	$ -	0.00%	N/A	$ 1,104.09	$ -	0.00%
			Family	N/A	$ 1,759.96	$ -	0.00%	N/A	$ 1,782.42	$ -	0.00%	N/A	$ 1,806.04	$ -	0.00%	N/A	$ 1,830.85	$ -	0.00%
Gold	EPO	N/A	SUGF2142																
			Single	N/A	$ 510.63	$ -	0.00%	N/A	$ 517.26	$ -	0.00%	N/A	$ 524.23	$ -	0.00%	N/A	$ 531.55	$ -	0.00%
			Double	N/A	$ 1,021.26	$ -	0.00%	N/A	$ 1,034.52	$ -	0.00%	N/A	$ 1,048.46	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.97	$ -	0.00%	N/A	$ 901.24	$ -	0.00%	N/A	$ 913.09	$ -	0.00%	N/A	$ 925.54	$ -	0.00%
			Family	N/A	$ 1,477.19	$ -	0.00%	N/A	$ 1,496.09	$ -	0.00%	N/A	$ 1,515.95	$ -	0.00%	N/A	$ 1,536.82	$ -	0.00%
Gold	EPO	N/A	SUGF2143																
			Single	N/A	$ 508.04	$ -	0.00%	N/A	$ 514.63	$ -	0.00%	N/A	$ 521.57	$ -	0.00%	N/A	$ 528.85	$ -	0.00%
			Double	N/A	$ 1,016.07	$ -	0.00%	N/A	$ 1,029.26	$ -	0.00%	N/A	$ 1,043.13	$ -	0.00%	N/A	$ 1,057.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.41	$ -	0.00%	N/A	$ 904.62	$ -	0.00%	N/A	$ 916.41	$ -	0.00%	N/A	$ 928.80	$ -	0.00%
			Family	N/A	$ 1,477.65	$ -	0.00%	N/A	$ 1,496.45	$ -	0.00%	N/A	$ 1,516.21	$ -	0.00%	N/A	$ 1,536.98	$ -	0.00%
Gold	EPO	N/A	SUGF2144																
			Single	N/A	$ 515.55	$ -	0.00%	N/A	$ 522.24	$ -	0.00%	N/A	$ 529.28	$ -	0.00%	N/A	$ 536.67	$ -	0.00%
			Double	N/A	$ 1,031.10	$ -	0.00%	N/A	$ 1,044.49	$ -	0.00%	N/A	$ 1,058.56	$ -	0.00%	N/A	$ 1,073.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 906.19	$ -	0.00%	N/A	$ 917.56	$ -	0.00%	N/A	$ 929.53	$ -	0.00%	N/A	$ 942.10	$ -	0.00%
			Family	N/A	$ 1,499.07	$ -	0.00%	N/A	$ 1,518.14	$ -	0.00%	N/A	$ 1,538.20	$ -	0.00%	N/A	$ 1,559.27	$ -	0.00%
Gold	EPO	N/A	SUGF2145																
			Single	N/A	$ 519.16	$ -	0.00%	N/A	$ 525.90	$ -	0.00%	N/A	$ 532.98	$ -	0.00%	N/A	$ 540.43	$ -	0.00%
			Double	N/A	$ 1,038.31	$ -	0.00%	N/A	$ 1,051.79	$ -	0.00%	N/A	$ 1,065.96	$ -	0.00%	N/A	$ 1,080.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.31	$ -	0.00%	N/A	$ 923.77	$ -	0.00%	N/A	$ 935.82	$ -	0.00%	N/A	$ 948.48	$ -	0.00%
			Family	N/A	$ 1,509.34	$ -	0.00%	N/A	$ 1,528.55	$ -	0.00%	N/A	$ 1,548.75	$ -	0.00%	N/A	$ 1,569.97	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2147																
			Single	N/A	$ 530.45	$ -	0.00%	N/A	$ 537.33	$ -	0.00%	N/A	$ 544.57	$ -	0.00%	N/A	$ 552.18	$ -	0.00%
			Double	N/A	$ 1,060.89	$ -	0.00%	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,089.15	$ -	0.00%	N/A	$ 1,104.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 931.51	$ -	0.00%	N/A	$ 943.21	$ -	0.00%	N/A	$ 955.52	$ -	0.00%	N/A	$ 968.46	$ -	0.00%
			Family	N/A	$ 1,541.52	$ -	0.00%	N/A	$ 1,561.15	$ -	0.00%	N/A	$ 1,581.78	$ -	0.00%	N/A	$ 1,603.46	$ -	0.00%
Gold	EPO	N/A	SUGF2148																
			Single	N/A	$ 525.86	$ -	0.00%	N/A	$ 532.69	$ -	0.00%	N/A	$ 539.87	$ -	0.00%	N/A	$ 547.41	$ -	0.00%
			Double	N/A	$ 1,051.73	$ -	0.00%	N/A	$ 1,065.38	$ -	0.00%	N/A	$ 1,079.74	$ -	0.00%	N/A	$ 1,094.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.72	$ -	0.00%	N/A	$ 935.32	$ -	0.00%	N/A	$ 947.52	$ -	0.00%	N/A	$ 960.35	$ -	0.00%
			Family	N/A	$ 1,528.46	$ -	0.00%	N/A	$ 1,547.91	$ -	0.00%	N/A	$ 1,568.37	$ -	0.00%	N/A	$ 1,589.87	$ -	0.00%
Gold	EPO	N/A	SUGF2149																
			Single	N/A	$ 525.84	$ -	0.00%	N/A	$ 532.66	$ -	0.00%	N/A	$ 539.84	$ -	0.00%	N/A	$ 547.38	$ -	0.00%
			Double	N/A	$ 1,051.67	$ -	0.00%	N/A	$ 1,065.32	$ -	0.00%	N/A	$ 1,079.68	$ -	0.00%	N/A	$ 1,094.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.67	$ -	0.00%	N/A	$ 935.27	$ -	0.00%	N/A	$ 947.48	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Family	N/A	$ 1,528.38	$ -	0.00%	N/A	$ 1,547.84	$ -	0.00%	N/A	$ 1,568.29	$ -	0.00%	N/A	$ 1,589.79	$ -	0.00%
Gold	HDE	N/A	SUGF2151																
			Single	N/A	$ 516.30	$ -	0.00%	N/A	$ 523.00	$ -	0.00%	N/A	$ 530.05	$ -	0.00%	N/A	$ 537.46	$ -	0.00%
			Double	N/A	$ 1,032.60	$ -	0.00%	N/A	$ 1,046.01	$ -	0.00%	N/A	$ 1,060.10	$ -	0.00%	N/A	$ 1,074.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.46	$ -	0.00%	N/A	$ 918.86	$ -	0.00%	N/A	$ 930.84	$ -	0.00%	N/A	$ 943.42	$ -	0.00%
			Family	N/A	$ 1,501.21	$ -	0.00%	N/A	$ 1,520.31	$ -	0.00%	N/A	$ 1,540.39	$ -	0.00%	N/A	$ 1,561.50	$ -	0.00%
Gold	EPO	N/A	SUGF2153																
			Single	N/A	$ 506.53	$ -	0.00%	N/A	$ 513.10	$ -	0.00%	N/A	$ 520.02	$ -	0.00%	N/A	$ 527.28	$ -	0.00%
			Double	N/A	$ 1,013.06	$ -	0.00%	N/A	$ 1,026.21	$ -	0.00%	N/A	$ 1,040.04	$ -	0.00%	N/A	$ 1,054.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.85	$ -	0.00%	N/A	$ 902.03	$ -	0.00%	N/A	$ 913.78	$ -	0.00%	N/A	$ 926.13	$ -	0.00%
			Family	N/A	$ 1,473.36	$ -	0.00%	N/A	$ 1,492.10	$ -	0.00%	N/A	$ 1,511.80	$ -	0.00%	N/A	$ 1,532.51	$ -	0.00%
Silver	EPO	N/A	SUSF3165																
			Single	N/A	$ 434.47	$ -	0.00%	N/A	$ 440.11	$ -	0.00%	N/A	$ 446.04	$ -	0.00%	N/A	$ 452.27	$ -	0.00%
			Double	N/A	$ 868.94	$ -	0.00%	N/A	$ 880.22	$ -	0.00%	N/A	$ 892.08	$ -	0.00%	N/A	$ 904.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.85	$ -	0.00%	N/A	$ 765.44	$ -	0.00%	N/A	$ 775.52	$ -	0.00%	N/A	$ 786.11	$ -	0.00%
			Family	N/A	$ 1,255.49	$ -	0.00%	N/A	$ 1,271.56	$ -	0.00%	N/A	$ 1,288.47	$ -	0.00%	N/A	$ 1,306.22	$ -	0.00%
Silver	EPO	N/A	SUSF3166																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.69	$ -	0.00%	N/A	$ 791.45	$ -	0.00%	N/A	$ 801.71	$ -	0.00%	N/A	$ 812.50	$ -	0.00%
			Family	N/A	$ 1,290.35	$ -	0.00%	N/A	$ 1,306.71	$ -	0.00%	N/A	$ 1,323.92	$ -	0.00%	N/A	$ 1,342.00	$ -	0.00%
Silver	EPO	N/A	SUSF3167																
			Single	N/A	$ 439.56	$ -	0.00%	N/A	$ 445.27	$ -	0.00%	N/A	$ 451.27	$ -	0.00%	N/A	$ 457.57	$ -	0.00%
			Double	N/A	$ 879.12	$ -	0.00%	N/A	$ 890.54	$ -	0.00%	N/A	$ 902.54	$ -	0.00%	N/A	$ 915.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.01	$ -	0.00%	N/A	$ 786.71	$ -	0.00%	N/A	$ 796.91	$ -	0.00%	N/A	$ 807.62	$ -	0.00%
			Family	N/A	$ 1,282.50	$ -	0.00%	N/A	$ 1,298.77	$ -	0.00%	N/A	$ 1,315.87	$ -	0.00%	N/A	$ 1,333.83	$ -	0.00%
Silver	HDE	N/A	SUSF3168																
			Single	N/A	$ 438.13	$ -	0.00%	N/A	$ 443.82	$ -	0.00%	N/A	$ 449.80	$ -	0.00%	N/A	$ 456.08	$ -	0.00%
			Double	N/A	$ 876.26	$ -	0.00%	N/A	$ 887.64	$ -	0.00%	N/A	$ 899.60	$ -	0.00%	N/A	$ 912.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.57	$ -	0.00%	N/A	$ 784.24	$ -	0.00%	N/A	$ 794.41	$ -	0.00%	N/A	$ 805.09	$ -	0.00%
			Family	N/A	$ 1,278.43	$ -	0.00%	N/A	$ 1,294.64	$ -	0.00%	N/A	$ 1,311.68	$ -	0.00%	N/A	$ 1,329.59	$ -	0.00%
Silver	HDE	N/A	SUSF3169																
			Single	N/A	$ 439.64	$ -	0.00%	N/A	$ 445.35	$ -	0.00%	N/A	$ 451.35	$ -	0.00%	N/A	$ 457.66	$ -	0.00%
			Double	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.14	$ -	0.00%	N/A	$ 786.85	$ -	0.00%	N/A	$ 797.05	$ -	0.00%	N/A	$ 807.77	$ -	0.00%
			Family	N/A	$ 1,282.73	$ -	0.00%	N/A	$ 1,299.00	$ -	0.00%	N/A	$ 1,316.10	$ -	0.00%	N/A	$ 1,334.07	$ -	0.00%
Silver	HDE	N/A	SUSF3170																
			Single	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.50	$ -	0.00%	N/A	$ 455.56	$ -	0.00%	N/A	$ 461.92	$ -	0.00%
			Double	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.00	$ -	0.00%	N/A	$ 911.12	$ -	0.00%	N/A	$ 923.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 784.11	$ -	0.00%	N/A	$ 793.90	$ -	0.00%	N/A	$ 804.20	$ -	0.00%	N/A	$ 815.02	$ -	0.00%
			Family	N/A	$ 1,294.41	$ -	0.00%	N/A	$ 1,310.83	$ -	0.00%	N/A	$ 1,328.09	$ -	0.00%	N/A	$ 1,346.23	$ -	0.00%
Silver	HDE	N/A	SUSF3171																
			Single	N/A	$ 421.68	$ -	0.00%	N/A	$ 427.16	$ -	0.00%	N/A	$ 432.91	$ -	0.00%	N/A	$ 438.96	$ -	0.00%
			Double	N/A	$ 843.37	$ -	0.00%	N/A	$ 854.32	$ -	0.00%	N/A	$ 865.83	$ -	0.00%	N/A	$ 877.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.61	$ -	0.00%	N/A	$ 755.92	$ -	0.00%	N/A	$ 765.71	$ -	0.00%	N/A	$ 775.99	$ -	0.00%
			Family	N/A	$ 1,231.55	$ -	0.00%	N/A	$ 1,247.15	$ -	0.00%	N/A	$ 1,263.56	$ -	0.00%	N/A	$ 1,280.79	$ -	0.00%
Silver	HDE	N/A	SUSF3173																
			Single	N/A	$ 421.09	$ -	0.00%	N/A	$ 426.55	$ -	0.00%	N/A	$ 432.30	$ -	0.00%	N/A	$ 438.34	$ -	0.00%
			Double	N/A	$ 842.17	$ -	0.00%	N/A	$ 853.11	$ -	0.00%	N/A	$ 864.60	$ -	0.00%	N/A	$ 876.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.60	$ -	0.00%	N/A	$ 754.89	$ -	0.00%	N/A	$ 764.66	$ -	0.00%	N/A	$ 774.93	$ -	0.00%
			Family	N/A	$ 1,229.85	$ -	0.00%	N/A	$ 1,245.43	$ -	0.00%	N/A	$ 1,261.81	$ -	0.00%	N/A	$ 1,279.02	$ -	0.00%
Silver	HDE	N/A	SUSF3174																
			Single	N/A	$ 425.90	$ -	0.00%	N/A	$ 431.43	$ -	0.00%	N/A	$ 437.24	$ -	0.00%	N/A	$ 443.35	$ -	0.00%
			Double	N/A	$ 851.79	$ -	0.00%	N/A	$ 862.85	$ -	0.00%	N/A	$ 874.48	$ -	0.00%	N/A	$ 886.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.77	$ -	0.00%	N/A	$ 763.17	$ -	0.00%	N/A	$ 773.06	$ -	0.00%	N/A	$ 783.44	$ -	0.00%
			Family	N/A	$ 1,243.56	$ -	0.00%	N/A	$ 1,259.31	$ -	0.00%	N/A	$ 1,275.88	$ -	0.00%	N/A	$ 1,293.29	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3175																
			Single	N/A	$ 433.05	$ -	0.00%	N/A	$ 438.67	$ -	0.00%	N/A	$ 444.59	$ -	0.00%	N/A	$ 450.80	$ -	0.00%
			Double	N/A	$ 866.11	$ -	0.00%	N/A	$ 877.35	$ -	0.00%	N/A	$ 889.17	$ -	0.00%	N/A	$ 901.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.94	$ -	0.00%	N/A	$ 775.50	$ -	0.00%	N/A	$ 785.55	$ -	0.00%	N/A	$ 796.10	$ -	0.00%
			Family	N/A	$ 1,263.95	$ -	0.00%	N/A	$ 1,279.97	$ -	0.00%	N/A	$ 1,296.82	$ -	0.00%	N/A	$ 1,314.52	$ -	0.00%
Silver	EPO	N/A	SUSF3176																
			Single	N/A	$ 434.81	$ -	0.00%	N/A	$ 440.45	$ -	0.00%	N/A	$ 446.39	$ -	0.00%	N/A	$ 452.62	$ -	0.00%
			Double	N/A	$ 869.62	$ -	0.00%	N/A	$ 880.91	$ -	0.00%	N/A	$ 892.78	$ -	0.00%	N/A	$ 905.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.92	$ -	0.00%	N/A	$ 778.52	$ -	0.00%	N/A	$ 788.61	$ -	0.00%	N/A	$ 799.21	$ -	0.00%
			Family	N/A	$ 1,268.95	$ -	0.00%	N/A	$ 1,285.04	$ -	0.00%	N/A	$ 1,301.96	$ -	0.00%	N/A	$ 1,319.73	$ -	0.00%
Silver	EPO	N/A	SUSF3177																
			Single	N/A	$ 425.63	$ -	0.00%	N/A	$ 431.15	$ -	0.00%	N/A	$ 436.96	$ -	0.00%	N/A	$ 443.07	$ -	0.00%
			Double	N/A	$ 851.26	$ -	0.00%	N/A	$ 862.31	$ -	0.00%	N/A	$ 873.93	$ -	0.00%	N/A	$ 886.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.32	$ -	0.00%	N/A	$ 762.71	$ -	0.00%	N/A	$ 772.59	$ -	0.00%	N/A	$ 782.96	$ -	0.00%
			Family	N/A	$ 1,242.79	$ -	0.00%	N/A	$ 1,258.54	$ -	0.00%	N/A	$ 1,275.09	$ -	0.00%	N/A	$ 1,292.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4182																
			Single	N/A	$ 371.14	$ -	0.00%	N/A	$ 375.95	$ -	0.00%	N/A	$ 381.02	$ -	0.00%	N/A	$ 386.34	$ -	0.00%
			Double	N/A	$ 742.27	$ -	0.00%	N/A	$ 751.91	$ -	0.00%	N/A	$ 762.04	$ -	0.00%	N/A	$ 772.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.91	$ -	0.00%	N/A	$ 648.10	$ -	0.00%	N/A	$ 656.71	$ -	0.00%	N/A	$ 665.76	$ -	0.00%
			Family	N/A	$ 1,066.72	$ -	0.00%	N/A	$ 1,080.45	$ -	0.00%	N/A	$ 1,094.89	$ -	0.00%	N/A	$ 1,110.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4184																
			Single	N/A	$ 364.64	$ -	0.00%	N/A	$ 369.38	$ -	0.00%	N/A	$ 374.35	$ -	0.00%	N/A	$ 379.58	$ -	0.00%
			Double	N/A	$ 729.28	$ -	0.00%	N/A	$ 738.75	$ -	0.00%	N/A	$ 748.71	$ -	0.00%	N/A	$ 759.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.64	$ -	0.00%	N/A	$ 657.69	$ -	0.00%	N/A	$ 666.15	$ -	0.00%	N/A	$ 675.04	$ -	0.00%
			Family	N/A	$ 1,068.98	$ -	0.00%	N/A	$ 1,082.47	$ -	0.00%	N/A	$ 1,096.66	$ -	0.00%	N/A	$ 1,111.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4185																
			Single	N/A	$ 366.05	$ -	0.00%	N/A	$ 370.80	$ -	0.00%	N/A	$ 375.80	$ -	0.00%	N/A	$ 381.05	$ -	0.00%
			Double	N/A	$ 732.10	$ -	0.00%	N/A	$ 741.60	$ -	0.00%	N/A	$ 751.60	$ -	0.00%	N/A	$ 762.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.03	$ -	0.00%	N/A	$ 660.11	$ -	0.00%	N/A	$ 668.61	$ -	0.00%	N/A	$ 677.53	$ -	0.00%
			Family	N/A	$ 1,072.99	$ -	0.00%	N/A	$ 1,086.53	$ -	0.00%	N/A	$ 1,100.78	$ -	0.00%	N/A	$ 1,115.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4186																
			Single	N/A	$ 365.77	$ -	0.00%	N/A	$ 370.52	$ -	0.00%	N/A	$ 375.51	$ -	0.00%	N/A	$ 380.75	$ -	0.00%
			Double	N/A	$ 731.53	$ -	0.00%	N/A	$ 741.03	$ -	0.00%	N/A	$ 751.02	$ -	0.00%	N/A	$ 761.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.55	$ -	0.00%	N/A	$ 659.63	$ -	0.00%	N/A	$ 668.11	$ -	0.00%	N/A	$ 677.03	$ -	0.00%
			Family	N/A	$ 1,072.19	$ -	0.00%	N/A	$ 1,085.72	$ -	0.00%	N/A	$ 1,099.95	$ -	0.00%	N/A	$ 1,114.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4187																
			Single	N/A	$ 367.72	$ -	0.00%	N/A	$ 372.50	$ -	0.00%	N/A	$ 377.52	$ -	0.00%	N/A	$ 382.79	$ -	0.00%
			Double	N/A	$ 735.45	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.03	$ -	0.00%	N/A	$ 765.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.88	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 671.53	$ -	0.00%	N/A	$ 680.49	$ -	0.00%
			Family	N/A	$ 1,077.76	$ -	0.00%	N/A	$ 1,091.37	$ -	0.00%	N/A	$ 1,105.67	$ -	0.00%	N/A	$ 1,120.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4188																
			Single	N/A	$ 372.76	$ -	0.00%	N/A	$ 377.60	$ -	0.00%	N/A	$ 382.69	$ -	0.00%	N/A	$ 388.04	$ -	0.00%
			Double	N/A	$ 745.53	$ -	0.00%	N/A	$ 755.21	$ -	0.00%	N/A	$ 765.38	$ -	0.00%	N/A	$ 776.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.45	$ -	0.00%	N/A	$ 671.68	$ -	0.00%	N/A	$ 680.33	$ -	0.00%	N/A	$ 689.41	$ -	0.00%
			Family	N/A	$ 1,092.13	$ -	0.00%	N/A	$ 1,105.92	$ -	0.00%	N/A	$ 1,120.42	$ -	0.00%	N/A	$ 1,135.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4189																
			Single	N/A	$ 367.00	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.78	$ -	0.00%	N/A	$ 382.04	$ -	0.00%
			Double	N/A	$ 734.00	$ -	0.00%	N/A	$ 743.53	$ -	0.00%	N/A	$ 753.55	$ -	0.00%	N/A	$ 764.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.65	$ -	0.00%	N/A	$ 661.75	$ -	0.00%	N/A	$ 670.27	$ -	0.00%	N/A	$ 679.22	$ -	0.00%
			Family	N/A	$ 1,075.70	$ -	0.00%	N/A	$ 1,089.28	$ -	0.00%	N/A	$ 1,103.56	$ -	0.00%	N/A	$ 1,118.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4190																
			Single	N/A	$ 361.89	$ -	0.00%	N/A	$ 366.59	$ -	0.00%	N/A	$ 371.53	$ -	0.00%	N/A	$ 376.72	$ -	0.00%
			Double	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.17	$ -	0.00%	N/A	$ 743.05	$ -	0.00%	N/A	$ 753.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.96	$ -	0.00%	N/A	$ 652.95	$ -	0.00%	N/A	$ 661.35	$ -	0.00%	N/A	$ 670.17	$ -	0.00%
			Family	N/A	$ 1,061.13	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,088.60	$ -	0.00%	N/A	$ 1,103.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4192																
			Single	N/A	$ 363.81	$ -	0.00%	N/A	$ 368.54	$ -	0.00%	N/A	$ 373.50	$ -	0.00%	N/A	$ 378.72	$ -	0.00%
			Double	N/A	$ 727.63	$ -	0.00%	N/A	$ 737.08	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 757.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.24	$ -	0.00%	N/A	$ 656.26	$ -	0.00%	N/A	$ 664.71	$ -	0.00%	N/A	$ 673.58	$ -	0.00%
			Family	N/A	$ 1,066.62	$ -	0.00%	N/A	$ 1,080.08	$ -	0.00%	N/A	$ 1,094.24	$ -	0.00%	N/A	$ 1,109.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4193																
			Single	N/A	$ 367.07	$ -	0.00%	N/A	$ 371.84	$ -	0.00%	N/A	$ 376.85	$ -	0.00%	N/A	$ 382.12	$ -	0.00%
			Double	N/A	$ 734.15	$ -	0.00%	N/A	$ 743.68	$ -	0.00%	N/A	$ 753.70	$ -	0.00%	N/A	$ 764.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.78	$ -	0.00%	N/A	$ 661.88	$ -	0.00%	N/A	$ 670.40	$ -	0.00%	N/A	$ 679.35	$ -	0.00%
			Family	N/A	$ 1,075.91	$ -	0.00%	N/A	$ 1,089.49	$ -	0.00%	N/A	$ 1,103.77	$ -	0.00%	N/A	$ 1,118.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4195																
			Single	N/A	$ 351.17	$ -	0.00%	N/A	$ 355.73	$ -	0.00%	N/A	$ 360.53	$ -	0.00%	N/A	$ 365.56	$ -	0.00%
			Double	N/A	$ 702.35	$ -	0.00%	N/A	$ 711.47	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 731.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.75	$ -	0.00%	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.65	$ -	0.00%	N/A	$ 651.21	$ -	0.00%
			Family	N/A	$ 1,030.60	$ -	0.00%	N/A	$ 1,043.59	$ -	0.00%	N/A	$ 1,057.25	$ -	0.00%	N/A	$ 1,071.61	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4196																
			Single	N/A	$ 354.78	$ -	0.00%	N/A	$ 359.39	$ -	0.00%	N/A	$ 364.23	$ -	0.00%	N/A	$ 369.32	$ -	0.00%
			Double	N/A	$ 709.57	$ -	0.00%	N/A	$ 718.78	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 738.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.88	$ -	0.00%	N/A	$ 640.71	$ -	0.00%	N/A	$ 648.94	$ -	0.00%	N/A	$ 657.59	$ -	0.00%
			Family	N/A	$ 1,040.88	$ -	0.00%	N/A	$ 1,054.01	$ -	0.00%	N/A	$ 1,067.81	$ -	0.00%	N/A	$ 1,082.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4197																
			Single	N/A	$ 360.21	$ -	0.00%	N/A	$ 364.89	$ -	0.00%	N/A	$ 369.80	$ -	0.00%	N/A	$ 374.97	$ -	0.00%
			Double	N/A	$ 720.42	$ -	0.00%	N/A	$ 729.77	$ -	0.00%	N/A	$ 739.61	$ -	0.00%	N/A	$ 749.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.11	$ -	0.00%	N/A	$ 650.06	$ -	0.00%	N/A	$ 658.42	$ -	0.00%	N/A	$ 667.20	$ -	0.00%
			Family	N/A	$ 1,056.35	$ -	0.00%	N/A	$ 1,069.68	$ -	0.00%	N/A	$ 1,083.69	$ -	0.00%	N/A	$ 1,098.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4198																
			Single	N/A	$ 365.14	$ -	0.00%	N/A	$ 369.88	$ -	0.00%	N/A	$ 374.86	$ -	0.00%	N/A	$ 380.10	$ -	0.00%
			Double	N/A	$ 730.28	$ -	0.00%	N/A	$ 739.76	$ -	0.00%	N/A	$ 749.73	$ -	0.00%	N/A	$ 760.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.48	$ -	0.00%	N/A	$ 658.54	$ -	0.00%	N/A	$ 667.02	$ -	0.00%	N/A	$ 675.92	$ -	0.00%
			Family	N/A	$ 1,070.39	$ -	0.00%	N/A	$ 1,083.90	$ -	0.00%	N/A	$ 1,098.11	$ -	0.00%	N/A	$ 1,113.03	$ -	0.00%
Platinum	EPO	N/A	SUPF1156																
			Single	N/A	$ 585.88	$ -	0.00%	N/A	$ 593.48	$ -	0.00%	N/A	$ 601.48	$ -	0.00%	N/A	$ 609.88	$ -	0.00%
			Double	N/A	$ 1,171.75	$ -	0.00%	N/A	$ 1,186.96	$ -	0.00%	N/A	$ 1,202.96	$ -	0.00%	N/A	$ 1,219.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,022.57	$ -	0.00%	N/A	$ 1,035.50	$ -	0.00%	N/A	$ 1,049.09	$ -	0.00%	N/A	$ 1,063.38	$ -	0.00%
			Family	N/A	$ 1,696.32	$ -	0.00%	N/A	$ 1,718.00	$ -	0.00%	N/A	$ 1,740.79	$ -	0.00%	N/A	$ 1,764.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1157																
			Single	N/A	$ 612.42	$ -	0.00%	N/A	$ 620.38	$ -	0.00%	N/A	$ 628.74	$ -	0.00%	N/A	$ 637.52	$ -	0.00%
			Double	N/A	$ 1,224.85	$ -	0.00%	N/A	$ 1,240.75	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%	N/A	$ 1,275.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,084.39	$ -	0.00%	N/A	$ 1,098.60	$ -	0.00%	N/A	$ 1,113.53	$ -	0.00%
			Family	N/A	$ 1,775.16	$ -	0.00%	N/A	$ 1,797.82	$ -	0.00%	N/A	$ 1,821.65	$ -	0.00%	N/A	$ 1,846.68	$ -	0.00%
Platinum	EPO	N/A	SUPF1158																
			Single	N/A	$ 590.51	$ -	0.00%	N/A	$ 598.18	$ -	0.00%	N/A	$ 606.24	$ -	0.00%	N/A	$ 614.71	$ -	0.00%
			Double	N/A	$ 1,181.02	$ -	0.00%	N/A	$ 1,196.35	$ -	0.00%	N/A	$ 1,212.47	$ -	0.00%	N/A	$ 1,229.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,033.62	$ -	0.00%	N/A	$ 1,046.65	$ -	0.00%	N/A	$ 1,060.35	$ -	0.00%	N/A	$ 1,074.75	$ -	0.00%
			Family	N/A	$ 1,712.70	$ -	0.00%	N/A	$ 1,734.55	$ -	0.00%	N/A	$ 1,757.53	$ -	0.00%	N/A	$ 1,781.66	$ -	0.00%
Platinum	EPO	N/A	SUPF1160																
			Single	N/A	$ 595.62	$ -	0.00%	N/A	$ 603.36	$ -	0.00%	N/A	$ 611.49	$ -	0.00%	N/A	$ 620.03	$ -	0.00%
			Double	N/A	$ 1,191.25	$ -	0.00%	N/A	$ 1,206.71	$ -	0.00%	N/A	$ 1,222.97	$ -	0.00%	N/A	$ 1,240.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,042.31	$ -	0.00%	N/A	$ 1,055.45	$ -	0.00%	N/A	$ 1,069.28	$ -	0.00%	N/A	$ 1,083.80	$ -	0.00%
			Family	N/A	$ 1,727.28	$ -	0.00%	N/A	$ 1,749.31	$ -	0.00%	N/A	$ 1,772.49	$ -	0.00%	N/A	$ 1,796.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1161																
			Single	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.03	$ -	0.00%	N/A	$ 626.36	$ -	0.00%	N/A	$ 635.11	$ -	0.00%
			Double	N/A	$ 1,220.22	$ -	0.00%	N/A	$ 1,236.06	$ -	0.00%	N/A	$ 1,252.72	$ -	0.00%	N/A	$ 1,270.22	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.94	$ -	0.00%	N/A	$ 1,080.40	$ -	0.00%	N/A	$ 1,094.56	$ -	0.00%	N/A	$ 1,109.44	$ -	0.00%
			Family	N/A	$ 1,768.57	$ -	0.00%	N/A	$ 1,791.14	$ -	0.00%	N/A	$ 1,814.88	$ -	0.00%	N/A	$ 1,839.82	$ -	0.00%
Platinum	EPO	N/A	SUPF1162																
			Single	N/A	$ 611.35	$ -	0.00%	N/A	$ 619.29	$ -	0.00%	N/A	$ 627.63	$ -	0.00%	N/A	$ 636.40	$ -	0.00%
			Double	N/A	$ 1,222.70	$ -	0.00%	N/A	$ 1,238.58	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,272.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,069.05	$ -	0.00%	N/A	$ 1,082.54	$ -	0.00%	N/A	$ 1,096.73	$ -	0.00%	N/A	$ 1,111.63	$ -	0.00%
			Family	N/A	$ 1,772.10	$ -	0.00%	N/A	$ 1,794.72	$ -	0.00%	N/A	$ 1,818.50	$ -	0.00%	N/A	$ 1,843.49	$ -	0.00%
Gold	EPO	N/A	SUGF2155																
			Single	N/A	$ 514.21	$ -	0.00%	N/A	$ 520.89	$ -	0.00%	N/A	$ 527.91	$ -	0.00%	N/A	$ 535.28	$ -	0.00%
			Double	N/A	$ 1,028.43	$ -	0.00%	N/A	$ 1,041.78	$ -	0.00%	N/A	$ 1,055.82	$ -	0.00%	N/A	$ 1,070.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.06	$ -	0.00%	N/A	$ 907.41	$ -	0.00%	N/A	$ 919.34	$ -	0.00%	N/A	$ 931.88	$ -	0.00%
			Family	N/A	$ 1,487.41	$ -	0.00%	N/A	$ 1,506.43	$ -	0.00%	N/A	$ 1,526.44	$ -	0.00%	N/A	$ 1,547.46	$ -	0.00%
Gold	EPO	N/A	SUGF2156																
			Single	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.24	$ -	0.00%	N/A	$ 525.23	$ -	0.00%	N/A	$ 532.56	$ -	0.00%
			Double	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%	N/A	$ 1,050.45	$ -	0.00%	N/A	$ 1,065.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 899.47	$ -	0.00%	N/A	$ 910.76	$ -	0.00%	N/A	$ 922.64	$ -	0.00%	N/A	$ 935.11	$ -	0.00%
			Family	N/A	$ 1,487.82	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,526.65	$ -	0.00%	N/A	$ 1,547.56	$ -	0.00%
Gold	EPO	N/A	SUGF2157																
			Single	N/A	$ 519.17	$ -	0.00%	N/A	$ 525.91	$ -	0.00%	N/A	$ 533.00	$ -	0.00%	N/A	$ 540.44	$ -	0.00%
			Double	N/A	$ 1,038.34	$ -	0.00%	N/A	$ 1,051.82	$ -	0.00%	N/A	$ 1,065.99	$ -	0.00%	N/A	$ 1,080.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.34	$ -	0.00%	N/A	$ 923.80	$ -	0.00%	N/A	$ 935.84	$ -	0.00%	N/A	$ 948.50	$ -	0.00%
			Family	N/A	$ 1,509.38	$ -	0.00%	N/A	$ 1,528.59	$ -	0.00%	N/A	$ 1,548.79	$ -	0.00%	N/A	$ 1,570.01	$ -	0.00%
Gold	EPO	N/A	SUGF2158																
			Single	N/A	$ 522.80	$ -	0.00%	N/A	$ 529.59	$ -	0.00%	N/A	$ 536.72	$ -	0.00%	N/A	$ 544.22	$ -	0.00%
			Double	N/A	$ 1,045.60	$ -	0.00%	N/A	$ 1,059.17	$ -	0.00%	N/A	$ 1,073.45	$ -	0.00%	N/A	$ 1,088.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 918.51	$ -	0.00%	N/A	$ 930.05	$ -	0.00%	N/A	$ 942.18	$ -	0.00%	N/A	$ 954.93	$ -	0.00%
			Family	N/A	$ 1,519.73	$ -	0.00%	N/A	$ 1,539.07	$ -	0.00%	N/A	$ 1,559.41	$ -	0.00%	N/A	$ 1,580.78	$ -	0.00%
Gold	EPO	N/A	SUGF2160																
			Single	N/A	$ 534.17	$ -	0.00%	N/A	$ 541.10	$ -	0.00%	N/A	$ 548.40	$ -	0.00%	N/A	$ 556.06	$ -	0.00%
			Double	N/A	$ 1,068.34	$ -	0.00%	N/A	$ 1,082.21	$ -	0.00%	N/A	$ 1,096.79	$ -	0.00%	N/A	$ 1,112.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 937.84	$ -	0.00%	N/A	$ 949.63	$ -	0.00%	N/A	$ 962.02	$ -	0.00%	N/A	$ 975.05	$ -	0.00%
			Family	N/A	$ 1,552.13	$ -	0.00%	N/A	$ 1,571.90	$ -	0.00%	N/A	$ 1,592.68	$ -	0.00%	N/A	$ 1,614.51	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2161																
			Single	N/A	$ 529.55	$ -	0.00%	N/A	$ 536.43	$ -	0.00%	N/A	$ 543.66	$ -	0.00%	N/A	$ 551.25	$ -	0.00%
			Double	N/A	$ 1,059.11	$ -	0.00%	N/A	$ 1,072.86	$ -	0.00%	N/A	$ 1,087.31	$ -	0.00%	N/A	$ 1,102.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.99	$ -	0.00%	N/A	$ 941.68	$ -	0.00%	N/A	$ 953.97	$ -	0.00%	N/A	$ 966.88	$ -	0.00%
			Family	N/A	$ 1,538.98	$ -	0.00%	N/A	$ 1,558.57	$ -	0.00%	N/A	$ 1,579.17	$ -	0.00%	N/A	$ 1,600.82	$ -	0.00%
Gold	EPO	N/A	SUGF2162																
			Single	N/A	$ 529.53	$ -	0.00%	N/A	$ 536.40	$ -	0.00%	N/A	$ 543.63	$ -	0.00%	N/A	$ 551.22	$ -	0.00%
			Double	N/A	$ 1,059.05	$ -	0.00%	N/A	$ 1,072.80	$ -	0.00%	N/A	$ 1,087.26	$ -	0.00%	N/A	$ 1,102.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 929.94	$ -	0.00%	N/A	$ 941.63	$ -	0.00%	N/A	$ 953.92	$ -	0.00%	N/A	$ 966.83	$ -	0.00%
			Family	N/A	$ 1,538.90	$ -	0.00%	N/A	$ 1,558.49	$ -	0.00%	N/A	$ 1,579.09	$ -	0.00%	N/A	$ 1,600.74	$ -	0.00%
Gold	HDE	N/A	SUGF2164																
			Single	N/A	$ 519.92	$ -	0.00%	N/A	$ 526.67	$ -	0.00%	N/A	$ 533.77	$ -	0.00%	N/A	$ 541.23	$ -	0.00%
			Double	N/A	$ 1,039.85	$ -	0.00%	N/A	$ 1,053.35	$ -	0.00%	N/A	$ 1,067.54	$ -	0.00%	N/A	$ 1,082.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 913.62	$ -	0.00%	N/A	$ 925.10	$ -	0.00%	N/A	$ 937.16	$ -	0.00%	N/A	$ 949.84	$ -	0.00%
			Family	N/A	$ 1,511.54	$ -	0.00%	N/A	$ 1,530.77	$ -	0.00%	N/A	$ 1,551.00	$ -	0.00%	N/A	$ 1,572.25	$ -	0.00%
Gold	EPO	N/A	SUGF2166																
			Single	N/A	$ 510.08	$ -	0.00%	N/A	$ 516.71	$ -	0.00%	N/A	$ 523.67	$ -	0.00%	N/A	$ 530.98	$ -	0.00%
			Double	N/A	$ 1,020.17	$ -	0.00%	N/A	$ 1,033.41	$ -	0.00%	N/A	$ 1,047.34	$ -	0.00%	N/A	$ 1,061.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.89	$ -	0.00%	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.99	$ -	0.00%	N/A	$ 932.42	$ -	0.00%
			Family	N/A	$ 1,483.49	$ -	0.00%	N/A	$ 1,502.36	$ -	0.00%	N/A	$ 1,522.21	$ -	0.00%	N/A	$ 1,543.05	$ -	0.00%
Silver	EPO	N/A	SUSF3181																
			Single	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.20	$ -	0.00%	N/A	$ 449.17	$ -	0.00%	N/A	$ 455.45	$ -	0.00%
			Double	N/A	$ 875.04	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.34	$ -	0.00%	N/A	$ 910.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.03	$ -	0.00%	N/A	$ 770.69	$ -	0.00%	N/A	$ 780.84	$ -	0.00%	N/A	$ 791.51	$ -	0.00%
			Family	N/A	$ 1,264.18	$ -	0.00%	N/A	$ 1,280.37	$ -	0.00%	N/A	$ 1,297.39	$ -	0.00%	N/A	$ 1,315.27	$ -	0.00%
Silver	EPO	N/A	SUSF3182																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.96	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.13	$ -	0.00%	N/A	$ 817.99	$ -	0.00%
			Family	N/A	$ 1,299.20	$ -	0.00%	N/A	$ 1,315.68	$ -	0.00%	N/A	$ 1,333.00	$ -	0.00%	N/A	$ 1,351.21	$ -	0.00%
Silver	EPO	N/A	SUSF3183																
			Single	N/A	$ 442.65	$ -	0.00%	N/A	$ 448.39	$ -	0.00%	N/A	$ 454.44	$ -	0.00%	N/A	$ 460.78	$ -	0.00%
			Double	N/A	$ 885.30	$ -	0.00%	N/A	$ 896.79	$ -	0.00%	N/A	$ 908.87	$ -	0.00%	N/A	$ 921.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.25	$ -	0.00%	N/A	$ 792.02	$ -	0.00%	N/A	$ 802.29	$ -	0.00%	N/A	$ 813.08	$ -	0.00%
			Family	N/A	$ 1,291.30	$ -	0.00%	N/A	$ 1,307.67	$ -	0.00%	N/A	$ 1,324.89	$ -	0.00%	N/A	$ 1,342.99	$ -	0.00%
Silver	HDE	N/A	SUSF3184																
			Single	N/A	$ 441.21	$ -	0.00%	N/A	$ 446.93	$ -	0.00%	N/A	$ 452.96	$ -	0.00%	N/A	$ 459.29	$ -	0.00%
			Double	N/A	$ 882.41	$ -	0.00%	N/A	$ 893.87	$ -	0.00%	N/A	$ 905.91	$ -	0.00%	N/A	$ 918.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 779.80	$ -	0.00%	N/A	$ 789.54	$ -	0.00%	N/A	$ 799.78	$ -	0.00%	N/A	$ 810.53	$ -	0.00%
			Family	N/A	$ 1,287.19	$ -	0.00%	N/A	$ 1,303.51	$ -	0.00%	N/A	$ 1,320.68	$ -	0.00%	N/A	$ 1,338.71	$ -	0.00%
Silver	HDE	N/A	SUSF3185																
			Single	N/A	$ 442.73	$ -	0.00%	N/A	$ 448.48	$ -	0.00%	N/A	$ 454.52	$ -	0.00%	N/A	$ 460.87	$ -	0.00%
			Double	N/A	$ 885.46	$ -	0.00%	N/A	$ 896.95	$ -	0.00%	N/A	$ 909.04	$ -	0.00%	N/A	$ 921.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 782.39	$ -	0.00%	N/A	$ 792.16	$ -	0.00%	N/A	$ 802.43	$ -	0.00%	N/A	$ 813.23	$ -	0.00%
			Family	N/A	$ 1,291.53	$ -	0.00%	N/A	$ 1,307.91	$ -	0.00%	N/A	$ 1,325.13	$ -	0.00%	N/A	$ 1,343.23	$ -	0.00%
Silver	HDE	N/A	SUSF3186																
			Single	N/A	$ 446.86	$ -	0.00%	N/A	$ 452.66	$ -	0.00%	N/A	$ 458.76	$ -	0.00%	N/A	$ 465.17	$ -	0.00%
			Double	N/A	$ 893.71	$ -	0.00%	N/A	$ 905.31	$ -	0.00%	N/A	$ 917.51	$ -	0.00%	N/A	$ 930.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 789.41	$ -	0.00%	N/A	$ 799.27	$ -	0.00%	N/A	$ 809.64	$ -	0.00%	N/A	$ 820.53	$ -	0.00%
			Family	N/A	$ 1,303.29	$ -	0.00%	N/A	$ 1,319.82	$ -	0.00%	N/A	$ 1,337.21	$ -	0.00%	N/A	$ 1,355.47	$ -	0.00%
Silver	HDE	N/A	SUSF3187																
			Single	N/A	$ 424.64	$ -	0.00%	N/A	$ 430.16	$ -	0.00%	N/A	$ 435.95	$ -	0.00%	N/A	$ 442.04	$ -	0.00%
			Double	N/A	$ 849.29	$ -	0.00%	N/A	$ 860.31	$ -	0.00%	N/A	$ 871.91	$ -	0.00%	N/A	$ 884.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.65	$ -	0.00%	N/A	$ 761.02	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 781.22	$ -	0.00%
			Family	N/A	$ 1,239.99	$ -	0.00%	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,272.22	$ -	0.00%	N/A	$ 1,289.57	$ -	0.00%
Silver	HDE	N/A	SUSF3189																
			Single	N/A	$ 424.04	$ -	0.00%	N/A	$ 429.55	$ -	0.00%	N/A	$ 435.34	$ -	0.00%	N/A	$ 441.42	$ -	0.00%
			Double	N/A	$ 848.09	$ -	0.00%	N/A	$ 859.10	$ -	0.00%	N/A	$ 870.67	$ -	0.00%	N/A	$ 882.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 750.62	$ -	0.00%	N/A	$ 759.98	$ -	0.00%	N/A	$ 769.82	$ -	0.00%	N/A	$ 780.16	$ -	0.00%
			Family	N/A	$ 1,238.27	$ -	0.00%	N/A	$ 1,253.96	$ -	0.00%	N/A	$ 1,270.46	$ -	0.00%	N/A	$ 1,287.79	$ -	0.00%
Silver	HDE	N/A	SUSF3190																
			Single	N/A	$ 428.89	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.31	$ -	0.00%	N/A	$ 446.46	$ -	0.00%
			Double	N/A	$ 857.77	$ -	0.00%	N/A	$ 868.91	$ -	0.00%	N/A	$ 880.62	$ -	0.00%	N/A	$ 892.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.86	$ -	0.00%	N/A	$ 768.32	$ -	0.00%	N/A	$ 778.27	$ -	0.00%	N/A	$ 788.73	$ -	0.00%
			Family	N/A	$ 1,252.08	$ -	0.00%	N/A	$ 1,267.94	$ -	0.00%	N/A	$ 1,284.63	$ -	0.00%	N/A	$ 1,302.16	$ -	0.00%
Silver	HDE	N/A	SUSF3191																
			Single	N/A	$ 436.09	$ -	0.00%	N/A	$ 441.75	$ -	0.00%	N/A	$ 447.71	$ -	0.00%	N/A	$ 453.96	$ -	0.00%
			Double	N/A	$ 872.18	$ -	0.00%	N/A	$ 883.51	$ -	0.00%	N/A	$ 895.41	$ -	0.00%	N/A	$ 907.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.11	$ -	0.00%	N/A	$ 780.73	$ -	0.00%	N/A	$ 790.85	$ -	0.00%	N/A	$ 801.48	$ -	0.00%
			Family	N/A	$ 1,272.61	$ -	0.00%	N/A	$ 1,288.75	$ -	0.00%	N/A	$ 1,305.71	$ -	0.00%	N/A	$ 1,323.54	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3192																
			Single	N/A	$ 437.86	$ -	0.00%	N/A	$ 443.54	$ -	0.00%	N/A	$ 449.52	$ -	0.00%	N/A	$ 455.80	$ -	0.00%
			Double	N/A	$ 875.72	$ -	0.00%	N/A	$ 887.09	$ -	0.00%	N/A	$ 899.04	$ -	0.00%	N/A	$ 911.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.11	$ -	0.00%	N/A	$ 783.78	$ -	0.00%	N/A	$ 793.94	$ -	0.00%	N/A	$ 804.61	$ -	0.00%
			Family	N/A	$ 1,277.65	$ -	0.00%	N/A	$ 1,293.85	$ -	0.00%	N/A	$ 1,310.89	$ -	0.00%	N/A	$ 1,328.78	$ -	0.00%
Silver	EPO	N/A	SUSF3193																
			Single	N/A	$ 428.62	$ -	0.00%	N/A	$ 434.18	$ -	0.00%	N/A	$ 440.03	$ -	0.00%	N/A	$ 446.18	$ -	0.00%
			Double	N/A	$ 857.23	$ -	0.00%	N/A	$ 868.36	$ -	0.00%	N/A	$ 880.06	$ -	0.00%	N/A	$ 892.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.40	$ -	0.00%	N/A	$ 767.86	$ -	0.00%	N/A	$ 777.80	$ -	0.00%	N/A	$ 788.25	$ -	0.00%
			Family	N/A	$ 1,251.30	$ -	0.00%	N/A	$ 1,267.16	$ -	0.00%	N/A	$ 1,283.84	$ -	0.00%	N/A	$ 1,301.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4200																
			Single	N/A	$ 373.74	$ -	0.00%	N/A	$ 378.59	$ -	0.00%	N/A	$ 383.69	$ -	0.00%	N/A	$ 389.05	$ -	0.00%
			Double	N/A	$ 747.48	$ -	0.00%	N/A	$ 757.18	$ -	0.00%	N/A	$ 767.39	$ -	0.00%	N/A	$ 778.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.34	$ -	0.00%	N/A	$ 652.59	$ -	0.00%	N/A	$ 661.26	$ -	0.00%	N/A	$ 670.37	$ -	0.00%
			Family	N/A	$ 1,074.14	$ -	0.00%	N/A	$ 1,087.97	$ -	0.00%	N/A	$ 1,102.51	$ -	0.00%	N/A	$ 1,117.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4202																
			Single	N/A	$ 367.20	$ -	0.00%	N/A	$ 371.97	$ -	0.00%	N/A	$ 376.98	$ -	0.00%	N/A	$ 382.25	$ -	0.00%
			Double	N/A	$ 734.40	$ -	0.00%	N/A	$ 743.94	$ -	0.00%	N/A	$ 753.96	$ -	0.00%	N/A	$ 764.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.99	$ -	0.00%	N/A	$ 662.10	$ -	0.00%	N/A	$ 670.62	$ -	0.00%	N/A	$ 679.57	$ -	0.00%
			Family	N/A	$ 1,076.28	$ -	0.00%	N/A	$ 1,089.86	$ -	0.00%	N/A	$ 1,104.15	$ -	0.00%	N/A	$ 1,119.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4203																
			Single	N/A	$ 368.62	$ -	0.00%	N/A	$ 373.40	$ -	0.00%	N/A	$ 378.44	$ -	0.00%	N/A	$ 383.72	$ -	0.00%
			Double	N/A	$ 737.24	$ -	0.00%	N/A	$ 746.81	$ -	0.00%	N/A	$ 756.87	$ -	0.00%	N/A	$ 767.45	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.40	$ -	0.00%	N/A	$ 664.54	$ -	0.00%	N/A	$ 673.09	$ -	0.00%	N/A	$ 682.08	$ -	0.00%
			Family	N/A	$ 1,080.31	$ -	0.00%	N/A	$ 1,093.95	$ -	0.00%	N/A	$ 1,108.29	$ -	0.00%	N/A	$ 1,123.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4204																
			Single	N/A	$ 368.33	$ -	0.00%	N/A	$ 373.12	$ -	0.00%	N/A	$ 378.14	$ -	0.00%	N/A	$ 383.43	$ -	0.00%
			Double	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.23	$ -	0.00%	N/A	$ 756.29	$ -	0.00%	N/A	$ 766.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.92	$ -	0.00%	N/A	$ 664.05	$ -	0.00%	N/A	$ 672.60	$ -	0.00%	N/A	$ 681.58	$ -	0.00%
			Family	N/A	$ 1,079.50	$ -	0.00%	N/A	$ 1,093.13	$ -	0.00%	N/A	$ 1,107.46	$ -	0.00%	N/A	$ 1,122.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4205																
			Single	N/A	$ 370.30	$ -	0.00%	N/A	$ 375.11	$ -	0.00%	N/A	$ 380.17	$ -	0.00%	N/A	$ 385.48	$ -	0.00%
			Double	N/A	$ 740.61	$ -	0.00%	N/A	$ 750.22	$ -	0.00%	N/A	$ 760.33	$ -	0.00%	N/A	$ 770.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.27	$ -	0.00%	N/A	$ 667.44	$ -	0.00%	N/A	$ 676.03	$ -	0.00%	N/A	$ 685.06	$ -	0.00%
			Family	N/A	$ 1,085.12	$ -	0.00%	N/A	$ 1,098.82	$ -	0.00%	N/A	$ 1,113.22	$ -	0.00%	N/A	$ 1,128.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4206																
			Single	N/A	$ 375.38	$ -	0.00%	N/A	$ 380.25	$ -	0.00%	N/A	$ 385.38	$ -	0.00%	N/A	$ 390.76	$ -	0.00%
			Double	N/A	$ 750.76	$ -	0.00%	N/A	$ 760.51	$ -	0.00%	N/A	$ 770.76	$ -	0.00%	N/A	$ 781.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.90	$ -	0.00%	N/A	$ 676.18	$ -	0.00%	N/A	$ 684.89	$ -	0.00%	N/A	$ 694.04	$ -	0.00%
			Family	N/A	$ 1,099.59	$ -	0.00%	N/A	$ 1,113.47	$ -	0.00%	N/A	$ 1,128.08	$ -	0.00%	N/A	$ 1,143.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4207																
			Single	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.38	$ -	0.00%	N/A	$ 379.42	$ -	0.00%	N/A	$ 384.72	$ -	0.00%
			Double	N/A	$ 739.15	$ -	0.00%	N/A	$ 748.75	$ -	0.00%	N/A	$ 758.84	$ -	0.00%	N/A	$ 769.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.03	$ -	0.00%	N/A	$ 666.19	$ -	0.00%	N/A	$ 674.76	$ -	0.00%	N/A	$ 683.77	$ -	0.00%
			Family	N/A	$ 1,083.05	$ -	0.00%	N/A	$ 1,096.72	$ -	0.00%	N/A	$ 1,111.10	$ -	0.00%	N/A	$ 1,126.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4208																
			Single	N/A	$ 364.43	$ -	0.00%	N/A	$ 369.16	$ -	0.00%	N/A	$ 374.14	$ -	0.00%	N/A	$ 379.36	$ -	0.00%
			Double	N/A	$ 728.86	$ -	0.00%	N/A	$ 738.32	$ -	0.00%	N/A	$ 748.27	$ -	0.00%	N/A	$ 758.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.28	$ -	0.00%	N/A	$ 657.32	$ -	0.00%	N/A	$ 665.78	$ -	0.00%	N/A	$ 674.66	$ -	0.00%
			Family	N/A	$ 1,068.37	$ -	0.00%	N/A	$ 1,081.86	$ -	0.00%	N/A	$ 1,096.03	$ -	0.00%	N/A	$ 1,110.93	$ -	0.00%
Bronze	HDE	N/A	SUBF4210																
			Single	N/A	$ 366.37	$ -	0.00%	N/A	$ 371.12	$ -	0.00%	N/A	$ 376.13	$ -	0.00%	N/A	$ 381.38	$ -	0.00%
			Double	N/A	$ 732.74	$ -	0.00%	N/A	$ 742.25	$ -	0.00%	N/A	$ 752.25	$ -	0.00%	N/A	$ 762.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.58	$ -	0.00%	N/A	$ 660.66	$ -	0.00%	N/A	$ 669.16	$ -	0.00%	N/A	$ 678.10	$ -	0.00%
			Family	N/A	$ 1,073.90	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%	N/A	$ 1,101.71	$ -	0.00%	N/A	$ 1,116.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4211																
			Single	N/A	$ 369.65	$ -	0.00%	N/A	$ 374.45	$ -	0.00%	N/A	$ 379.50	$ -	0.00%	N/A	$ 384.80	$ -	0.00%
			Double	N/A	$ 739.30	$ -	0.00%	N/A	$ 748.90	$ -	0.00%	N/A	$ 758.99	$ -	0.00%	N/A	$ 769.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 658.16	$ -	0.00%	N/A	$ 666.31	$ -	0.00%	N/A	$ 674.89	$ -	0.00%	N/A	$ 683.91	$ -	0.00%
			Family	N/A	$ 1,083.26	$ -	0.00%	N/A	$ 1,096.93	$ -	0.00%	N/A	$ 1,111.31	$ -	0.00%	N/A	$ 1,126.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4213																
			Single	N/A	$ 353.64	$ -	0.00%	N/A	$ 358.23	$ -	0.00%	N/A	$ 363.06	$ -	0.00%	N/A	$ 368.13	$ -	0.00%
			Double	N/A	$ 707.28	$ -	0.00%	N/A	$ 716.46	$ -	0.00%	N/A	$ 726.12	$ -	0.00%	N/A	$ 736.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.94	$ -	0.00%	N/A	$ 638.74	$ -	0.00%	N/A	$ 646.95	$ -	0.00%	N/A	$ 655.57	$ -	0.00%
			Family	N/A	$ 1,037.62	$ -	0.00%	N/A	$ 1,050.71	$ -	0.00%	N/A	$ 1,064.47	$ -	0.00%	N/A	$ 1,078.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4214																
			Single	N/A	$ 357.27	$ -	0.00%	N/A	$ 361.91	$ -	0.00%	N/A	$ 366.79	$ -	0.00%	N/A	$ 371.91	$ -	0.00%
			Double	N/A	$ 714.55	$ -	0.00%	N/A	$ 723.82	$ -	0.00%	N/A	$ 733.58	$ -	0.00%	N/A	$ 743.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.11	$ -	0.00%	N/A	$ 645.00	$ -	0.00%	N/A	$ 653.29	$ -	0.00%	N/A	$ 662.00	$ -	0.00%
			Family	N/A	$ 1,047.98	$ -	0.00%	N/A	$ 1,061.20	$ -	0.00%	N/A	$ 1,075.10	$ -	0.00%	N/A	$ 1,089.70	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4215																
			Single	N/A	$ 362.74	$ -	0.00%	N/A	$ 367.45	$ -	0.00%	N/A	$ 372.40	$ -	0.00%	N/A	$ 377.60	$ -	0.00%
			Double	N/A	$ 725.48	$ -	0.00%	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.80	$ -	0.00%	N/A	$ 755.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.41	$ -	0.00%	N/A	$ 654.41	$ -	0.00%	N/A	$ 662.83	$ -	0.00%	N/A	$ 671.67	$ -	0.00%
			Family	N/A	$ 1,063.56	$ -	0.00%	N/A	$ 1,076.98	$ -	0.00%	N/A	$ 1,091.09	$ -	0.00%	N/A	$ 1,105.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4216																
			Single	N/A	$ 367.70	$ -	0.00%	N/A	$ 372.47	$ -	0.00%	N/A	$ 377.49	$ -	0.00%	N/A	$ 382.77	$ -	0.00%
			Double	N/A	$ 735.40	$ -	0.00%	N/A	$ 744.95	$ -	0.00%	N/A	$ 754.99	$ -	0.00%	N/A	$ 765.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.84	$ -	0.00%	N/A	$ 662.96	$ -	0.00%	N/A	$ 671.49	$ -	0.00%	N/A	$ 680.45	$ -	0.00%
			Family	N/A	$ 1,077.70	$ -	0.00%	N/A	$ 1,091.30	$ -	0.00%	N/A	$ 1,105.61	$ -	0.00%	N/A	$ 1,120.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1170																
			Single	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.49	$ -	0.00%	N/A	$ 611.62	$ -	0.00%	N/A	$ 620.16	$ -	0.00%
			Double	N/A	$ 1,191.51	$ -	0.00%	N/A	$ 1,206.98	$ -	0.00%	N/A	$ 1,223.24	$ -	0.00%	N/A	$ 1,240.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,052.51	$ -	0.00%	N/A	$ 1,066.34	$ -	0.00%	N/A	$ 1,080.86	$ -	0.00%
			Family	N/A	$ 1,724.48	$ -	0.00%	N/A	$ 1,746.52	$ -	0.00%	N/A	$ 1,769.70	$ -	0.00%	N/A	$ 1,794.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1171																
			Single	N/A	$ 622.75	$ -	0.00%	N/A	$ 630.84	$ -	0.00%	N/A	$ 639.34	$ -	0.00%	N/A	$ 648.27	$ -	0.00%
			Double	N/A	$ 1,245.50	$ -	0.00%	N/A	$ 1,261.67	$ -	0.00%	N/A	$ 1,278.67	$ -	0.00%	N/A	$ 1,296.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.43	$ -	0.00%	N/A	$ 1,102.17	$ -	0.00%	N/A	$ 1,116.62	$ -	0.00%	N/A	$ 1,131.81	$ -	0.00%
			Family	N/A	$ 1,804.59	$ -	0.00%	N/A	$ 1,827.63	$ -	0.00%	N/A	$ 1,851.86	$ -	0.00%	N/A	$ 1,877.32	$ -	0.00%
Platinum	EPO	N/A	SUPF1172																
			Single	N/A	$ 600.47	$ -	0.00%	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.46	$ -	0.00%	N/A	$ 625.07	$ -	0.00%
			Double	N/A	$ 1,200.94	$ -	0.00%	N/A	$ 1,216.53	$ -	0.00%	N/A	$ 1,232.92	$ -	0.00%	N/A	$ 1,250.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.55	$ -	0.00%	N/A	$ 1,063.80	$ -	0.00%	N/A	$ 1,077.73	$ -	0.00%	N/A	$ 1,092.37	$ -	0.00%
			Family	N/A	$ 1,741.08	$ -	0.00%	N/A	$ 1,763.30	$ -	0.00%	N/A	$ 1,786.66	$ -	0.00%	N/A	$ 1,811.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1174																
			Single	N/A	$ 605.67	$ -	0.00%	N/A	$ 613.53	$ -	0.00%	N/A	$ 621.80	$ -	0.00%	N/A	$ 630.48	$ -	0.00%
			Double	N/A	$ 1,211.33	$ -	0.00%	N/A	$ 1,227.06	$ -	0.00%	N/A	$ 1,243.59	$ -	0.00%	N/A	$ 1,260.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.38	$ -	0.00%	N/A	$ 1,072.75	$ -	0.00%	N/A	$ 1,086.81	$ -	0.00%	N/A	$ 1,101.57	$ -	0.00%
			Family	N/A	$ 1,755.90	$ -	0.00%	N/A	$ 1,778.31	$ -	0.00%	N/A	$ 1,801.87	$ -	0.00%	N/A	$ 1,826.63	$ -	0.00%
Platinum	EPO	N/A	SUPF1175																
			Single	N/A	$ 620.40	$ -	0.00%	N/A	$ 628.45	$ -	0.00%	N/A	$ 636.92	$ -	0.00%	N/A	$ 645.82	$ -	0.00%
			Double	N/A	$ 1,240.80	$ -	0.00%	N/A	$ 1,256.91	$ -	0.00%	N/A	$ 1,273.85	$ -	0.00%	N/A	$ 1,291.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,084.43	$ -	0.00%	N/A	$ 1,098.12	$ -	0.00%	N/A	$ 1,112.52	$ -	0.00%	N/A	$ 1,127.64	$ -	0.00%
			Family	N/A	$ 1,797.89	$ -	0.00%	N/A	$ 1,820.84	$ -	0.00%	N/A	$ 1,844.98	$ -	0.00%	N/A	$ 1,870.34	$ -	0.00%
Platinum	EPO	N/A	SUPF1176																
			Single	N/A	$ 621.66	$ -	0.00%	N/A	$ 629.73	$ -	0.00%	N/A	$ 638.22	$ -	0.00%	N/A	$ 647.13	$ -	0.00%
			Double	N/A	$ 1,243.32	$ -	0.00%	N/A	$ 1,259.46	$ -	0.00%	N/A	$ 1,276.43	$ -	0.00%	N/A	$ 1,294.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,086.57	$ -	0.00%	N/A	$ 1,100.29	$ -	0.00%	N/A	$ 1,114.72	$ -	0.00%	N/A	$ 1,129.87	$ -	0.00%
			Family	N/A	$ 1,801.48	$ -	0.00%	N/A	$ 1,824.48	$ -	0.00%	N/A	$ 1,848.67	$ -	0.00%	N/A	$ 1,874.08	$ -	0.00%
Gold	EPO	N/A	SUGF2168																
			Single	N/A	$ 522.88	$ -	0.00%	N/A	$ 529.67	$ -	0.00%	N/A	$ 536.81	$ -	0.00%	N/A	$ 544.31	$ -	0.00%
			Double	N/A	$ 1,045.77	$ -	0.00%	N/A	$ 1,059.34	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.80	$ -	0.00%	N/A	$ 922.34	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.23	$ -	0.00%
			Family	N/A	$ 1,512.12	$ -	0.00%	N/A	$ 1,531.47	$ -	0.00%	N/A	$ 1,551.81	$ -	0.00%	N/A	$ 1,573.18	$ -	0.00%
Gold	EPO	N/A	SUGF2169																
			Single	N/A	$ 520.23	$ -	0.00%	N/A	$ 526.98	$ -	0.00%	N/A	$ 534.08	$ -	0.00%	N/A	$ 541.54	$ -	0.00%
			Double	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.96	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.14	$ -	0.00%	N/A	$ 925.62	$ -	0.00%	N/A	$ 937.69	$ -	0.00%	N/A	$ 950.38	$ -	0.00%
			Family	N/A	$ 1,512.40	$ -	0.00%	N/A	$ 1,531.65	$ -	0.00%	N/A	$ 1,551.89	$ -	0.00%	N/A	$ 1,573.15	$ -	0.00%
Gold	EPO	N/A	SUGF2170																
			Single	N/A	$ 527.92	$ -	0.00%	N/A	$ 534.78	$ -	0.00%	N/A	$ 541.98	$ -	0.00%	N/A	$ 549.55	$ -	0.00%
			Double	N/A	$ 1,055.85	$ -	0.00%	N/A	$ 1,069.55	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,099.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.22	$ -	0.00%	N/A	$ 938.87	$ -	0.00%	N/A	$ 951.12	$ -	0.00%	N/A	$ 963.99	$ -	0.00%
			Family	N/A	$ 1,534.33	$ -	0.00%	N/A	$ 1,553.86	$ -	0.00%	N/A	$ 1,574.40	$ -	0.00%	N/A	$ 1,595.98	$ -	0.00%
Gold	EPO	N/A	SUGF2171																
			Single	N/A	$ 531.62	$ -	0.00%	N/A	$ 538.52	$ -	0.00%	N/A	$ 545.77	$ -	0.00%	N/A	$ 553.40	$ -	0.00%
			Double	N/A	$ 1,063.23	$ -	0.00%	N/A	$ 1,077.03	$ -	0.00%	N/A	$ 1,091.55	$ -	0.00%	N/A	$ 1,106.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.50	$ -	0.00%	N/A	$ 945.23	$ -	0.00%	N/A	$ 957.56	$ -	0.00%	N/A	$ 970.53	$ -	0.00%
			Family	N/A	$ 1,544.85	$ -	0.00%	N/A	$ 1,564.52	$ -	0.00%	N/A	$ 1,585.20	$ -	0.00%	N/A	$ 1,606.93	$ -	0.00%
Gold	EPO	N/A	SUGF2173																
			Single	N/A	$ 543.18	$ -	0.00%	N/A	$ 550.23	$ -	0.00%	N/A	$ 557.64	$ -	0.00%	N/A	$ 565.43	$ -	0.00%
			Double	N/A	$ 1,086.35	$ -	0.00%	N/A	$ 1,100.46	$ -	0.00%	N/A	$ 1,115.29	$ -	0.00%	N/A	$ 1,130.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 953.15	$ -	0.00%	N/A	$ 965.14	$ -	0.00%	N/A	$ 977.74	$ -	0.00%	N/A	$ 990.99	$ -	0.00%
			Family	N/A	$ 1,577.80	$ -	0.00%	N/A	$ 1,597.90	$ -	0.00%	N/A	$ 1,619.03	$ -	0.00%	N/A	$ 1,641.23	$ -	0.00%
Gold	EPO	N/A	SUGF2174																
			Single	N/A	$ 538.48	$ -	0.00%	N/A	$ 545.47	$ -	0.00%	N/A	$ 552.82	$ -	0.00%	N/A	$ 560.55	$ -	0.00%
			Double	N/A	$ 1,076.97	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%	N/A	$ 1,105.65	$ -	0.00%	N/A	$ 1,121.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.17	$ -	0.00%	N/A	$ 957.06	$ -	0.00%	N/A	$ 969.55	$ -	0.00%	N/A	$ 982.68	$ -	0.00%
			Family	N/A	$ 1,564.43	$ -	0.00%	N/A	$ 1,584.35	$ -	0.00%	N/A	$ 1,605.30	$ -	0.00%	N/A	$ 1,627.31	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2175																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.12	$ -	0.00%	N/A	$ 957.01	$ -	0.00%	N/A	$ 969.50	$ -	0.00%	N/A	$ 982.63	$ -	0.00%
			Family	N/A	$ 1,564.35	$ -	0.00%	N/A	$ 1,584.27	$ -	0.00%	N/A	$ 1,605.22	$ -	0.00%	N/A	$ 1,627.23	$ -	0.00%
Gold	HDE	N/A	SUGF2177																
			Single	N/A	$ 528.69	$ -	0.00%	N/A	$ 535.56	$ -	0.00%	N/A	$ 542.77	$ -	0.00%	N/A	$ 550.35	$ -	0.00%
			Double	N/A	$ 1,057.38	$ -	0.00%	N/A	$ 1,071.11	$ -	0.00%	N/A	$ 1,085.54	$ -	0.00%	N/A	$ 1,100.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.53	$ -	0.00%	N/A	$ 940.19	$ -	0.00%	N/A	$ 952.46	$ -	0.00%	N/A	$ 965.35	$ -	0.00%
			Family	N/A	$ 1,536.52	$ -	0.00%	N/A	$ 1,556.08	$ -	0.00%	N/A	$ 1,576.65	$ -	0.00%	N/A	$ 1,598.26	$ -	0.00%
Gold	EPO	N/A	SUGF2179																
			Single	N/A	$ 518.69	$ -	0.00%	N/A	$ 525.42	$ -	0.00%	N/A	$ 532.50	$ -	0.00%	N/A	$ 539.94	$ -	0.00%
			Double	N/A	$ 1,037.37	$ -	0.00%	N/A	$ 1,050.84	$ -	0.00%	N/A	$ 1,065.00	$ -	0.00%	N/A	$ 1,079.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.51	$ -	0.00%	N/A	$ 922.96	$ -	0.00%	N/A	$ 935.00	$ -	0.00%	N/A	$ 947.64	$ -	0.00%
			Family	N/A	$ 1,508.00	$ -	0.00%	N/A	$ 1,527.19	$ -	0.00%	N/A	$ 1,547.37	$ -	0.00%	N/A	$ 1,568.57	$ -	0.00%
Silver	EPO	N/A	SUSF3197																
			Single	N/A	$ 444.90	$ -	0.00%	N/A	$ 450.67	$ -	0.00%	N/A	$ 456.75	$ -	0.00%	N/A	$ 463.13	$ -	0.00%
			Double	N/A	$ 889.79	$ -	0.00%	N/A	$ 901.34	$ -	0.00%	N/A	$ 913.49	$ -	0.00%	N/A	$ 926.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.57	$ -	0.00%	N/A	$ 783.39	$ -	0.00%	N/A	$ 793.72	$ -	0.00%	N/A	$ 804.56	$ -	0.00%
			Family	N/A	$ 1,285.21	$ -	0.00%	N/A	$ 1,301.67	$ -	0.00%	N/A	$ 1,318.97	$ -	0.00%	N/A	$ 1,337.16	$ -	0.00%
Silver	EPO	N/A	SUSF3198																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.99	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 799.73	$ -	0.00%	N/A	$ 809.73	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.28	$ -	0.00%
			Family	N/A	$ 1,320.60	$ -	0.00%	N/A	$ 1,337.36	$ -	0.00%	N/A	$ 1,354.98	$ -	0.00%	N/A	$ 1,373.49	$ -	0.00%
Silver	EPO	N/A	SUSF3199																
			Single	N/A	$ 450.11	$ -	0.00%	N/A	$ 455.95	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.55	$ -	0.00%
			Double	N/A	$ 900.22	$ -	0.00%	N/A	$ 911.91	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 937.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 794.94	$ -	0.00%	N/A	$ 804.87	$ -	0.00%	N/A	$ 815.32	$ -	0.00%	N/A	$ 826.29	$ -	0.00%
			Family	N/A	$ 1,312.57	$ -	0.00%	N/A	$ 1,329.22	$ -	0.00%	N/A	$ 1,346.73	$ -	0.00%	N/A	$ 1,365.13	$ -	0.00%
Silver	HDE	N/A	SUSF3200																
			Single	N/A	$ 448.65	$ -	0.00%	N/A	$ 454.47	$ -	0.00%	N/A	$ 460.60	$ -	0.00%	N/A	$ 467.03	$ -	0.00%
			Double	N/A	$ 897.29	$ -	0.00%	N/A	$ 908.94	$ -	0.00%	N/A	$ 921.19	$ -	0.00%	N/A	$ 934.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.45	$ -	0.00%	N/A	$ 802.35	$ -	0.00%	N/A	$ 812.76	$ -	0.00%	N/A	$ 823.70	$ -	0.00%
			Family	N/A	$ 1,308.39	$ -	0.00%	N/A	$ 1,324.99	$ -	0.00%	N/A	$ 1,342.45	$ -	0.00%	N/A	$ 1,360.78	$ -	0.00%
Silver	HDE	N/A	SUSF3201																
			Single	N/A	$ 450.19	$ -	0.00%	N/A	$ 456.04	$ -	0.00%	N/A	$ 462.18	$ -	0.00%	N/A	$ 468.64	$ -	0.00%
			Double	N/A	$ 900.39	$ -	0.00%	N/A	$ 912.08	$ -	0.00%	N/A	$ 924.37	$ -	0.00%	N/A	$ 937.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 795.08	$ -	0.00%	N/A	$ 805.02	$ -	0.00%	N/A	$ 815.46	$ -	0.00%	N/A	$ 826.44	$ -	0.00%
			Family	N/A	$ 1,312.80	$ -	0.00%	N/A	$ 1,329.46	$ -	0.00%	N/A	$ 1,346.97	$ -	0.00%	N/A	$ 1,365.38	$ -	0.00%
Silver	HDE	N/A	SUSF3202																
			Single	N/A	$ 454.39	$ -	0.00%	N/A	$ 460.29	$ -	0.00%	N/A	$ 466.49	$ -	0.00%	N/A	$ 473.01	$ -	0.00%
			Double	N/A	$ 908.78	$ -	0.00%	N/A	$ 920.58	$ -	0.00%	N/A	$ 932.99	$ -	0.00%	N/A	$ 946.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.22	$ -	0.00%	N/A	$ 812.24	$ -	0.00%	N/A	$ 822.79	$ -	0.00%	N/A	$ 833.87	$ -	0.00%
			Family	N/A	$ 1,324.76	$ -	0.00%	N/A	$ 1,341.58	$ -	0.00%	N/A	$ 1,359.25	$ -	0.00%	N/A	$ 1,377.83	$ -	0.00%
Silver	HDE	N/A	SUSF3203																
			Single	N/A	$ 431.80	$ -	0.00%	N/A	$ 437.41	$ -	0.00%	N/A	$ 443.30	$ -	0.00%	N/A	$ 449.50	$ -	0.00%
			Double	N/A	$ 863.61	$ -	0.00%	N/A	$ 874.82	$ -	0.00%	N/A	$ 886.61	$ -	0.00%	N/A	$ 899.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.82	$ -	0.00%	N/A	$ 773.35	$ -	0.00%	N/A	$ 783.37	$ -	0.00%	N/A	$ 793.90	$ -	0.00%
			Family	N/A	$ 1,260.39	$ -	0.00%	N/A	$ 1,276.37	$ -	0.00%	N/A	$ 1,293.17	$ -	0.00%	N/A	$ 1,310.82	$ -	0.00%
Silver	HDE	N/A	SUSF3205																
			Single	N/A	$ 431.19	$ -	0.00%	N/A	$ 436.79	$ -	0.00%	N/A	$ 442.68	$ -	0.00%	N/A	$ 448.86	$ -	0.00%
			Double	N/A	$ 862.39	$ -	0.00%	N/A	$ 873.58	$ -	0.00%	N/A	$ 885.35	$ -	0.00%	N/A	$ 897.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.78	$ -	0.00%	N/A	$ 772.29	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.81	$ -	0.00%
			Family	N/A	$ 1,258.65	$ -	0.00%	N/A	$ 1,274.60	$ -	0.00%	N/A	$ 1,291.38	$ -	0.00%	N/A	$ 1,309.00	$ -	0.00%
Silver	HDE	N/A	SUSF3206																
			Single	N/A	$ 436.12	$ -	0.00%	N/A	$ 441.78	$ -	0.00%	N/A	$ 447.73	$ -	0.00%	N/A	$ 453.99	$ -	0.00%
			Double	N/A	$ 872.24	$ -	0.00%	N/A	$ 883.56	$ -	0.00%	N/A	$ 895.47	$ -	0.00%	N/A	$ 907.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.15	$ -	0.00%	N/A	$ 780.78	$ -	0.00%	N/A	$ 790.90	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,272.69	$ -	0.00%	N/A	$ 1,288.82	$ -	0.00%	N/A	$ 1,305.79	$ -	0.00%	N/A	$ 1,323.61	$ -	0.00%
Silver	HDE	N/A	SUSF3207																
			Single	N/A	$ 443.45	$ -	0.00%	N/A	$ 449.20	$ -	0.00%	N/A	$ 455.26	$ -	0.00%	N/A	$ 461.62	$ -	0.00%
			Double	N/A	$ 886.89	$ -	0.00%	N/A	$ 898.41	$ -	0.00%	N/A	$ 910.51	$ -	0.00%	N/A	$ 923.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.61	$ -	0.00%	N/A	$ 793.39	$ -	0.00%	N/A	$ 803.68	$ -	0.00%	N/A	$ 814.50	$ -	0.00%
			Family	N/A	$ 1,293.57	$ -	0.00%	N/A	$ 1,309.98	$ -	0.00%	N/A	$ 1,327.23	$ -	0.00%	N/A	$ 1,345.35	$ -	0.00%
Silver	EPO	N/A	SUSF3208																
			Single	N/A	$ 445.24	$ -	0.00%	N/A	$ 451.02	$ -	0.00%	N/A	$ 457.10	$ -	0.00%	N/A	$ 463.49	$ -	0.00%
			Double	N/A	$ 890.49	$ -	0.00%	N/A	$ 902.05	$ -	0.00%	N/A	$ 914.20	$ -	0.00%	N/A	$ 926.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.66	$ -	0.00%	N/A	$ 796.49	$ -	0.00%	N/A	$ 806.82	$ -	0.00%	N/A	$ 817.68	$ -	0.00%
			Family	N/A	$ 1,298.69	$ -	0.00%	N/A	$ 1,315.17	$ -	0.00%	N/A	$ 1,332.49	$ -	0.00%	N/A	$ 1,350.69	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3209																
			Single	N/A	$ 435.84	$ -	0.00%	N/A	$ 441.50	$ -	0.00%	N/A	$ 447.45	$ -	0.00%	N/A	$ 453.70	$ -	0.00%
			Double	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.00	$ -	0.00%	N/A	$ 894.90	$ -	0.00%	N/A	$ 907.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.68	$ -	0.00%	N/A	$ 780.30	$ -	0.00%	N/A	$ 790.42	$ -	0.00%	N/A	$ 801.04	$ -	0.00%
			Family	N/A	$ 1,271.90	$ -	0.00%	N/A	$ 1,288.03	$ -	0.00%	N/A	$ 1,304.98	$ -	0.00%	N/A	$ 1,322.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4218																
			Single	N/A	$ 381.75	$ -	0.00%	N/A	$ 386.71	$ -	0.00%	N/A	$ 391.92	$ -	0.00%	N/A	$ 397.39	$ -	0.00%
			Double	N/A	$ 763.50	$ -	0.00%	N/A	$ 773.41	$ -	0.00%	N/A	$ 783.83	$ -	0.00%	N/A	$ 794.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 657.95	$ -	0.00%	N/A	$ 666.38	$ -	0.00%	N/A	$ 675.24	$ -	0.00%	N/A	$ 684.54	$ -	0.00%
			Family	N/A	$ 1,096.97	$ -	0.00%	N/A	$ 1,111.09	$ -	0.00%	N/A	$ 1,125.94	$ -	0.00%	N/A	$ 1,141.54	$ -	0.00%
Bronze	HDE	N/A	SUBF4220																
			Single	N/A	$ 373.39	$ -	0.00%	N/A	$ 378.24	$ -	0.00%	N/A	$ 383.34	$ -	0.00%	N/A	$ 388.69	$ -	0.00%
			Double	N/A	$ 746.79	$ -	0.00%	N/A	$ 756.48	$ -	0.00%	N/A	$ 766.68	$ -	0.00%	N/A	$ 777.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.52	$ -	0.00%	N/A	$ 672.76	$ -	0.00%	N/A	$ 681.42	$ -	0.00%	N/A	$ 690.53	$ -	0.00%
			Family	N/A	$ 1,093.92	$ -	0.00%	N/A	$ 1,107.74	$ -	0.00%	N/A	$ 1,122.26	$ -	0.00%	N/A	$ 1,137.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4221																
			Single	N/A	$ 374.83	$ -	0.00%	N/A	$ 379.70	$ -	0.00%	N/A	$ 384.82	$ -	0.00%	N/A	$ 390.19	$ -	0.00%
			Double	N/A	$ 749.67	$ -	0.00%	N/A	$ 759.40	$ -	0.00%	N/A	$ 769.64	$ -	0.00%	N/A	$ 780.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.97	$ -	0.00%	N/A	$ 675.24	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.08	$ -	0.00%
			Family	N/A	$ 1,098.03	$ -	0.00%	N/A	$ 1,111.90	$ -	0.00%	N/A	$ 1,126.48	$ -	0.00%	N/A	$ 1,141.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4222																
			Single	N/A	$ 374.55	$ -	0.00%	N/A	$ 379.41	$ -	0.00%	N/A	$ 384.52	$ -	0.00%	N/A	$ 389.89	$ -	0.00%
			Double	N/A	$ 749.09	$ -	0.00%	N/A	$ 758.82	$ -	0.00%	N/A	$ 769.04	$ -	0.00%	N/A	$ 779.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.48	$ -	0.00%	N/A	$ 674.74	$ -	0.00%	N/A	$ 683.44	$ -	0.00%	N/A	$ 692.57	$ -	0.00%
			Family	N/A	$ 1,097.21	$ -	0.00%	N/A	$ 1,111.06	$ -	0.00%	N/A	$ 1,125.63	$ -	0.00%	N/A	$ 1,140.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4223																
			Single	N/A	$ 376.55	$ -	0.00%	N/A	$ 381.44	$ -	0.00%	N/A	$ 386.58	$ -	0.00%	N/A	$ 391.98	$ -	0.00%
			Double	N/A	$ 753.10	$ -	0.00%	N/A	$ 762.87	$ -	0.00%	N/A	$ 773.15	$ -	0.00%	N/A	$ 783.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.88	$ -	0.00%	N/A	$ 678.19	$ -	0.00%	N/A	$ 686.93	$ -	0.00%	N/A	$ 696.11	$ -	0.00%
			Family	N/A	$ 1,102.91	$ -	0.00%	N/A	$ 1,116.84	$ -	0.00%	N/A	$ 1,131.49	$ -	0.00%	N/A	$ 1,146.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4224																
			Single	N/A	$ 381.71	$ -	0.00%	N/A	$ 386.67	$ -	0.00%	N/A	$ 391.88	$ -	0.00%	N/A	$ 397.35	$ -	0.00%
			Double	N/A	$ 763.42	$ -	0.00%	N/A	$ 773.33	$ -	0.00%	N/A	$ 783.75	$ -	0.00%	N/A	$ 794.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.66	$ -	0.00%	N/A	$ 687.08	$ -	0.00%	N/A	$ 695.94	$ -	0.00%	N/A	$ 705.25	$ -	0.00%
			Family	N/A	$ 1,117.62	$ -	0.00%	N/A	$ 1,131.75	$ -	0.00%	N/A	$ 1,146.60	$ -	0.00%	N/A	$ 1,162.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4225																
			Single	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.69	$ -	0.00%	N/A	$ 385.82	$ -	0.00%	N/A	$ 391.21	$ -	0.00%
			Double	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.38	$ -	0.00%	N/A	$ 771.64	$ -	0.00%	N/A	$ 782.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.63	$ -	0.00%	N/A	$ 676.92	$ -	0.00%	N/A	$ 685.64	$ -	0.00%	N/A	$ 694.80	$ -	0.00%
			Family	N/A	$ 1,100.81	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,129.33	$ -	0.00%	N/A	$ 1,144.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4226																
			Single	N/A	$ 370.57	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.44	$ -	0.00%	N/A	$ 385.76	$ -	0.00%
			Double	N/A	$ 741.15	$ -	0.00%	N/A	$ 750.77	$ -	0.00%	N/A	$ 760.89	$ -	0.00%	N/A	$ 771.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.73	$ -	0.00%	N/A	$ 667.91	$ -	0.00%	N/A	$ 676.50	$ -	0.00%	N/A	$ 685.54	$ -	0.00%
			Family	N/A	$ 1,085.89	$ -	0.00%	N/A	$ 1,099.60	$ -	0.00%	N/A	$ 1,114.02	$ -	0.00%	N/A	$ 1,129.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4228																
			Single	N/A	$ 372.55	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.77	$ -	0.00%	N/A	$ 764.94	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.08	$ -	0.00%	N/A	$ 671.30	$ -	0.00%	N/A	$ 679.95	$ -	0.00%	N/A	$ 689.03	$ -	0.00%
			Family	N/A	$ 1,091.51	$ -	0.00%	N/A	$ 1,105.29	$ -	0.00%	N/A	$ 1,119.78	$ -	0.00%	N/A	$ 1,135.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4229																
			Single	N/A	$ 375.88	$ -	0.00%	N/A	$ 380.76	$ -	0.00%	N/A	$ 385.90	$ -	0.00%	N/A	$ 391.29	$ -	0.00%
			Double	N/A	$ 751.77	$ -	0.00%	N/A	$ 761.53	$ -	0.00%	N/A	$ 771.79	$ -	0.00%	N/A	$ 782.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.75	$ -	0.00%	N/A	$ 677.05	$ -	0.00%	N/A	$ 685.77	$ -	0.00%	N/A	$ 694.94	$ -	0.00%
			Family	N/A	$ 1,101.02	$ -	0.00%	N/A	$ 1,114.93	$ -	0.00%	N/A	$ 1,129.55	$ -	0.00%	N/A	$ 1,144.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4231																
			Single	N/A	$ 359.60	$ -	0.00%	N/A	$ 364.27	$ -	0.00%	N/A	$ 369.18	$ -	0.00%	N/A	$ 374.34	$ -	0.00%
			Double	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.54	$ -	0.00%	N/A	$ 738.36	$ -	0.00%	N/A	$ 748.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.08	$ -	0.00%	N/A	$ 649.01	$ -	0.00%	N/A	$ 657.36	$ -	0.00%	N/A	$ 666.12	$ -	0.00%
			Family	N/A	$ 1,054.62	$ -	0.00%	N/A	$ 1,067.92	$ -	0.00%	N/A	$ 1,081.91	$ -	0.00%	N/A	$ 1,096.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4232																
			Single	N/A	$ 363.30	$ -	0.00%	N/A	$ 368.01	$ -	0.00%	N/A	$ 372.97	$ -	0.00%	N/A	$ 378.18	$ -	0.00%
			Double	N/A	$ 726.60	$ -	0.00%	N/A	$ 736.03	$ -	0.00%	N/A	$ 745.95	$ -	0.00%	N/A	$ 756.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 647.36	$ -	0.00%	N/A	$ 655.37	$ -	0.00%	N/A	$ 663.80	$ -	0.00%	N/A	$ 672.66	$ -	0.00%
			Family	N/A	$ 1,065.15	$ -	0.00%	N/A	$ 1,078.59	$ -	0.00%	N/A	$ 1,092.72	$ -	0.00%	N/A	$ 1,107.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4233																
			Single	N/A	$ 368.86	$ -	0.00%	N/A	$ 373.64	$ -	0.00%	N/A	$ 378.68	$ -	0.00%	N/A	$ 383.97	$ -	0.00%
			Double	N/A	$ 737.71	$ -	0.00%	N/A	$ 747.29	$ -	0.00%	N/A	$ 757.36	$ -	0.00%	N/A	$ 767.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.80	$ -	0.00%	N/A	$ 664.95	$ -	0.00%	N/A	$ 673.50	$ -	0.00%	N/A	$ 682.50	$ -	0.00%
			Family	N/A	$ 1,080.99	$ -	0.00%	N/A	$ 1,094.64	$ -	0.00%	N/A	$ 1,108.99	$ -	0.00%	N/A	$ 1,124.06	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4234																
			Single	N/A	$ 373.90	$ -	0.00%	N/A	$ 378.76	$ -	0.00%	N/A	$ 383.86	$ -	0.00%	N/A	$ 389.22	$ -	0.00%
			Double	N/A	$ 747.80	$ -	0.00%	N/A	$ 757.51	$ -	0.00%	N/A	$ 767.72	$ -	0.00%	N/A	$ 778.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.38	$ -	0.00%	N/A	$ 673.63	$ -	0.00%	N/A	$ 682.31	$ -	0.00%	N/A	$ 691.43	$ -	0.00%
			Family	N/A	$ 1,095.37	$ -	0.00%	N/A	$ 1,109.20	$ -	0.00%	N/A	$ 1,123.75	$ -	0.00%	N/A	$ 1,139.03	$ -	0.00%
Platinum	EPO	N/A	SUPF1184																
			Single	N/A	$ 599.94	$ -	0.00%	N/A	$ 607.72	$ -	0.00%	N/A	$ 615.91	$ -	0.00%	N/A	$ 624.52	$ -	0.00%
			Double	N/A	$ 1,199.87	$ -	0.00%	N/A	$ 1,215.45	$ -	0.00%	N/A	$ 1,231.83	$ -	0.00%	N/A	$ 1,249.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,046.47	$ -	0.00%	N/A	$ 1,059.71	$ -	0.00%	N/A	$ 1,073.63	$ -	0.00%	N/A	$ 1,088.26	$ -	0.00%
			Family	N/A	$ 1,736.40	$ -	0.00%	N/A	$ 1,758.59	$ -	0.00%	N/A	$ 1,781.93	$ -	0.00%	N/A	$ 1,806.46	$ -	0.00%
Platinum	EPO	N/A	SUPF1185																
			Single	N/A	$ 627.12	$ -	0.00%	N/A	$ 635.26	$ -	0.00%	N/A	$ 643.82	$ -	0.00%	N/A	$ 652.82	$ -	0.00%
			Double	N/A	$ 1,254.25	$ -	0.00%	N/A	$ 1,270.53	$ -	0.00%	N/A	$ 1,287.65	$ -	0.00%	N/A	$ 1,305.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,095.86	$ -	0.00%	N/A	$ 1,109.70	$ -	0.00%	N/A	$ 1,124.25	$ -	0.00%	N/A	$ 1,139.54	$ -	0.00%
			Family	N/A	$ 1,817.05	$ -	0.00%	N/A	$ 1,840.25	$ -	0.00%	N/A	$ 1,864.65	$ -	0.00%	N/A	$ 1,890.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1186																
			Single	N/A	$ 604.68	$ -	0.00%	N/A	$ 612.53	$ -	0.00%	N/A	$ 620.79	$ -	0.00%	N/A	$ 629.46	$ -	0.00%
			Double	N/A	$ 1,209.37	$ -	0.00%	N/A	$ 1,225.06	$ -	0.00%	N/A	$ 1,241.57	$ -	0.00%	N/A	$ 1,258.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,057.71	$ -	0.00%	N/A	$ 1,071.06	$ -	0.00%	N/A	$ 1,085.09	$ -	0.00%	N/A	$ 1,099.83	$ -	0.00%
			Family	N/A	$ 1,753.10	$ -	0.00%	N/A	$ 1,775.47	$ -	0.00%	N/A	$ 1,798.99	$ -	0.00%	N/A	$ 1,823.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1188																
			Single	N/A	$ 609.92	$ -	0.00%	N/A	$ 617.84	$ -	0.00%	N/A	$ 626.16	$ -	0.00%	N/A	$ 634.91	$ -	0.00%
			Double	N/A	$ 1,219.84	$ -	0.00%	N/A	$ 1,235.67	$ -	0.00%	N/A	$ 1,252.32	$ -	0.00%	N/A	$ 1,269.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.61	$ -	0.00%	N/A	$ 1,080.07	$ -	0.00%	N/A	$ 1,094.23	$ -	0.00%	N/A	$ 1,109.10	$ -	0.00%
			Family	N/A	$ 1,768.02	$ -	0.00%	N/A	$ 1,790.58	$ -	0.00%	N/A	$ 1,814.31	$ -	0.00%	N/A	$ 1,839.24	$ -	0.00%
Platinum	EPO	N/A	SUPF1189																
			Single	N/A	$ 624.75	$ -	0.00%	N/A	$ 632.87	$ -	0.00%	N/A	$ 641.39	$ -	0.00%	N/A	$ 650.35	$ -	0.00%
			Double	N/A	$ 1,249.51	$ -	0.00%	N/A	$ 1,265.73	$ -	0.00%	N/A	$ 1,282.79	$ -	0.00%	N/A	$ 1,300.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,091.83	$ -	0.00%	N/A	$ 1,105.62	$ -	0.00%	N/A	$ 1,120.12	$ -	0.00%	N/A	$ 1,135.35	$ -	0.00%
			Family	N/A	$ 1,810.30	$ -	0.00%	N/A	$ 1,833.42	$ -	0.00%	N/A	$ 1,857.72	$ -	0.00%	N/A	$ 1,883.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1190																
			Single	N/A	$ 626.02	$ -	0.00%	N/A	$ 634.15	$ -	0.00%	N/A	$ 642.70	$ -	0.00%	N/A	$ 651.67	$ -	0.00%
			Double	N/A	$ 1,252.05	$ -	0.00%	N/A	$ 1,268.30	$ -	0.00%	N/A	$ 1,285.39	$ -	0.00%	N/A	$ 1,303.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,093.99	$ -	0.00%	N/A	$ 1,107.81	$ -	0.00%	N/A	$ 1,122.33	$ -	0.00%	N/A	$ 1,137.60	$ -	0.00%
			Family	N/A	$ 1,813.92	$ -	0.00%	N/A	$ 1,837.08	$ -	0.00%	N/A	$ 1,861.43	$ -	0.00%	N/A	$ 1,887.02	$ -	0.00%
Gold	EPO	N/A	SUGF2181																
			Single	N/A	$ 526.55	$ -	0.00%	N/A	$ 533.39	$ -	0.00%	N/A	$ 540.58	$ -	0.00%	N/A	$ 548.13	$ -	0.00%
			Double	N/A	$ 1,053.11	$ -	0.00%	N/A	$ 1,066.78	$ -	0.00%	N/A	$ 1,081.16	$ -	0.00%	N/A	$ 1,096.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.04	$ -	0.00%	N/A	$ 928.66	$ -	0.00%	N/A	$ 940.88	$ -	0.00%	N/A	$ 953.72	$ -	0.00%
			Family	N/A	$ 1,522.58	$ -	0.00%	N/A	$ 1,542.06	$ -	0.00%	N/A	$ 1,562.55	$ -	0.00%	N/A	$ 1,584.07	$ -	0.00%
Gold	EPO	N/A	SUGF2182																
			Single	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.68	$ -	0.00%	N/A	$ 537.83	$ -	0.00%	N/A	$ 545.35	$ -	0.00%
			Double	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.36	$ -	0.00%	N/A	$ 1,075.66	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 920.35	$ -	0.00%	N/A	$ 931.91	$ -	0.00%	N/A	$ 944.07	$ -	0.00%	N/A	$ 956.84	$ -	0.00%
			Family	N/A	$ 1,522.81	$ -	0.00%	N/A	$ 1,542.19	$ -	0.00%	N/A	$ 1,562.57	$ -	0.00%	N/A	$ 1,583.99	$ -	0.00%
Gold	EPO	N/A	SUGF2183																
			Single	N/A	$ 531.63	$ -	0.00%	N/A	$ 538.53	$ -	0.00%	N/A	$ 545.79	$ -	0.00%	N/A	$ 553.41	$ -	0.00%
			Double	N/A	$ 1,063.26	$ -	0.00%	N/A	$ 1,077.06	$ -	0.00%	N/A	$ 1,091.58	$ -	0.00%	N/A	$ 1,106.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.52	$ -	0.00%	N/A	$ 945.25	$ -	0.00%	N/A	$ 957.59	$ -	0.00%	N/A	$ 970.55	$ -	0.00%
			Family	N/A	$ 1,544.89	$ -	0.00%	N/A	$ 1,564.56	$ -	0.00%	N/A	$ 1,585.25	$ -	0.00%	N/A	$ 1,606.98	$ -	0.00%
Gold	EPO	N/A	SUGF2184																
			Single	N/A	$ 535.35	$ -	0.00%	N/A	$ 542.30	$ -	0.00%	N/A	$ 549.60	$ -	0.00%	N/A	$ 557.28	$ -	0.00%
			Double	N/A	$ 1,070.69	$ -	0.00%	N/A	$ 1,084.59	$ -	0.00%	N/A	$ 1,099.21	$ -	0.00%	N/A	$ 1,114.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 939.84	$ -	0.00%	N/A	$ 951.65	$ -	0.00%	N/A	$ 964.08	$ -	0.00%	N/A	$ 977.13	$ -	0.00%
			Family	N/A	$ 1,555.49	$ -	0.00%	N/A	$ 1,575.30	$ -	0.00%	N/A	$ 1,596.12	$ -	0.00%	N/A	$ 1,618.00	$ -	0.00%
Gold	EPO	N/A	SUGF2186																
			Single	N/A	$ 546.99	$ -	0.00%	N/A	$ 554.09	$ -	0.00%	N/A	$ 561.56	$ -	0.00%	N/A	$ 569.40	$ -	0.00%
			Double	N/A	$ 1,093.98	$ -	0.00%	N/A	$ 1,108.18	$ -	0.00%	N/A	$ 1,123.11	$ -	0.00%	N/A	$ 1,138.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 959.63	$ -	0.00%	N/A	$ 971.70	$ -	0.00%	N/A	$ 984.40	$ -	0.00%	N/A	$ 997.73	$ -	0.00%
			Family	N/A	$ 1,588.67	$ -	0.00%	N/A	$ 1,608.91	$ -	0.00%	N/A	$ 1,630.19	$ -	0.00%	N/A	$ 1,652.54	$ -	0.00%
Gold	EPO	N/A	SUGF2187																
			Single	N/A	$ 542.26	$ -	0.00%	N/A	$ 549.30	$ -	0.00%	N/A	$ 556.70	$ -	0.00%	N/A	$ 564.48	$ -	0.00%
			Double	N/A	$ 1,084.53	$ -	0.00%	N/A	$ 1,098.61	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%	N/A	$ 1,128.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 951.60	$ -	0.00%	N/A	$ 963.56	$ -	0.00%	N/A	$ 976.15	$ -	0.00%	N/A	$ 989.37	$ -	0.00%
			Family	N/A	$ 1,575.20	$ -	0.00%	N/A	$ 1,595.26	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%	N/A	$ 1,638.52	$ -	0.00%
Gold	EPO	N/A	SUGF2188																
			Single	N/A	$ 542.23	$ -	0.00%	N/A	$ 549.27	$ -	0.00%	N/A	$ 556.68	$ -	0.00%	N/A	$ 564.45	$ -	0.00%
			Double	N/A	$ 1,084.47	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.35	$ -	0.00%	N/A	$ 1,128.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 951.55	$ -	0.00%	N/A	$ 963.52	$ -	0.00%	N/A	$ 976.10	$ -	0.00%	N/A	$ 989.32	$ -	0.00%
			Family	N/A	$ 1,575.12	$ -	0.00%	N/A	$ 1,595.18	$ -	0.00%	N/A	$ 1,616.28	$ -	0.00%	N/A	$ 1,638.44	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	HDE	N/A	SUGF2190																
			Single	N/A	$ 532.40	$ -	0.00%	N/A	$ 539.31	$ -	0.00%	N/A	$ 546.58	$ -	0.00%	N/A	$ 554.22	$ -	0.00%
			Double	N/A	$ 1,064.81	$ -	0.00%	N/A	$ 1,078.63	$ -	0.00%	N/A	$ 1,093.16	$ -	0.00%	N/A	$ 1,108.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 934.83	$ -	0.00%	N/A	$ 946.58	$ -	0.00%	N/A	$ 958.94	$ -	0.00%	N/A	$ 971.92	$ -	0.00%
			Family	N/A	$ 1,547.10	$ -	0.00%	N/A	$ 1,566.80	$ -	0.00%	N/A	$ 1,587.51	$ -	0.00%	N/A	$ 1,609.27	$ -	0.00%
Gold	EPO	N/A	SUGF2192																
			Single	N/A	$ 522.33	$ -	0.00%	N/A	$ 529.11	$ -	0.00%	N/A	$ 536.24	$ -	0.00%	N/A	$ 543.73	$ -	0.00%
			Double	N/A	$ 1,044.65	$ -	0.00%	N/A	$ 1,058.21	$ -	0.00%	N/A	$ 1,072.47	$ -	0.00%	N/A	$ 1,087.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.70	$ -	0.00%	N/A	$ 929.23	$ -	0.00%	N/A	$ 941.35	$ -	0.00%	N/A	$ 954.09	$ -	0.00%
			Family	N/A	$ 1,518.38	$ -	0.00%	N/A	$ 1,537.70	$ -	0.00%	N/A	$ 1,558.02	$ -	0.00%	N/A	$ 1,579.37	$ -	0.00%
Silver	EPO	N/A	SUSF3213																
			Single	N/A	$ 448.02	$ -	0.00%	N/A	$ 453.84	$ -	0.00%	N/A	$ 459.95	$ -	0.00%	N/A	$ 466.38	$ -	0.00%
			Double	N/A	$ 896.04	$ -	0.00%	N/A	$ 907.67	$ -	0.00%	N/A	$ 919.90	$ -	0.00%	N/A	$ 932.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 778.88	$ -	0.00%	N/A	$ 788.77	$ -	0.00%	N/A	$ 799.17	$ -	0.00%	N/A	$ 810.09	$ -	0.00%
			Family	N/A	$ 1,294.11	$ -	0.00%	N/A	$ 1,310.68	$ -	0.00%	N/A	$ 1,328.11	$ -	0.00%	N/A	$ 1,346.42	$ -	0.00%
Silver	EPO	N/A	SUSF3214																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.14	$ -	0.00%	N/A	$ 815.20	$ -	0.00%	N/A	$ 825.79	$ -	0.00%	N/A	$ 836.91	$ -	0.00%
			Family	N/A	$ 1,329.66	$ -	0.00%	N/A	$ 1,346.54	$ -	0.00%	N/A	$ 1,364.28	$ -	0.00%	N/A	$ 1,382.93	$ -	0.00%
Silver	EPO	N/A	SUSF3215																
			Single	N/A	$ 453.27	$ -	0.00%	N/A	$ 459.16	$ -	0.00%	N/A	$ 465.34	$ -	0.00%	N/A	$ 471.84	$ -	0.00%
			Double	N/A	$ 906.54	$ -	0.00%	N/A	$ 918.31	$ -	0.00%	N/A	$ 930.69	$ -	0.00%	N/A	$ 943.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.31	$ -	0.00%	N/A	$ 810.31	$ -	0.00%	N/A	$ 820.83	$ -	0.00%	N/A	$ 831.88	$ -	0.00%
			Family	N/A	$ 1,321.57	$ -	0.00%	N/A	$ 1,338.34	$ -	0.00%	N/A	$ 1,355.98	$ -	0.00%	N/A	$ 1,374.50	$ -	0.00%
Silver	HDE	N/A	SUSF3216																
			Single	N/A	$ 451.80	$ -	0.00%	N/A	$ 457.66	$ -	0.00%	N/A	$ 463.83	$ -	0.00%	N/A	$ 470.31	$ -	0.00%
			Double	N/A	$ 903.59	$ -	0.00%	N/A	$ 915.32	$ -	0.00%	N/A	$ 927.66	$ -	0.00%	N/A	$ 940.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 797.80	$ -	0.00%	N/A	$ 807.77	$ -	0.00%	N/A	$ 818.26	$ -	0.00%	N/A	$ 829.27	$ -	0.00%
			Family	N/A	$ 1,317.37	$ -	0.00%	N/A	$ 1,334.08	$ -	0.00%	N/A	$ 1,351.66	$ -	0.00%	N/A	$ 1,370.13	$ -	0.00%
Silver	HDE	N/A	SUSF3217																
			Single	N/A	$ 453.35	$ -	0.00%	N/A	$ 459.24	$ -	0.00%	N/A	$ 465.43	$ -	0.00%	N/A	$ 471.93	$ -	0.00%
			Double	N/A	$ 906.71	$ -	0.00%	N/A	$ 918.48	$ -	0.00%	N/A	$ 930.86	$ -	0.00%	N/A	$ 943.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 800.45	$ -	0.00%	N/A	$ 810.46	$ -	0.00%	N/A	$ 820.98	$ -	0.00%	N/A	$ 832.03	$ -	0.00%
			Family	N/A	$ 1,321.81	$ -	0.00%	N/A	$ 1,338.58	$ -	0.00%	N/A	$ 1,356.22	$ -	0.00%	N/A	$ 1,374.75	$ -	0.00%
Silver	HDE	N/A	SUSF3218																
			Single	N/A	$ 457.58	$ -	0.00%	N/A	$ 463.52	$ -	0.00%	N/A	$ 469.77	$ -	0.00%	N/A	$ 476.33	$ -	0.00%
			Double	N/A	$ 915.16	$ -	0.00%	N/A	$ 927.04	$ -	0.00%	N/A	$ 939.53	$ -	0.00%	N/A	$ 952.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 807.64	$ -	0.00%	N/A	$ 817.74	$ -	0.00%	N/A	$ 828.35	$ -	0.00%	N/A	$ 839.51	$ -	0.00%
			Family	N/A	$ 1,333.85	$ -	0.00%	N/A	$ 1,350.78	$ -	0.00%	N/A	$ 1,368.59	$ -	0.00%	N/A	$ 1,387.29	$ -	0.00%
Silver	HDE	N/A	SUSF3219																
			Single	N/A	$ 434.84	$ -	0.00%	N/A	$ 440.48	$ -	0.00%	N/A	$ 446.42	$ -	0.00%	N/A	$ 452.65	$ -	0.00%
			Double	N/A	$ 869.67	$ -	0.00%	N/A	$ 880.96	$ -	0.00%	N/A	$ 892.83	$ -	0.00%	N/A	$ 905.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.97	$ -	0.00%	N/A	$ 778.57	$ -	0.00%	N/A	$ 788.66	$ -	0.00%	N/A	$ 799.26	$ -	0.00%
			Family	N/A	$ 1,269.03	$ -	0.00%	N/A	$ 1,285.12	$ -	0.00%	N/A	$ 1,302.04	$ -	0.00%	N/A	$ 1,319.81	$ -	0.00%
Silver	HDE	N/A	SUSF3221																
			Single	N/A	$ 434.22	$ -	0.00%	N/A	$ 439.86	$ -	0.00%	N/A	$ 445.78	$ -	0.00%	N/A	$ 452.01	$ -	0.00%
			Double	N/A	$ 868.44	$ -	0.00%	N/A	$ 879.71	$ -	0.00%	N/A	$ 891.57	$ -	0.00%	N/A	$ 904.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 767.92	$ -	0.00%	N/A	$ 777.51	$ -	0.00%	N/A	$ 787.58	$ -	0.00%	N/A	$ 798.17	$ -	0.00%
			Family	N/A	$ 1,267.28	$ -	0.00%	N/A	$ 1,283.34	$ -	0.00%	N/A	$ 1,300.23	$ -	0.00%	N/A	$ 1,317.98	$ -	0.00%
Silver	HDE	N/A	SUSF3222																
			Single	N/A	$ 439.18	$ -	0.00%	N/A	$ 444.88	$ -	0.00%	N/A	$ 450.88	$ -	0.00%	N/A	$ 457.17	$ -	0.00%
			Double	N/A	$ 878.36	$ -	0.00%	N/A	$ 889.76	$ -	0.00%	N/A	$ 901.75	$ -	0.00%	N/A	$ 914.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 776.35	$ -	0.00%	N/A	$ 786.05	$ -	0.00%	N/A	$ 796.24	$ -	0.00%	N/A	$ 806.95	$ -	0.00%
			Family	N/A	$ 1,281.41	$ -	0.00%	N/A	$ 1,297.66	$ -	0.00%	N/A	$ 1,314.75	$ -	0.00%	N/A	$ 1,332.70	$ -	0.00%
Silver	HDE	N/A	SUSF3223																
			Single	N/A	$ 446.56	$ -	0.00%	N/A	$ 452.36	$ -	0.00%	N/A	$ 458.45	$ -	0.00%	N/A	$ 464.86	$ -	0.00%
			Double	N/A	$ 893.12	$ -	0.00%	N/A	$ 904.71	$ -	0.00%	N/A	$ 916.90	$ -	0.00%	N/A	$ 929.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 788.90	$ -	0.00%	N/A	$ 798.75	$ -	0.00%	N/A	$ 809.12	$ -	0.00%	N/A	$ 820.00	$ -	0.00%
			Family	N/A	$ 1,302.44	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.34	$ -	0.00%	N/A	$ 1,354.59	$ -	0.00%
Silver	EPO	N/A	SUSF3224																
			Single	N/A	$ 448.37	$ -	0.00%	N/A	$ 454.19	$ -	0.00%	N/A	$ 460.31	$ -	0.00%	N/A	$ 466.74	$ -	0.00%
			Double	N/A	$ 896.74	$ -	0.00%	N/A	$ 908.38	$ -	0.00%	N/A	$ 920.62	$ -	0.00%	N/A	$ 933.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 791.98	$ -	0.00%	N/A	$ 801.87	$ -	0.00%	N/A	$ 812.28	$ -	0.00%	N/A	$ 823.21	$ -	0.00%
			Family	N/A	$ 1,307.60	$ -	0.00%	N/A	$ 1,324.19	$ -	0.00%	N/A	$ 1,341.63	$ -	0.00%	N/A	$ 1,359.96	$ -	0.00%
Silver	EPO	N/A	SUSF3225																
			Single	N/A	$ 438.90	$ -	0.00%	N/A	$ 444.60	$ -	0.00%	N/A	$ 450.59	$ -	0.00%	N/A	$ 456.89	$ -	0.00%
			Double	N/A	$ 877.80	$ -	0.00%	N/A	$ 889.20	$ -	0.00%	N/A	$ 901.18	$ -	0.00%	N/A	$ 913.77	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.88	$ -	0.00%	N/A	$ 785.57	$ -	0.00%	N/A	$ 795.75	$ -	0.00%	N/A	$ 806.46	$ -	0.00%
			Family	N/A	$ 1,280.62	$ -	0.00%	N/A	$ 1,296.86	$ -	0.00%	N/A	$ 1,313.93	$ -	0.00%	N/A	$ 1,331.87	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4236																
			Single	N/A	$ 382.71	$ -	0.00%	N/A	$ 387.68	$ -	0.00%	N/A	$ 392.90	$ -	0.00%	N/A	$ 398.39	$ -	0.00%
			Double	N/A	$ 765.42	$ -	0.00%	N/A	$ 775.36	$ -	0.00%	N/A	$ 785.81	$ -	0.00%	N/A	$ 796.78	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.59	$ -	0.00%	N/A	$ 668.03	$ -	0.00%	N/A	$ 676.91	$ -	0.00%	N/A	$ 686.25	$ -	0.00%
			Family	N/A	$ 1,099.70	$ -	0.00%	N/A	$ 1,113.86	$ -	0.00%	N/A	$ 1,128.75	$ -	0.00%	N/A	$ 1,144.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4238																
			Single	N/A	$ 376.01	$ -	0.00%	N/A	$ 380.90	$ -	0.00%	N/A	$ 386.03	$ -	0.00%	N/A	$ 391.42	$ -	0.00%
			Double	N/A	$ 752.03	$ -	0.00%	N/A	$ 761.79	$ -	0.00%	N/A	$ 772.06	$ -	0.00%	N/A	$ 782.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.97	$ -	0.00%	N/A	$ 677.27	$ -	0.00%	N/A	$ 686.00	$ -	0.00%	N/A	$ 695.17	$ -	0.00%
			Family	N/A	$ 1,101.39	$ -	0.00%	N/A	$ 1,115.30	$ -	0.00%	N/A	$ 1,129.93	$ -	0.00%	N/A	$ 1,145.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4239																
			Single	N/A	$ 377.47	$ -	0.00%	N/A	$ 382.37	$ -	0.00%	N/A	$ 387.52	$ -	0.00%	N/A	$ 392.93	$ -	0.00%
			Double	N/A	$ 754.93	$ -	0.00%	N/A	$ 764.73	$ -	0.00%	N/A	$ 775.04	$ -	0.00%	N/A	$ 785.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.44	$ -	0.00%	N/A	$ 679.77	$ -	0.00%	N/A	$ 688.53	$ -	0.00%	N/A	$ 697.73	$ -	0.00%
			Family	N/A	$ 1,105.53	$ -	0.00%	N/A	$ 1,119.49	$ -	0.00%	N/A	$ 1,134.18	$ -	0.00%	N/A	$ 1,149.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4240																
			Single	N/A	$ 377.17	$ -	0.00%	N/A	$ 382.07	$ -	0.00%	N/A	$ 387.22	$ -	0.00%	N/A	$ 392.63	$ -	0.00%
			Double	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.14	$ -	0.00%	N/A	$ 774.44	$ -	0.00%	N/A	$ 785.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 670.95	$ -	0.00%	N/A	$ 679.27	$ -	0.00%	N/A	$ 688.02	$ -	0.00%	N/A	$ 697.22	$ -	0.00%
			Family	N/A	$ 1,104.70	$ -	0.00%	N/A	$ 1,118.65	$ -	0.00%	N/A	$ 1,133.33	$ -	0.00%	N/A	$ 1,148.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4241																
			Single	N/A	$ 379.19	$ -	0.00%	N/A	$ 384.11	$ -	0.00%	N/A	$ 389.29	$ -	0.00%	N/A	$ 394.73	$ -	0.00%
			Double	N/A	$ 758.38	$ -	0.00%	N/A	$ 768.23	$ -	0.00%	N/A	$ 778.58	$ -	0.00%	N/A	$ 789.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 674.38	$ -	0.00%	N/A	$ 682.74	$ -	0.00%	N/A	$ 691.54	$ -	0.00%	N/A	$ 700.79	$ -	0.00%
			Family	N/A	$ 1,110.45	$ -	0.00%	N/A	$ 1,124.48	$ -	0.00%	N/A	$ 1,139.23	$ -	0.00%	N/A	$ 1,154.73	$ -	0.00%
Bronze	HDE	N/A	SUBF4242																
			Single	N/A	$ 384.39	$ -	0.00%	N/A	$ 389.38	$ -	0.00%	N/A	$ 394.63	$ -	0.00%	N/A	$ 400.14	$ -	0.00%
			Double	N/A	$ 768.78	$ -	0.00%	N/A	$ 778.76	$ -	0.00%	N/A	$ 789.25	$ -	0.00%	N/A	$ 800.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 683.21	$ -	0.00%	N/A	$ 691.70	$ -	0.00%	N/A	$ 700.62	$ -	0.00%	N/A	$ 709.99	$ -	0.00%
			Family	N/A	$ 1,125.26	$ -	0.00%	N/A	$ 1,139.48	$ -	0.00%	N/A	$ 1,154.44	$ -	0.00%	N/A	$ 1,170.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4243																
			Single	N/A	$ 378.45	$ -	0.00%	N/A	$ 383.36	$ -	0.00%	N/A	$ 388.53	$ -	0.00%	N/A	$ 393.95	$ -	0.00%
			Double	N/A	$ 756.89	$ -	0.00%	N/A	$ 766.72	$ -	0.00%	N/A	$ 777.05	$ -	0.00%	N/A	$ 787.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.11	$ -	0.00%	N/A	$ 681.46	$ -	0.00%	N/A	$ 690.24	$ -	0.00%	N/A	$ 699.47	$ -	0.00%
			Family	N/A	$ 1,108.32	$ -	0.00%	N/A	$ 1,122.33	$ -	0.00%	N/A	$ 1,137.05	$ -	0.00%	N/A	$ 1,152.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4244																
			Single	N/A	$ 373.18	$ -	0.00%	N/A	$ 378.02	$ -	0.00%	N/A	$ 383.11	$ -	0.00%	N/A	$ 388.47	$ -	0.00%
			Double	N/A	$ 746.35	$ -	0.00%	N/A	$ 756.04	$ -	0.00%	N/A	$ 766.23	$ -	0.00%	N/A	$ 776.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.15	$ -	0.00%	N/A	$ 672.38	$ -	0.00%	N/A	$ 681.04	$ -	0.00%	N/A	$ 690.14	$ -	0.00%
			Family	N/A	$ 1,093.30	$ -	0.00%	N/A	$ 1,107.11	$ -	0.00%	N/A	$ 1,121.63	$ -	0.00%	N/A	$ 1,136.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4246																
			Single	N/A	$ 375.16	$ -	0.00%	N/A	$ 380.03	$ -	0.00%	N/A	$ 385.15	$ -	0.00%	N/A	$ 390.53	$ -	0.00%
			Double	N/A	$ 750.32	$ -	0.00%	N/A	$ 760.06	$ -	0.00%	N/A	$ 770.31	$ -	0.00%	N/A	$ 781.07	$ -	0.00%
			Emp/Child(ren)	N/A	$ 667.52	$ -	0.00%	N/A	$ 675.80	$ -	0.00%	N/A	$ 684.51	$ -	0.00%	N/A	$ 693.66	$ -	0.00%
			Family	N/A	$ 1,098.96	$ -	0.00%	N/A	$ 1,112.84	$ -	0.00%	N/A	$ 1,127.44	$ -	0.00%	N/A	$ 1,142.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4247																
			Single	N/A	$ 378.52	$ -	0.00%	N/A	$ 383.44	$ -	0.00%	N/A	$ 388.60	$ -	0.00%	N/A	$ 394.03	$ -	0.00%
			Double	N/A	$ 757.05	$ -	0.00%	N/A	$ 766.87	$ -	0.00%	N/A	$ 777.21	$ -	0.00%	N/A	$ 788.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 673.24	$ -	0.00%	N/A	$ 681.59	$ -	0.00%	N/A	$ 690.38	$ -	0.00%	N/A	$ 699.60	$ -	0.00%
			Family	N/A	$ 1,108.54	$ -	0.00%	N/A	$ 1,122.54	$ -	0.00%	N/A	$ 1,137.27	$ -	0.00%	N/A	$ 1,152.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4249																
			Single	N/A	$ 362.13	$ -	0.00%	N/A	$ 366.83	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.97	$ -	0.00%
			Double	N/A	$ 724.25	$ -	0.00%	N/A	$ 733.66	$ -	0.00%	N/A	$ 743.54	$ -	0.00%	N/A	$ 753.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.36	$ -	0.00%	N/A	$ 661.76	$ -	0.00%	N/A	$ 670.59	$ -	0.00%
			Family	N/A	$ 1,061.81	$ -	0.00%	N/A	$ 1,075.21	$ -	0.00%	N/A	$ 1,089.30	$ -	0.00%	N/A	$ 1,104.10	$ -	0.00%
Bronze	HDE	N/A	SUBF4250																
			Single	N/A	$ 365.85	$ -	0.00%	N/A	$ 370.60	$ -	0.00%	N/A	$ 375.59	$ -	0.00%	N/A	$ 380.84	$ -	0.00%
			Double	N/A	$ 731.70	$ -	0.00%	N/A	$ 741.19	$ -	0.00%	N/A	$ 751.18	$ -	0.00%	N/A	$ 761.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.69	$ -	0.00%	N/A	$ 659.77	$ -	0.00%	N/A	$ 668.26	$ -	0.00%	N/A	$ 677.18	$ -	0.00%
			Family	N/A	$ 1,072.42	$ -	0.00%	N/A	$ 1,085.95	$ -	0.00%	N/A	$ 1,100.19	$ -	0.00%	N/A	$ 1,115.14	$ -	0.00%
Bronze	HDE	N/A	SUBF4251																
			Single	N/A	$ 371.44	$ -	0.00%	N/A	$ 376.27	$ -	0.00%	N/A	$ 381.34	$ -	0.00%	N/A	$ 386.66	$ -	0.00%
			Double	N/A	$ 742.89	$ -	0.00%	N/A	$ 752.53	$ -	0.00%	N/A	$ 762.67	$ -	0.00%	N/A	$ 773.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 661.21	$ -	0.00%	N/A	$ 669.40	$ -	0.00%	N/A	$ 678.02	$ -	0.00%	N/A	$ 687.08	$ -	0.00%
			Family	N/A	$ 1,088.37	$ -	0.00%	N/A	$ 1,102.11	$ -	0.00%	N/A	$ 1,116.56	$ -	0.00%	N/A	$ 1,131.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4252																
			Single	N/A	$ 376.53	$ -	0.00%	N/A	$ 381.41	$ -	0.00%	N/A	$ 386.55	$ -	0.00%	N/A	$ 391.95	$ -	0.00%
			Double	N/A	$ 753.05	$ -	0.00%	N/A	$ 762.83	$ -	0.00%	N/A	$ 773.11	$ -	0.00%	N/A	$ 783.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.84	$ -	0.00%	N/A	$ 678.15	$ -	0.00%	N/A	$ 686.89	$ -	0.00%	N/A	$ 696.07	$ -	0.00%
			Family	N/A	$ 1,102.85	$ -	0.00%	N/A	$ 1,116.78	$ -	0.00%	N/A	$ 1,131.43	$ -	0.00%	N/A	$ 1,146.82	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1198																
			Single	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.49	$ -	0.00%	N/A	$ 611.62	$ -	0.00%	N/A	$ 620.16	$ -	0.00%
			Double	N/A	$ 1,191.51	$ -	0.00%	N/A	$ 1,206.98	$ -	0.00%	N/A	$ 1,223.24	$ -	0.00%	N/A	$ 1,240.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,052.51	$ -	0.00%	N/A	$ 1,066.34	$ -	0.00%	N/A	$ 1,080.86	$ -	0.00%
			Family	N/A	$ 1,724.48	$ -	0.00%	N/A	$ 1,746.52	$ -	0.00%	N/A	$ 1,769.70	$ -	0.00%	N/A	$ 1,794.05	$ -	0.00%
Platinum	EPO	N/A	SUPF1199																
			Single	N/A	$ 622.75	$ -	0.00%	N/A	$ 630.84	$ -	0.00%	N/A	$ 639.34	$ -	0.00%	N/A	$ 648.27	$ -	0.00%
			Double	N/A	$ 1,245.50	$ -	0.00%	N/A	$ 1,261.67	$ -	0.00%	N/A	$ 1,278.67	$ -	0.00%	N/A	$ 1,296.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.43	$ -	0.00%	N/A	$ 1,102.17	$ -	0.00%	N/A	$ 1,116.62	$ -	0.00%	N/A	$ 1,131.81	$ -	0.00%
			Family	N/A	$ 1,804.59	$ -	0.00%	N/A	$ 1,827.63	$ -	0.00%	N/A	$ 1,851.86	$ -	0.00%	N/A	$ 1,877.32	$ -	0.00%
Platinum	EPO	N/A	SUPF1200																
			Single	N/A	$ 600.47	$ -	0.00%	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.46	$ -	0.00%	N/A	$ 625.07	$ -	0.00%
			Double	N/A	$ 1,200.94	$ -	0.00%	N/A	$ 1,216.53	$ -	0.00%	N/A	$ 1,232.92	$ -	0.00%	N/A	$ 1,250.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.55	$ -	0.00%	N/A	$ 1,063.80	$ -	0.00%	N/A	$ 1,077.73	$ -	0.00%	N/A	$ 1,092.37	$ -	0.00%
			Family	N/A	$ 1,741.08	$ -	0.00%	N/A	$ 1,763.30	$ -	0.00%	N/A	$ 1,786.66	$ -	0.00%	N/A	$ 1,811.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1202																
			Single	N/A	$ 605.67	$ -	0.00%	N/A	$ 613.53	$ -	0.00%	N/A	$ 621.80	$ -	0.00%	N/A	$ 630.48	$ -	0.00%
			Double	N/A	$ 1,211.33	$ -	0.00%	N/A	$ 1,227.06	$ -	0.00%	N/A	$ 1,243.59	$ -	0.00%	N/A	$ 1,260.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.38	$ -	0.00%	N/A	$ 1,072.75	$ -	0.00%	N/A	$ 1,086.81	$ -	0.00%	N/A	$ 1,101.57	$ -	0.00%
			Family	N/A	$ 1,755.90	$ -	0.00%	N/A	$ 1,778.31	$ -	0.00%	N/A	$ 1,801.87	$ -	0.00%	N/A	$ 1,826.63	$ -	0.00%
Platinum	EPO	N/A	SUPF1203																
			Single	N/A	$ 620.40	$ -	0.00%	N/A	$ 628.45	$ -	0.00%	N/A	$ 636.92	$ -	0.00%	N/A	$ 645.82	$ -	0.00%
			Double	N/A	$ 1,240.80	$ -	0.00%	N/A	$ 1,256.91	$ -	0.00%	N/A	$ 1,273.85	$ -	0.00%	N/A	$ 1,291.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,084.43	$ -	0.00%	N/A	$ 1,098.12	$ -	0.00%	N/A	$ 1,112.52	$ -	0.00%	N/A	$ 1,127.64	$ -	0.00%
			Family	N/A	$ 1,797.89	$ -	0.00%	N/A	$ 1,820.84	$ -	0.00%	N/A	$ 1,844.98	$ -	0.00%	N/A	$ 1,870.34	$ -	0.00%
Platinum	EPO	N/A	SUPF1204																
			Single	N/A	$ 621.66	$ -	0.00%	N/A	$ 629.73	$ -	0.00%	N/A	$ 638.22	$ -	0.00%	N/A	$ 647.13	$ -	0.00%
			Double	N/A	$ 1,243.32	$ -	0.00%	N/A	$ 1,259.46	$ -	0.00%	N/A	$ 1,276.43	$ -	0.00%	N/A	$ 1,294.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,086.57	$ -	0.00%	N/A	$ 1,100.29	$ -	0.00%	N/A	$ 1,114.72	$ -	0.00%	N/A	$ 1,129.87	$ -	0.00%
			Family	N/A	$ 1,801.48	$ -	0.00%	N/A	$ 1,824.48	$ -	0.00%	N/A	$ 1,848.67	$ -	0.00%	N/A	$ 1,874.08	$ -	0.00%
Gold	EPO	N/A	SUGF2194																
			Single	N/A	$ 522.88	$ -	0.00%	N/A	$ 529.67	$ -	0.00%	N/A	$ 536.81	$ -	0.00%	N/A	$ 544.31	$ -	0.00%
			Double	N/A	$ 1,045.77	$ -	0.00%	N/A	$ 1,059.34	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%	N/A	$ 1,088.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 910.80	$ -	0.00%	N/A	$ 922.34	$ -	0.00%	N/A	$ 934.48	$ -	0.00%	N/A	$ 947.23	$ -	0.00%
			Family	N/A	$ 1,512.12	$ -	0.00%	N/A	$ 1,531.47	$ -	0.00%	N/A	$ 1,551.81	$ -	0.00%	N/A	$ 1,573.18	$ -	0.00%
Gold	EPO	N/A	SUGF2195																
			Single	N/A	$ 520.23	$ -	0.00%	N/A	$ 526.98	$ -	0.00%	N/A	$ 534.08	$ -	0.00%	N/A	$ 541.54	$ -	0.00%
			Double	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.96	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.14	$ -	0.00%	N/A	$ 925.62	$ -	0.00%	N/A	$ 937.69	$ -	0.00%	N/A	$ 950.38	$ -	0.00%
			Family	N/A	$ 1,512.40	$ -	0.00%	N/A	$ 1,531.65	$ -	0.00%	N/A	$ 1,551.89	$ -	0.00%	N/A	$ 1,573.15	$ -	0.00%
Gold	EPO	N/A	SUGF2196																
			Single	N/A	$ 527.92	$ -	0.00%	N/A	$ 534.78	$ -	0.00%	N/A	$ 541.98	$ -	0.00%	N/A	$ 549.55	$ -	0.00%
			Double	N/A	$ 1,055.85	$ -	0.00%	N/A	$ 1,069.55	$ -	0.00%	N/A	$ 1,083.97	$ -	0.00%	N/A	$ 1,099.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 927.22	$ -	0.00%	N/A	$ 938.87	$ -	0.00%	N/A	$ 951.12	$ -	0.00%	N/A	$ 963.99	$ -	0.00%
			Family	N/A	$ 1,534.33	$ -	0.00%	N/A	$ 1,553.86	$ -	0.00%	N/A	$ 1,574.40	$ -	0.00%	N/A	$ 1,595.98	$ -	0.00%
Gold	EPO	N/A	SUGF2197																
			Single	N/A	$ 531.62	$ -	0.00%	N/A	$ 538.52	$ -	0.00%	N/A	$ 545.77	$ -	0.00%	N/A	$ 553.40	$ -	0.00%
			Double	N/A	$ 1,063.23	$ -	0.00%	N/A	$ 1,077.03	$ -	0.00%	N/A	$ 1,091.55	$ -	0.00%	N/A	$ 1,106.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 933.50	$ -	0.00%	N/A	$ 945.23	$ -	0.00%	N/A	$ 957.56	$ -	0.00%	N/A	$ 970.53	$ -	0.00%
			Family	N/A	$ 1,544.85	$ -	0.00%	N/A	$ 1,564.52	$ -	0.00%	N/A	$ 1,585.20	$ -	0.00%	N/A	$ 1,606.93	$ -	0.00%
Gold	EPO	N/A	SUGF2199																
			Single	N/A	$ 543.18	$ -	0.00%	N/A	$ 550.23	$ -	0.00%	N/A	$ 557.64	$ -	0.00%	N/A	$ 565.43	$ -	0.00%
			Double	N/A	$ 1,086.35	$ -	0.00%	N/A	$ 1,100.46	$ -	0.00%	N/A	$ 1,115.29	$ -	0.00%	N/A	$ 1,130.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 953.15	$ -	0.00%	N/A	$ 965.14	$ -	0.00%	N/A	$ 977.74	$ -	0.00%	N/A	$ 990.99	$ -	0.00%
			Family	N/A	$ 1,577.80	$ -	0.00%	N/A	$ 1,597.90	$ -	0.00%	N/A	$ 1,619.03	$ -	0.00%	N/A	$ 1,641.23	$ -	0.00%
Gold	EPO	N/A	SUGF2200																
			Single	N/A	$ 538.48	$ -	0.00%	N/A	$ 545.47	$ -	0.00%	N/A	$ 552.82	$ -	0.00%	N/A	$ 560.55	$ -	0.00%
			Double	N/A	$ 1,076.97	$ -	0.00%	N/A	$ 1,090.95	$ -	0.00%	N/A	$ 1,105.65	$ -	0.00%	N/A	$ 1,121.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.17	$ -	0.00%	N/A	$ 957.06	$ -	0.00%	N/A	$ 969.55	$ -	0.00%	N/A	$ 982.68	$ -	0.00%
			Family	N/A	$ 1,564.43	$ -	0.00%	N/A	$ 1,584.35	$ -	0.00%	N/A	$ 1,605.30	$ -	0.00%	N/A	$ 1,627.31	$ -	0.00%
Gold	EPO	N/A	SUGF2201																
			Single	N/A	$ 538.46	$ -	0.00%	N/A	$ 545.45	$ -	0.00%	N/A	$ 552.80	$ -	0.00%	N/A	$ 560.52	$ -	0.00%
			Double	N/A	$ 1,076.91	$ -	0.00%	N/A	$ 1,090.89	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,121.04	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.12	$ -	0.00%	N/A	$ 957.01	$ -	0.00%	N/A	$ 969.50	$ -	0.00%	N/A	$ 982.63	$ -	0.00%
			Family	N/A	$ 1,564.35	$ -	0.00%	N/A	$ 1,584.27	$ -	0.00%	N/A	$ 1,605.22	$ -	0.00%	N/A	$ 1,627.23	$ -	0.00%
Gold	HDE	N/A	SUGF2203																
			Single	N/A	$ 528.69	$ -	0.00%	N/A	$ 535.56	$ -	0.00%	N/A	$ 542.77	$ -	0.00%	N/A	$ 550.35	$ -	0.00%
			Double	N/A	$ 1,057.38	$ -	0.00%	N/A	$ 1,071.11	$ -	0.00%	N/A	$ 1,085.54	$ -	0.00%	N/A	$ 1,100.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 928.53	$ -	0.00%	N/A	$ 940.19	$ -	0.00%	N/A	$ 952.46	$ -	0.00%	N/A	$ 965.35	$ -	0.00%
			Family	N/A	$ 1,536.52	$ -	0.00%	N/A	$ 1,556.08	$ -	0.00%	N/A	$ 1,576.65	$ -	0.00%	N/A	$ 1,598.26	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2205																
			Single	N/A	$ 518.69	$ -	0.00%	N/A	$ 525.42	$ -	0.00%	N/A	$ 532.50	$ -	0.00%	N/A	$ 539.94	$ -	0.00%
			Double	N/A	$ 1,037.37	$ -	0.00%	N/A	$ 1,050.84	$ -	0.00%	N/A	$ 1,065.00	$ -	0.00%	N/A	$ 1,079.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 911.51	$ -	0.00%	N/A	$ 922.96	$ -	0.00%	N/A	$ 935.00	$ -	0.00%	N/A	$ 947.64	$ -	0.00%
			Family	N/A	$ 1,508.00	$ -	0.00%	N/A	$ 1,527.19	$ -	0.00%	N/A	$ 1,547.37	$ -	0.00%	N/A	$ 1,568.57	$ -	0.00%
Silver	EPO	N/A	SUSF3229																
			Single	N/A	$ 444.90	$ -	0.00%	N/A	$ 450.67	$ -	0.00%	N/A	$ 456.75	$ -	0.00%	N/A	$ 463.13	$ -	0.00%
			Double	N/A	$ 889.79	$ -	0.00%	N/A	$ 901.34	$ -	0.00%	N/A	$ 913.49	$ -	0.00%	N/A	$ 926.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.57	$ -	0.00%	N/A	$ 783.39	$ -	0.00%	N/A	$ 793.72	$ -	0.00%	N/A	$ 804.56	$ -	0.00%
			Family	N/A	$ 1,285.21	$ -	0.00%	N/A	$ 1,301.67	$ -	0.00%	N/A	$ 1,318.97	$ -	0.00%	N/A	$ 1,337.16	$ -	0.00%
Silver	EPO	N/A	SUSF3230																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.99	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 799.73	$ -	0.00%	N/A	$ 809.73	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.28	$ -	0.00%
			Family	N/A	$ 1,320.60	$ -	0.00%	N/A	$ 1,337.36	$ -	0.00%	N/A	$ 1,354.98	$ -	0.00%	N/A	$ 1,373.49	$ -	0.00%
Silver	EPO	N/A	SUSF3231																
			Single	N/A	$ 450.11	$ -	0.00%	N/A	$ 455.95	$ -	0.00%	N/A	$ 462.10	$ -	0.00%	N/A	$ 468.55	$ -	0.00%
			Double	N/A	$ 900.22	$ -	0.00%	N/A	$ 911.91	$ -	0.00%	N/A	$ 924.20	$ -	0.00%	N/A	$ 937.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 794.94	$ -	0.00%	N/A	$ 804.87	$ -	0.00%	N/A	$ 815.32	$ -	0.00%	N/A	$ 826.29	$ -	0.00%
			Family	N/A	$ 1,312.57	$ -	0.00%	N/A	$ 1,329.22	$ -	0.00%	N/A	$ 1,346.73	$ -	0.00%	N/A	$ 1,365.13	$ -	0.00%
Silver	HDE	N/A	SUSF3232																
			Single	N/A	$ 448.65	$ -	0.00%	N/A	$ 454.47	$ -	0.00%	N/A	$ 460.60	$ -	0.00%	N/A	$ 467.03	$ -	0.00%
			Double	N/A	$ 897.29	$ -	0.00%	N/A	$ 908.94	$ -	0.00%	N/A	$ 921.19	$ -	0.00%	N/A	$ 934.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 792.45	$ -	0.00%	N/A	$ 802.35	$ -	0.00%	N/A	$ 812.76	$ -	0.00%	N/A	$ 823.70	$ -	0.00%
			Family	N/A	$ 1,308.39	$ -	0.00%	N/A	$ 1,324.99	$ -	0.00%	N/A	$ 1,342.45	$ -	0.00%	N/A	$ 1,360.78	$ -	0.00%
Silver	HDE	N/A	SUSF3233																
			Single	N/A	$ 450.19	$ -	0.00%	N/A	$ 456.04	$ -	0.00%	N/A	$ 462.18	$ -	0.00%	N/A	$ 468.64	$ -	0.00%
			Double	N/A	$ 900.39	$ -	0.00%	N/A	$ 912.08	$ -	0.00%	N/A	$ 924.37	$ -	0.00%	N/A	$ 937.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 795.08	$ -	0.00%	N/A	$ 805.02	$ -	0.00%	N/A	$ 815.46	$ -	0.00%	N/A	$ 826.44	$ -	0.00%
			Family	N/A	$ 1,312.80	$ -	0.00%	N/A	$ 1,329.46	$ -	0.00%	N/A	$ 1,346.97	$ -	0.00%	N/A	$ 1,365.38	$ -	0.00%
Silver	HDE	N/A	SUSF3234																
			Single	N/A	$ 454.39	$ -	0.00%	N/A	$ 460.29	$ -	0.00%	N/A	$ 466.49	$ -	0.00%	N/A	$ 473.01	$ -	0.00%
			Double	N/A	$ 908.78	$ -	0.00%	N/A	$ 920.58	$ -	0.00%	N/A	$ 932.99	$ -	0.00%	N/A	$ 946.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 802.22	$ -	0.00%	N/A	$ 812.24	$ -	0.00%	N/A	$ 822.79	$ -	0.00%	N/A	$ 833.87	$ -	0.00%
			Family	N/A	$ 1,324.76	$ -	0.00%	N/A	$ 1,341.58	$ -	0.00%	N/A	$ 1,359.25	$ -	0.00%	N/A	$ 1,377.83	$ -	0.00%
Silver	HDE	N/A	SUSF3235																
			Single	N/A	$ 431.80	$ -	0.00%	N/A	$ 437.41	$ -	0.00%	N/A	$ 443.30	$ -	0.00%	N/A	$ 449.50	$ -	0.00%
			Double	N/A	$ 863.61	$ -	0.00%	N/A	$ 874.82	$ -	0.00%	N/A	$ 886.61	$ -	0.00%	N/A	$ 899.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.82	$ -	0.00%	N/A	$ 773.35	$ -	0.00%	N/A	$ 783.37	$ -	0.00%	N/A	$ 793.90	$ -	0.00%
			Family	N/A	$ 1,260.39	$ -	0.00%	N/A	$ 1,276.37	$ -	0.00%	N/A	$ 1,293.17	$ -	0.00%	N/A	$ 1,310.82	$ -	0.00%
Silver	HDE	N/A	SUSF3237																
			Single	N/A	$ 431.19	$ -	0.00%	N/A	$ 436.79	$ -	0.00%	N/A	$ 442.68	$ -	0.00%	N/A	$ 448.86	$ -	0.00%
			Double	N/A	$ 862.39	$ -	0.00%	N/A	$ 873.58	$ -	0.00%	N/A	$ 885.35	$ -	0.00%	N/A	$ 897.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 762.78	$ -	0.00%	N/A	$ 772.29	$ -	0.00%	N/A	$ 782.30	$ -	0.00%	N/A	$ 792.81	$ -	0.00%
			Family	N/A	$ 1,258.65	$ -	0.00%	N/A	$ 1,274.60	$ -	0.00%	N/A	$ 1,291.38	$ -	0.00%	N/A	$ 1,309.00	$ -	0.00%
Silver	HDE	N/A	SUSF3238																
			Single	N/A	$ 436.12	$ -	0.00%	N/A	$ 441.78	$ -	0.00%	N/A	$ 447.73	$ -	0.00%	N/A	$ 453.99	$ -	0.00%
			Double	N/A	$ 872.24	$ -	0.00%	N/A	$ 883.56	$ -	0.00%	N/A	$ 895.47	$ -	0.00%	N/A	$ 907.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 771.15	$ -	0.00%	N/A	$ 780.78	$ -	0.00%	N/A	$ 790.90	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,272.69	$ -	0.00%	N/A	$ 1,288.82	$ -	0.00%	N/A	$ 1,305.79	$ -	0.00%	N/A	$ 1,323.61	$ -	0.00%
Silver	HDE	N/A	SUSF3239																
			Single	N/A	$ 443.45	$ -	0.00%	N/A	$ 449.20	$ -	0.00%	N/A	$ 455.26	$ -	0.00%	N/A	$ 461.62	$ -	0.00%
			Double	N/A	$ 886.89	$ -	0.00%	N/A	$ 898.41	$ -	0.00%	N/A	$ 910.51	$ -	0.00%	N/A	$ 923.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 783.61	$ -	0.00%	N/A	$ 793.39	$ -	0.00%	N/A	$ 803.68	$ -	0.00%	N/A	$ 814.50	$ -	0.00%
			Family	N/A	$ 1,293.57	$ -	0.00%	N/A	$ 1,309.98	$ -	0.00%	N/A	$ 1,327.23	$ -	0.00%	N/A	$ 1,345.35	$ -	0.00%
Silver	EPO	N/A	SUSF3240																
			Single	N/A	$ 445.24	$ -	0.00%	N/A	$ 451.02	$ -	0.00%	N/A	$ 457.10	$ -	0.00%	N/A	$ 463.49	$ -	0.00%
			Double	N/A	$ 890.49	$ -	0.00%	N/A	$ 902.05	$ -	0.00%	N/A	$ 914.20	$ -	0.00%	N/A	$ 926.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.66	$ -	0.00%	N/A	$ 796.49	$ -	0.00%	N/A	$ 806.82	$ -	0.00%	N/A	$ 817.68	$ -	0.00%
			Family	N/A	$ 1,298.69	$ -	0.00%	N/A	$ 1,315.17	$ -	0.00%	N/A	$ 1,332.49	$ -	0.00%	N/A	$ 1,350.69	$ -	0.00%
Silver	EPO	N/A	SUSF3241																
			Single	N/A	$ 435.84	$ -	0.00%	N/A	$ 441.50	$ -	0.00%	N/A	$ 447.45	$ -	0.00%	N/A	$ 453.70	$ -	0.00%
			Double	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.00	$ -	0.00%	N/A	$ 894.90	$ -	0.00%	N/A	$ 907.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.68	$ -	0.00%	N/A	$ 780.30	$ -	0.00%	N/A	$ 790.42	$ -	0.00%	N/A	$ 801.04	$ -	0.00%
			Family	N/A	$ 1,271.90	$ -	0.00%	N/A	$ 1,288.03	$ -	0.00%	N/A	$ 1,304.98	$ -	0.00%	N/A	$ 1,322.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4254																
			Single	N/A	$ 380.04	$ -	0.00%	N/A	$ 384.98	$ -	0.00%	N/A	$ 390.16	$ -	0.00%	N/A	$ 395.61	$ -	0.00%
			Double	N/A	$ 760.08	$ -	0.00%	N/A	$ 769.95	$ -	0.00%	N/A	$ 780.33	$ -	0.00%	N/A	$ 791.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 655.05	$ -	0.00%	N/A	$ 663.44	$ -	0.00%	N/A	$ 672.26	$ -	0.00%	N/A	$ 681.52	$ -	0.00%
			Family	N/A	$ 1,092.10	$ -	0.00%	N/A	$ 1,106.16	$ -	0.00%	N/A	$ 1,120.95	$ -	0.00%	N/A	$ 1,136.48	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4256																
			Single	N/A	$ 373.39	$ -	0.00%	N/A	$ 378.24	$ -	0.00%	N/A	$ 383.34	$ -	0.00%	N/A	$ 388.69	$ -	0.00%
			Double	N/A	$ 746.79	$ -	0.00%	N/A	$ 756.48	$ -	0.00%	N/A	$ 766.68	$ -	0.00%	N/A	$ 777.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 664.52	$ -	0.00%	N/A	$ 672.76	$ -	0.00%	N/A	$ 681.42	$ -	0.00%	N/A	$ 690.53	$ -	0.00%
			Family	N/A	$ 1,093.92	$ -	0.00%	N/A	$ 1,107.74	$ -	0.00%	N/A	$ 1,122.26	$ -	0.00%	N/A	$ 1,137.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4257																
			Single	N/A	$ 374.83	$ -	0.00%	N/A	$ 379.70	$ -	0.00%	N/A	$ 384.82	$ -	0.00%	N/A	$ 390.19	$ -	0.00%
			Double	N/A	$ 749.67	$ -	0.00%	N/A	$ 759.40	$ -	0.00%	N/A	$ 769.64	$ -	0.00%	N/A	$ 780.39	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.97	$ -	0.00%	N/A	$ 675.24	$ -	0.00%	N/A	$ 683.94	$ -	0.00%	N/A	$ 693.08	$ -	0.00%
			Family	N/A	$ 1,098.03	$ -	0.00%	N/A	$ 1,111.90	$ -	0.00%	N/A	$ 1,126.48	$ -	0.00%	N/A	$ 1,141.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4258																
			Single	N/A	$ 374.55	$ -	0.00%	N/A	$ 379.41	$ -	0.00%	N/A	$ 384.52	$ -	0.00%	N/A	$ 389.89	$ -	0.00%
			Double	N/A	$ 749.09	$ -	0.00%	N/A	$ 758.82	$ -	0.00%	N/A	$ 769.04	$ -	0.00%	N/A	$ 779.79	$ -	0.00%
			Emp/Child(ren)	N/A	$ 666.48	$ -	0.00%	N/A	$ 674.74	$ -	0.00%	N/A	$ 683.44	$ -	0.00%	N/A	$ 692.57	$ -	0.00%
			Family	N/A	$ 1,097.21	$ -	0.00%	N/A	$ 1,111.06	$ -	0.00%	N/A	$ 1,125.63	$ -	0.00%	N/A	$ 1,140.94	$ -	0.00%
Bronze	HDE	N/A	SUBF4259																
			Single	N/A	$ 376.55	$ -	0.00%	N/A	$ 381.44	$ -	0.00%	N/A	$ 386.58	$ -	0.00%	N/A	$ 391.98	$ -	0.00%
			Double	N/A	$ 753.10	$ -	0.00%	N/A	$ 762.87	$ -	0.00%	N/A	$ 773.15	$ -	0.00%	N/A	$ 783.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 669.88	$ -	0.00%	N/A	$ 678.19	$ -	0.00%	N/A	$ 686.93	$ -	0.00%	N/A	$ 696.11	$ -	0.00%
			Family	N/A	$ 1,102.91	$ -	0.00%	N/A	$ 1,116.84	$ -	0.00%	N/A	$ 1,131.49	$ -	0.00%	N/A	$ 1,146.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4260																
			Single	N/A	$ 381.71	$ -	0.00%	N/A	$ 386.67	$ -	0.00%	N/A	$ 391.88	$ -	0.00%	N/A	$ 397.35	$ -	0.00%
			Double	N/A	$ 763.42	$ -	0.00%	N/A	$ 773.33	$ -	0.00%	N/A	$ 783.75	$ -	0.00%	N/A	$ 794.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 678.66	$ -	0.00%	N/A	$ 687.08	$ -	0.00%	N/A	$ 695.94	$ -	0.00%	N/A	$ 705.25	$ -	0.00%
			Family	N/A	$ 1,117.62	$ -	0.00%	N/A	$ 1,131.75	$ -	0.00%	N/A	$ 1,146.60	$ -	0.00%	N/A	$ 1,162.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4261																
			Single	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.69	$ -	0.00%	N/A	$ 385.82	$ -	0.00%	N/A	$ 391.21	$ -	0.00%
			Double	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.38	$ -	0.00%	N/A	$ 771.64	$ -	0.00%	N/A	$ 782.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.63	$ -	0.00%	N/A	$ 676.92	$ -	0.00%	N/A	$ 685.64	$ -	0.00%	N/A	$ 694.80	$ -	0.00%
			Family	N/A	$ 1,100.81	$ -	0.00%	N/A	$ 1,114.71	$ -	0.00%	N/A	$ 1,129.33	$ -	0.00%	N/A	$ 1,144.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4262																
			Single	N/A	$ 370.57	$ -	0.00%	N/A	$ 375.39	$ -	0.00%	N/A	$ 380.44	$ -	0.00%	N/A	$ 385.76	$ -	0.00%
			Double	N/A	$ 741.15	$ -	0.00%	N/A	$ 750.77	$ -	0.00%	N/A	$ 760.89	$ -	0.00%	N/A	$ 771.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 659.73	$ -	0.00%	N/A	$ 667.91	$ -	0.00%	N/A	$ 676.50	$ -	0.00%	N/A	$ 685.54	$ -	0.00%
			Family	N/A	$ 1,085.89	$ -	0.00%	N/A	$ 1,099.60	$ -	0.00%	N/A	$ 1,114.02	$ -	0.00%	N/A	$ 1,129.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4264																
			Single	N/A	$ 372.55	$ -	0.00%	N/A	$ 377.38	$ -	0.00%	N/A	$ 382.47	$ -	0.00%	N/A	$ 387.81	$ -	0.00%
			Double	N/A	$ 745.09	$ -	0.00%	N/A	$ 754.77	$ -	0.00%	N/A	$ 764.94	$ -	0.00%	N/A	$ 775.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.08	$ -	0.00%	N/A	$ 671.30	$ -	0.00%	N/A	$ 679.95	$ -	0.00%	N/A	$ 689.03	$ -	0.00%
			Family	N/A	$ 1,091.51	$ -	0.00%	N/A	$ 1,105.29	$ -	0.00%	N/A	$ 1,119.78	$ -	0.00%	N/A	$ 1,135.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4265																
			Single	N/A	$ 375.88	$ -	0.00%	N/A	$ 380.76	$ -	0.00%	N/A	$ 385.90	$ -	0.00%	N/A	$ 391.29	$ -	0.00%
			Double	N/A	$ 751.77	$ -	0.00%	N/A	$ 761.53	$ -	0.00%	N/A	$ 771.79	$ -	0.00%	N/A	$ 782.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 668.75	$ -	0.00%	N/A	$ 677.05	$ -	0.00%	N/A	$ 685.77	$ -	0.00%	N/A	$ 694.94	$ -	0.00%
			Family	N/A	$ 1,101.02	$ -	0.00%	N/A	$ 1,114.93	$ -	0.00%	N/A	$ 1,129.55	$ -	0.00%	N/A	$ 1,144.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4267																
			Single	N/A	$ 359.60	$ -	0.00%	N/A	$ 364.27	$ -	0.00%	N/A	$ 369.18	$ -	0.00%	N/A	$ 374.34	$ -	0.00%
			Double	N/A	$ 719.21	$ -	0.00%	N/A	$ 728.54	$ -	0.00%	N/A	$ 738.36	$ -	0.00%	N/A	$ 748.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.08	$ -	0.00%	N/A	$ 649.01	$ -	0.00%	N/A	$ 657.36	$ -	0.00%	N/A	$ 666.12	$ -	0.00%
			Family	N/A	$ 1,054.62	$ -	0.00%	N/A	$ 1,067.92	$ -	0.00%	N/A	$ 1,081.91	$ -	0.00%	N/A	$ 1,096.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4268																
			Single	N/A	$ 363.30	$ -	0.00%	N/A	$ 368.01	$ -	0.00%	N/A	$ 372.97	$ -	0.00%	N/A	$ 378.18	$ -	0.00%
			Double	N/A	$ 726.60	$ -	0.00%	N/A	$ 736.03	$ -	0.00%	N/A	$ 745.95	$ -	0.00%	N/A	$ 756.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 647.36	$ -	0.00%	N/A	$ 655.37	$ -	0.00%	N/A	$ 663.80	$ -	0.00%	N/A	$ 672.66	$ -	0.00%
			Family	N/A	$ 1,065.15	$ -	0.00%	N/A	$ 1,078.59	$ -	0.00%	N/A	$ 1,092.72	$ -	0.00%	N/A	$ 1,107.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4269																
			Single	N/A	$ 368.86	$ -	0.00%	N/A	$ 373.64	$ -	0.00%	N/A	$ 378.68	$ -	0.00%	N/A	$ 383.97	$ -	0.00%
			Double	N/A	$ 737.71	$ -	0.00%	N/A	$ 747.29	$ -	0.00%	N/A	$ 757.36	$ -	0.00%	N/A	$ 767.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.80	$ -	0.00%	N/A	$ 664.95	$ -	0.00%	N/A	$ 673.50	$ -	0.00%	N/A	$ 682.50	$ -	0.00%
			Family	N/A	$ 1,080.99	$ -	0.00%	N/A	$ 1,094.64	$ -	0.00%	N/A	$ 1,108.99	$ -	0.00%	N/A	$ 1,124.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4270																
			Single	N/A	$ 373.90	$ -	0.00%	N/A	$ 378.76	$ -	0.00%	N/A	$ 383.86	$ -	0.00%	N/A	$ 389.22	$ -	0.00%
			Double	N/A	$ 747.80	$ -	0.00%	N/A	$ 757.51	$ -	0.00%	N/A	$ 767.72	$ -	0.00%	N/A	$ 778.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 665.38	$ -	0.00%	N/A	$ 673.63	$ -	0.00%	N/A	$ 682.31	$ -	0.00%	N/A	$ 691.43	$ -	0.00%
			Family	N/A	$ 1,095.37	$ -	0.00%	N/A	$ 1,109.20	$ -	0.00%	N/A	$ 1,123.75	$ -	0.00%	N/A	$ 1,139.03	$ -	0.00%
Platinum	EPO	N/A	SUPF1212																
			Single	N/A	$ 581.79	$ -	0.00%	N/A	$ 589.34	$ -	0.00%	N/A	$ 597.29	$ -	0.00%	N/A	$ 605.63	$ -	0.00%
			Double	N/A	$ 1,163.58	$ -	0.00%	N/A	$ 1,178.69	$ -	0.00%	N/A	$ 1,194.57	$ -	0.00%	N/A	$ 1,211.26	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,015.63	$ -	0.00%	N/A	$ 1,028.46	$ -	0.00%	N/A	$ 1,041.97	$ -	0.00%	N/A	$ 1,056.15	$ -	0.00%
			Family	N/A	$ 1,684.69	$ -	0.00%	N/A	$ 1,706.21	$ -	0.00%	N/A	$ 1,728.84	$ -	0.00%	N/A	$ 1,752.62	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1213																
			Single	N/A	$ 608.16	$ -	0.00%	N/A	$ 616.05	$ -	0.00%	N/A	$ 624.35	$ -	0.00%	N/A	$ 633.07	$ -	0.00%
			Double	N/A	$ 1,216.31	$ -	0.00%	N/A	$ 1,232.10	$ -	0.00%	N/A	$ 1,248.71	$ -	0.00%	N/A	$ 1,266.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.62	$ -	0.00%	N/A	$ 1,077.04	$ -	0.00%	N/A	$ 1,091.15	$ -	0.00%	N/A	$ 1,105.98	$ -	0.00%
			Family	N/A	$ 1,762.99	$ -	0.00%	N/A	$ 1,785.50	$ -	0.00%	N/A	$ 1,809.16	$ -	0.00%	N/A	$ 1,834.01	$ -	0.00%
Platinum	EPO	N/A	SUPF1214																
			Single	N/A	$ 586.39	$ -	0.00%	N/A	$ 594.01	$ -	0.00%	N/A	$ 602.01	$ -	0.00%	N/A	$ 610.42	$ -	0.00%
			Double	N/A	$ 1,172.79	$ -	0.00%	N/A	$ 1,188.01	$ -	0.00%	N/A	$ 1,204.02	$ -	0.00%	N/A	$ 1,220.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,026.62	$ -	0.00%	N/A	$ 1,039.56	$ -	0.00%	N/A	$ 1,053.17	$ -	0.00%	N/A	$ 1,067.47	$ -	0.00%
			Family	N/A	$ 1,700.97	$ -	0.00%	N/A	$ 1,722.67	$ -	0.00%	N/A	$ 1,745.48	$ -	0.00%	N/A	$ 1,769.45	$ -	0.00%
Platinum	EPO	N/A	SUPF1216																
			Single	N/A	$ 591.47	$ -	0.00%	N/A	$ 599.15	$ -	0.00%	N/A	$ 607.22	$ -	0.00%	N/A	$ 615.71	$ -	0.00%
			Double	N/A	$ 1,182.94	$ -	0.00%	N/A	$ 1,198.30	$ -	0.00%	N/A	$ 1,214.45	$ -	0.00%	N/A	$ 1,231.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,035.25	$ -	0.00%	N/A	$ 1,048.31	$ -	0.00%	N/A	$ 1,062.03	$ -	0.00%	N/A	$ 1,076.45	$ -	0.00%
			Family	N/A	$ 1,715.44	$ -	0.00%	N/A	$ 1,737.33	$ -	0.00%	N/A	$ 1,760.34	$ -	0.00%	N/A	$ 1,784.51	$ -	0.00%
Platinum	EPO	N/A	SUPF1217																
			Single	N/A	$ 605.86	$ -	0.00%	N/A	$ 613.72	$ -	0.00%	N/A	$ 621.99	$ -	0.00%	N/A	$ 630.68	$ -	0.00%
			Double	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,227.45	$ -	0.00%	N/A	$ 1,243.99	$ -	0.00%	N/A	$ 1,261.37	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.71	$ -	0.00%	N/A	$ 1,073.08	$ -	0.00%	N/A	$ 1,087.14	$ -	0.00%	N/A	$ 1,101.91	$ -	0.00%
			Family	N/A	$ 1,756.45	$ -	0.00%	N/A	$ 1,778.86	$ -	0.00%	N/A	$ 1,802.43	$ -	0.00%	N/A	$ 1,827.20	$ -	0.00%
Platinum	EPO	N/A	SUPF1218																
			Single	N/A	$ 607.09	$ -	0.00%	N/A	$ 614.97	$ -	0.00%	N/A	$ 623.26	$ -	0.00%	N/A	$ 631.96	$ -	0.00%
			Double	N/A	$ 1,214.18	$ -	0.00%	N/A	$ 1,229.94	$ -	0.00%	N/A	$ 1,246.52	$ -	0.00%	N/A	$ 1,263.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,061.80	$ -	0.00%	N/A	$ 1,075.20	$ -	0.00%	N/A	$ 1,089.29	$ -	0.00%	N/A	$ 1,104.09	$ -	0.00%
			Family	N/A	$ 1,759.96	$ -	0.00%	N/A	$ 1,782.42	$ -	0.00%	N/A	$ 1,806.04	$ -	0.00%	N/A	$ 1,830.85	$ -	0.00%
Gold	EPO	N/A	SUGF2207																
			Single	N/A	$ 510.63	$ -	0.00%	N/A	$ 517.26	$ -	0.00%	N/A	$ 524.23	$ -	0.00%	N/A	$ 531.55	$ -	0.00%
			Double	N/A	$ 1,021.26	$ -	0.00%	N/A	$ 1,034.52	$ -	0.00%	N/A	$ 1,048.46	$ -	0.00%	N/A	$ 1,063.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 889.97	$ -	0.00%	N/A	$ 901.24	$ -	0.00%	N/A	$ 913.09	$ -	0.00%	N/A	$ 925.54	$ -	0.00%
			Family	N/A	$ 1,477.19	$ -	0.00%	N/A	$ 1,496.09	$ -	0.00%	N/A	$ 1,515.95	$ -	0.00%	N/A	$ 1,536.82	$ -	0.00%
Gold	EPO	N/A	SUGF2208																
			Single	N/A	$ 508.04	$ -	0.00%	N/A	$ 514.63	$ -	0.00%	N/A	$ 521.57	$ -	0.00%	N/A	$ 528.85	$ -	0.00%
			Double	N/A	$ 1,016.07	$ -	0.00%	N/A	$ 1,029.26	$ -	0.00%	N/A	$ 1,043.13	$ -	0.00%	N/A	$ 1,057.70	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.41	$ -	0.00%	N/A	$ 904.62	$ -	0.00%	N/A	$ 916.41	$ -	0.00%	N/A	$ 928.80	$ -	0.00%
			Family	N/A	$ 1,477.65	$ -	0.00%	N/A	$ 1,496.45	$ -	0.00%	N/A	$ 1,516.21	$ -	0.00%	N/A	$ 1,536.98	$ -	0.00%
Gold	EPO	N/A	SUGF2209																
			Single	N/A	$ 515.55	$ -	0.00%	N/A	$ 522.24	$ -	0.00%	N/A	$ 529.28	$ -	0.00%	N/A	$ 536.67	$ -	0.00%
			Double	N/A	$ 1,031.10	$ -	0.00%	N/A	$ 1,044.49	$ -	0.00%	N/A	$ 1,058.56	$ -	0.00%	N/A	$ 1,073.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 906.19	$ -	0.00%	N/A	$ 917.56	$ -	0.00%	N/A	$ 929.53	$ -	0.00%	N/A	$ 942.10	$ -	0.00%
			Family	N/A	$ 1,499.07	$ -	0.00%	N/A	$ 1,518.14	$ -	0.00%	N/A	$ 1,538.20	$ -	0.00%	N/A	$ 1,559.27	$ -	0.00%
Gold	EPO	N/A	SUGF2210																
			Single	N/A	$ 519.16	$ -	0.00%	N/A	$ 525.90	$ -	0.00%	N/A	$ 532.98	$ -	0.00%	N/A	$ 540.43	$ -	0.00%
			Double	N/A	$ 1,038.31	$ -	0.00%	N/A	$ 1,051.79	$ -	0.00%	N/A	$ 1,065.96	$ -	0.00%	N/A	$ 1,080.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 912.31	$ -	0.00%	N/A	$ 923.77	$ -	0.00%	N/A	$ 935.82	$ -	0.00%	N/A	$ 948.48	$ -	0.00%
			Family	N/A	$ 1,509.34	$ -	0.00%	N/A	$ 1,528.55	$ -	0.00%	N/A	$ 1,548.75	$ -	0.00%	N/A	$ 1,569.97	$ -	0.00%
Gold	EPO	N/A	SUGF2212																
			Single	N/A	$ 530.45	$ -	0.00%	N/A	$ 537.33	$ -	0.00%	N/A	$ 544.57	$ -	0.00%	N/A	$ 552.18	$ -	0.00%
			Double	N/A	$ 1,060.89	$ -	0.00%	N/A	$ 1,074.66	$ -	0.00%	N/A	$ 1,089.15	$ -	0.00%	N/A	$ 1,104.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 931.51	$ -	0.00%	N/A	$ 943.21	$ -	0.00%	N/A	$ 955.52	$ -	0.00%	N/A	$ 968.46	$ -	0.00%
			Family	N/A	$ 1,541.52	$ -	0.00%	N/A	$ 1,561.15	$ -	0.00%	N/A	$ 1,581.78	$ -	0.00%	N/A	$ 1,603.46	$ -	0.00%
Gold	EPO	N/A	SUGF2213																
			Single	N/A	$ 525.86	$ -	0.00%	N/A	$ 532.69	$ -	0.00%	N/A	$ 539.87	$ -	0.00%	N/A	$ 547.41	$ -	0.00%
			Double	N/A	$ 1,051.73	$ -	0.00%	N/A	$ 1,065.38	$ -	0.00%	N/A	$ 1,079.74	$ -	0.00%	N/A	$ 1,094.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.72	$ -	0.00%	N/A	$ 935.32	$ -	0.00%	N/A	$ 947.52	$ -	0.00%	N/A	$ 960.35	$ -	0.00%
			Family	N/A	$ 1,528.46	$ -	0.00%	N/A	$ 1,547.91	$ -	0.00%	N/A	$ 1,568.37	$ -	0.00%	N/A	$ 1,589.87	$ -	0.00%
Gold	EPO	N/A	SUGF2214																
			Single	N/A	$ 525.84	$ -	0.00%	N/A	$ 532.66	$ -	0.00%	N/A	$ 539.84	$ -	0.00%	N/A	$ 547.38	$ -	0.00%
			Double	N/A	$ 1,051.67	$ -	0.00%	N/A	$ 1,065.32	$ -	0.00%	N/A	$ 1,079.68	$ -	0.00%	N/A	$ 1,094.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.67	$ -	0.00%	N/A	$ 935.27	$ -	0.00%	N/A	$ 947.48	$ -	0.00%	N/A	$ 960.30	$ -	0.00%
			Family	N/A	$ 1,528.38	$ -	0.00%	N/A	$ 1,547.84	$ -	0.00%	N/A	$ 1,568.29	$ -	0.00%	N/A	$ 1,589.79	$ -	0.00%
Gold	HDE	N/A	SUGF2216																
			Single	N/A	$ 516.30	$ -	0.00%	N/A	$ 523.00	$ -	0.00%	N/A	$ 530.05	$ -	0.00%	N/A	$ 537.46	$ -	0.00%
			Double	N/A	$ 1,032.60	$ -	0.00%	N/A	$ 1,046.01	$ -	0.00%	N/A	$ 1,060.10	$ -	0.00%	N/A	$ 1,074.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.46	$ -	0.00%	N/A	$ 918.86	$ -	0.00%	N/A	$ 930.84	$ -	0.00%	N/A	$ 943.42	$ -	0.00%
			Family	N/A	$ 1,501.21	$ -	0.00%	N/A	$ 1,520.31	$ -	0.00%	N/A	$ 1,540.39	$ -	0.00%	N/A	$ 1,561.50	$ -	0.00%
Gold	EPO	N/A	SUGF2218																
			Single	N/A	$ 506.53	$ -	0.00%	N/A	$ 513.10	$ -	0.00%	N/A	$ 520.02	$ -	0.00%	N/A	$ 527.28	$ -	0.00%
			Double	N/A	$ 1,013.06	$ -	0.00%	N/A	$ 1,026.21	$ -	0.00%	N/A	$ 1,040.04	$ -	0.00%	N/A	$ 1,054.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.85	$ -	0.00%	N/A	$ 902.03	$ -	0.00%	N/A	$ 913.78	$ -	0.00%	N/A	$ 926.13	$ -	0.00%
			Family	N/A	$ 1,473.36	$ -	0.00%	N/A	$ 1,492.10	$ -	0.00%	N/A	$ 1,511.80	$ -	0.00%	N/A	$ 1,532.51	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3245																
			Single	N/A	$ 434.47	$ -	0.00%	N/A	$ 440.11	$ -	0.00%	N/A	$ 446.04	$ -	0.00%	N/A	$ 452.27	$ -	0.00%
			Double	N/A	$ 868.94	$ -	0.00%	N/A	$ 880.22	$ -	0.00%	N/A	$ 892.08	$ -	0.00%	N/A	$ 904.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.85	$ -	0.00%	N/A	$ 765.44	$ -	0.00%	N/A	$ 775.52	$ -	0.00%	N/A	$ 786.11	$ -	0.00%
			Family	N/A	$ 1,255.49	$ -	0.00%	N/A	$ 1,271.56	$ -	0.00%	N/A	$ 1,288.47	$ -	0.00%	N/A	$ 1,306.22	$ -	0.00%
Silver	EPO	N/A	SUSF3246																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.69	$ -	0.00%	N/A	$ 791.45	$ -	0.00%	N/A	$ 801.71	$ -	0.00%	N/A	$ 812.50	$ -	0.00%
			Family	N/A	$ 1,290.35	$ -	0.00%	N/A	$ 1,306.71	$ -	0.00%	N/A	$ 1,323.92	$ -	0.00%	N/A	$ 1,342.00	$ -	0.00%
Silver	EPO	N/A	SUSF3247																
			Single	N/A	$ 439.56	$ -	0.00%	N/A	$ 445.27	$ -	0.00%	N/A	$ 451.27	$ -	0.00%	N/A	$ 457.57	$ -	0.00%
			Double	N/A	$ 879.12	$ -	0.00%	N/A	$ 890.54	$ -	0.00%	N/A	$ 902.54	$ -	0.00%	N/A	$ 915.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.01	$ -	0.00%	N/A	$ 786.71	$ -	0.00%	N/A	$ 796.91	$ -	0.00%	N/A	$ 807.62	$ -	0.00%
			Family	N/A	$ 1,282.50	$ -	0.00%	N/A	$ 1,298.77	$ -	0.00%	N/A	$ 1,315.87	$ -	0.00%	N/A	$ 1,333.83	$ -	0.00%
Silver	HDE	N/A	SUSF3248																
			Single	N/A	$ 438.13	$ -	0.00%	N/A	$ 443.82	$ -	0.00%	N/A	$ 449.80	$ -	0.00%	N/A	$ 456.08	$ -	0.00%
			Double	N/A	$ 876.26	$ -	0.00%	N/A	$ 887.64	$ -	0.00%	N/A	$ 899.60	$ -	0.00%	N/A	$ 912.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 774.57	$ -	0.00%	N/A	$ 784.24	$ -	0.00%	N/A	$ 794.41	$ -	0.00%	N/A	$ 805.09	$ -	0.00%
			Family	N/A	$ 1,278.43	$ -	0.00%	N/A	$ 1,294.64	$ -	0.00%	N/A	$ 1,311.68	$ -	0.00%	N/A	$ 1,329.59	$ -	0.00%
Silver	HDE	N/A	SUSF3249																
			Single	N/A	$ 439.64	$ -	0.00%	N/A	$ 445.35	$ -	0.00%	N/A	$ 451.35	$ -	0.00%	N/A	$ 457.66	$ -	0.00%
			Double	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 777.14	$ -	0.00%	N/A	$ 786.85	$ -	0.00%	N/A	$ 797.05	$ -	0.00%	N/A	$ 807.77	$ -	0.00%
			Family	N/A	$ 1,282.73	$ -	0.00%	N/A	$ 1,299.00	$ -	0.00%	N/A	$ 1,316.10	$ -	0.00%	N/A	$ 1,334.07	$ -	0.00%
Silver	HDE	N/A	SUSF3250																
			Single	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.50	$ -	0.00%	N/A	$ 455.56	$ -	0.00%	N/A	$ 461.92	$ -	0.00%
			Double	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.00	$ -	0.00%	N/A	$ 911.12	$ -	0.00%	N/A	$ 923.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 784.11	$ -	0.00%	N/A	$ 793.90	$ -	0.00%	N/A	$ 804.20	$ -	0.00%	N/A	$ 815.02	$ -	0.00%
			Family	N/A	$ 1,294.41	$ -	0.00%	N/A	$ 1,310.83	$ -	0.00%	N/A	$ 1,328.09	$ -	0.00%	N/A	$ 1,346.23	$ -	0.00%
Silver	HDE	N/A	SUSF3251																
			Single	N/A	$ 421.68	$ -	0.00%	N/A	$ 427.16	$ -	0.00%	N/A	$ 432.91	$ -	0.00%	N/A	$ 438.96	$ -	0.00%
			Double	N/A	$ 843.37	$ -	0.00%	N/A	$ 854.32	$ -	0.00%	N/A	$ 865.83	$ -	0.00%	N/A	$ 877.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.61	$ -	0.00%	N/A	$ 755.92	$ -	0.00%	N/A	$ 765.71	$ -	0.00%	N/A	$ 775.99	$ -	0.00%
			Family	N/A	$ 1,231.55	$ -	0.00%	N/A	$ 1,247.15	$ -	0.00%	N/A	$ 1,263.56	$ -	0.00%	N/A	$ 1,280.79	$ -	0.00%
Silver	HDE	N/A	SUSF3253																
			Single	N/A	$ 421.09	$ -	0.00%	N/A	$ 426.55	$ -	0.00%	N/A	$ 432.30	$ -	0.00%	N/A	$ 438.34	$ -	0.00%
			Double	N/A	$ 842.17	$ -	0.00%	N/A	$ 853.11	$ -	0.00%	N/A	$ 864.60	$ -	0.00%	N/A	$ 876.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.60	$ -	0.00%	N/A	$ 754.89	$ -	0.00%	N/A	$ 764.66	$ -	0.00%	N/A	$ 774.93	$ -	0.00%
			Family	N/A	$ 1,229.85	$ -	0.00%	N/A	$ 1,245.43	$ -	0.00%	N/A	$ 1,261.81	$ -	0.00%	N/A	$ 1,279.02	$ -	0.00%
Silver	HDE	N/A	SUSF3254																
			Single	N/A	$ 425.90	$ -	0.00%	N/A	$ 431.43	$ -	0.00%	N/A	$ 437.24	$ -	0.00%	N/A	$ 443.35	$ -	0.00%
			Double	N/A	$ 851.79	$ -	0.00%	N/A	$ 862.85	$ -	0.00%	N/A	$ 874.48	$ -	0.00%	N/A	$ 886.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.77	$ -	0.00%	N/A	$ 763.17	$ -	0.00%	N/A	$ 773.06	$ -	0.00%	N/A	$ 783.44	$ -	0.00%
			Family	N/A	$ 1,243.56	$ -	0.00%	N/A	$ 1,259.31	$ -	0.00%	N/A	$ 1,275.88	$ -	0.00%	N/A	$ 1,293.29	$ -	0.00%
Silver	HDE	N/A	SUSF3255																
			Single	N/A	$ 433.05	$ -	0.00%	N/A	$ 438.67	$ -	0.00%	N/A	$ 444.59	$ -	0.00%	N/A	$ 450.80	$ -	0.00%
			Double	N/A	$ 866.11	$ -	0.00%	N/A	$ 877.35	$ -	0.00%	N/A	$ 889.17	$ -	0.00%	N/A	$ 901.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 765.94	$ -	0.00%	N/A	$ 775.50	$ -	0.00%	N/A	$ 785.55	$ -	0.00%	N/A	$ 796.10	$ -	0.00%
			Family	N/A	$ 1,263.95	$ -	0.00%	N/A	$ 1,279.97	$ -	0.00%	N/A	$ 1,296.82	$ -	0.00%	N/A	$ 1,314.52	$ -	0.00%
Silver	EPO	N/A	SUSF3256																
			Single	N/A	$ 434.81	$ -	0.00%	N/A	$ 440.45	$ -	0.00%	N/A	$ 446.39	$ -	0.00%	N/A	$ 452.62	$ -	0.00%
			Double	N/A	$ 869.62	$ -	0.00%	N/A	$ 880.91	$ -	0.00%	N/A	$ 892.78	$ -	0.00%	N/A	$ 905.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.92	$ -	0.00%	N/A	$ 778.52	$ -	0.00%	N/A	$ 788.61	$ -	0.00%	N/A	$ 799.21	$ -	0.00%
			Family	N/A	$ 1,268.95	$ -	0.00%	N/A	$ 1,285.04	$ -	0.00%	N/A	$ 1,301.96	$ -	0.00%	N/A	$ 1,319.73	$ -	0.00%
Silver	EPO	N/A	SUSF3257																
			Single	N/A	$ 425.63	$ -	0.00%	N/A	$ 431.15	$ -	0.00%	N/A	$ 436.96	$ -	0.00%	N/A	$ 443.07	$ -	0.00%
			Double	N/A	$ 851.26	$ -	0.00%	N/A	$ 862.31	$ -	0.00%	N/A	$ 873.93	$ -	0.00%	N/A	$ 886.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.32	$ -	0.00%	N/A	$ 762.71	$ -	0.00%	N/A	$ 772.59	$ -	0.00%	N/A	$ 782.96	$ -	0.00%
			Family	N/A	$ 1,242.79	$ -	0.00%	N/A	$ 1,258.54	$ -	0.00%	N/A	$ 1,275.09	$ -	0.00%	N/A	$ 1,292.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4272																
			Single	N/A	$ 371.14	$ -	0.00%	N/A	$ 375.95	$ -	0.00%	N/A	$ 381.02	$ -	0.00%	N/A	$ 386.34	$ -	0.00%
			Double	N/A	$ 742.27	$ -	0.00%	N/A	$ 751.91	$ -	0.00%	N/A	$ 762.04	$ -	0.00%	N/A	$ 772.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.91	$ -	0.00%	N/A	$ 648.10	$ -	0.00%	N/A	$ 656.71	$ -	0.00%	N/A	$ 665.76	$ -	0.00%
			Family	N/A	$ 1,066.72	$ -	0.00%	N/A	$ 1,080.45	$ -	0.00%	N/A	$ 1,094.89	$ -	0.00%	N/A	$ 1,110.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4274																
			Single	N/A	$ 364.64	$ -	0.00%	N/A	$ 369.38	$ -	0.00%	N/A	$ 374.35	$ -	0.00%	N/A	$ 379.58	$ -	0.00%
			Double	N/A	$ 729.28	$ -	0.00%	N/A	$ 738.75	$ -	0.00%	N/A	$ 748.71	$ -	0.00%	N/A	$ 759.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.64	$ -	0.00%	N/A	$ 657.69	$ -	0.00%	N/A	$ 666.15	$ -	0.00%	N/A	$ 675.04	$ -	0.00%
			Family	N/A	$ 1,068.98	$ -	0.00%	N/A	$ 1,082.47	$ -	0.00%	N/A	$ 1,096.66	$ -	0.00%	N/A	$ 1,111.56	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4275																
			Single	N/A	$ 366.05	$ -	0.00%	N/A	$ 370.80	$ -	0.00%	N/A	$ 375.80	$ -	0.00%	N/A	$ 381.05	$ -	0.00%
			Double	N/A	$ 732.10	$ -	0.00%	N/A	$ 741.60	$ -	0.00%	N/A	$ 751.60	$ -	0.00%	N/A	$ 762.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.03	$ -	0.00%	N/A	$ 660.11	$ -	0.00%	N/A	$ 668.61	$ -	0.00%	N/A	$ 677.53	$ -	0.00%
			Family	N/A	$ 1,072.99	$ -	0.00%	N/A	$ 1,086.53	$ -	0.00%	N/A	$ 1,100.78	$ -	0.00%	N/A	$ 1,115.74	$ -	0.00%
Bronze	HDE	N/A	SUBF4276																
			Single	N/A	$ 365.77	$ -	0.00%	N/A	$ 370.52	$ -	0.00%	N/A	$ 375.51	$ -	0.00%	N/A	$ 380.75	$ -	0.00%
			Double	N/A	$ 731.53	$ -	0.00%	N/A	$ 741.03	$ -	0.00%	N/A	$ 751.02	$ -	0.00%	N/A	$ 761.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 651.55	$ -	0.00%	N/A	$ 659.63	$ -	0.00%	N/A	$ 668.11	$ -	0.00%	N/A	$ 677.03	$ -	0.00%
			Family	N/A	$ 1,072.19	$ -	0.00%	N/A	$ 1,085.72	$ -	0.00%	N/A	$ 1,099.95	$ -	0.00%	N/A	$ 1,114.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4277																
			Single	N/A	$ 367.72	$ -	0.00%	N/A	$ 372.50	$ -	0.00%	N/A	$ 377.52	$ -	0.00%	N/A	$ 382.79	$ -	0.00%
			Double	N/A	$ 735.45	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.03	$ -	0.00%	N/A	$ 765.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 654.88	$ -	0.00%	N/A	$ 662.99	$ -	0.00%	N/A	$ 671.53	$ -	0.00%	N/A	$ 680.49	$ -	0.00%
			Family	N/A	$ 1,077.76	$ -	0.00%	N/A	$ 1,091.37	$ -	0.00%	N/A	$ 1,105.67	$ -	0.00%	N/A	$ 1,120.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4278																
			Single	N/A	$ 372.76	$ -	0.00%	N/A	$ 377.60	$ -	0.00%	N/A	$ 382.69	$ -	0.00%	N/A	$ 388.04	$ -	0.00%
			Double	N/A	$ 745.53	$ -	0.00%	N/A	$ 755.21	$ -	0.00%	N/A	$ 765.38	$ -	0.00%	N/A	$ 776.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 663.45	$ -	0.00%	N/A	$ 671.68	$ -	0.00%	N/A	$ 680.33	$ -	0.00%	N/A	$ 689.41	$ -	0.00%
			Family	N/A	$ 1,092.13	$ -	0.00%	N/A	$ 1,105.92	$ -	0.00%	N/A	$ 1,120.42	$ -	0.00%	N/A	$ 1,135.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4279																
			Single	N/A	$ 367.00	$ -	0.00%	N/A	$ 371.77	$ -	0.00%	N/A	$ 376.78	$ -	0.00%	N/A	$ 382.04	$ -	0.00%
			Double	N/A	$ 734.00	$ -	0.00%	N/A	$ 743.53	$ -	0.00%	N/A	$ 753.55	$ -	0.00%	N/A	$ 764.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.65	$ -	0.00%	N/A	$ 661.75	$ -	0.00%	N/A	$ 670.27	$ -	0.00%	N/A	$ 679.22	$ -	0.00%
			Family	N/A	$ 1,075.70	$ -	0.00%	N/A	$ 1,089.28	$ -	0.00%	N/A	$ 1,103.56	$ -	0.00%	N/A	$ 1,118.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4280																
			Single	N/A	$ 361.89	$ -	0.00%	N/A	$ 366.59	$ -	0.00%	N/A	$ 371.53	$ -	0.00%	N/A	$ 376.72	$ -	0.00%
			Double	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.17	$ -	0.00%	N/A	$ 743.05	$ -	0.00%	N/A	$ 753.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.96	$ -	0.00%	N/A	$ 652.95	$ -	0.00%	N/A	$ 661.35	$ -	0.00%	N/A	$ 670.17	$ -	0.00%
			Family	N/A	$ 1,061.13	$ -	0.00%	N/A	$ 1,074.52	$ -	0.00%	N/A	$ 1,088.60	$ -	0.00%	N/A	$ 1,103.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4282																
			Single	N/A	$ 363.81	$ -	0.00%	N/A	$ 368.54	$ -	0.00%	N/A	$ 373.50	$ -	0.00%	N/A	$ 378.72	$ -	0.00%
			Double	N/A	$ 727.63	$ -	0.00%	N/A	$ 737.08	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 757.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 648.24	$ -	0.00%	N/A	$ 656.26	$ -	0.00%	N/A	$ 664.71	$ -	0.00%	N/A	$ 673.58	$ -	0.00%
			Family	N/A	$ 1,066.62	$ -	0.00%	N/A	$ 1,080.08	$ -	0.00%	N/A	$ 1,094.24	$ -	0.00%	N/A	$ 1,109.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4283																
			Single	N/A	$ 367.07	$ -	0.00%	N/A	$ 371.84	$ -	0.00%	N/A	$ 376.85	$ -	0.00%	N/A	$ 382.12	$ -	0.00%
			Double	N/A	$ 734.15	$ -	0.00%	N/A	$ 743.68	$ -	0.00%	N/A	$ 753.70	$ -	0.00%	N/A	$ 764.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 653.78	$ -	0.00%	N/A	$ 661.88	$ -	0.00%	N/A	$ 670.40	$ -	0.00%	N/A	$ 679.35	$ -	0.00%
			Family	N/A	$ 1,075.91	$ -	0.00%	N/A	$ 1,089.49	$ -	0.00%	N/A	$ 1,103.77	$ -	0.00%	N/A	$ 1,118.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4285																
			Single	N/A	$ 351.17	$ -	0.00%	N/A	$ 355.73	$ -	0.00%	N/A	$ 360.53	$ -	0.00%	N/A	$ 365.56	$ -	0.00%
			Double	N/A	$ 702.35	$ -	0.00%	N/A	$ 711.47	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 731.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.75	$ -	0.00%	N/A	$ 634.50	$ -	0.00%	N/A	$ 642.65	$ -	0.00%	N/A	$ 651.21	$ -	0.00%
			Family	N/A	$ 1,030.60	$ -	0.00%	N/A	$ 1,043.59	$ -	0.00%	N/A	$ 1,057.25	$ -	0.00%	N/A	$ 1,071.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4286																
			Single	N/A	$ 354.78	$ -	0.00%	N/A	$ 359.39	$ -	0.00%	N/A	$ 364.23	$ -	0.00%	N/A	$ 369.32	$ -	0.00%
			Double	N/A	$ 709.57	$ -	0.00%	N/A	$ 718.78	$ -	0.00%	N/A	$ 728.46	$ -	0.00%	N/A	$ 738.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.88	$ -	0.00%	N/A	$ 640.71	$ -	0.00%	N/A	$ 648.94	$ -	0.00%	N/A	$ 657.59	$ -	0.00%
			Family	N/A	$ 1,040.88	$ -	0.00%	N/A	$ 1,054.01	$ -	0.00%	N/A	$ 1,067.81	$ -	0.00%	N/A	$ 1,082.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4287																
			Single	N/A	$ 360.21	$ -	0.00%	N/A	$ 364.89	$ -	0.00%	N/A	$ 369.80	$ -	0.00%	N/A	$ 374.97	$ -	0.00%
			Double	N/A	$ 720.42	$ -	0.00%	N/A	$ 729.77	$ -	0.00%	N/A	$ 739.61	$ -	0.00%	N/A	$ 749.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.11	$ -	0.00%	N/A	$ 650.06	$ -	0.00%	N/A	$ 658.42	$ -	0.00%	N/A	$ 667.20	$ -	0.00%
			Family	N/A	$ 1,056.35	$ -	0.00%	N/A	$ 1,069.68	$ -	0.00%	N/A	$ 1,083.69	$ -	0.00%	N/A	$ 1,098.41	$ -	0.00%
Bronze	HDE	N/A	SUBF4288																
			Single	N/A	$ 365.14	$ -	0.00%	N/A	$ 369.88	$ -	0.00%	N/A	$ 374.86	$ -	0.00%	N/A	$ 380.10	$ -	0.00%
			Double	N/A	$ 730.28	$ -	0.00%	N/A	$ 739.76	$ -	0.00%	N/A	$ 749.73	$ -	0.00%	N/A	$ 760.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 650.48	$ -	0.00%	N/A	$ 658.54	$ -	0.00%	N/A	$ 667.02	$ -	0.00%	N/A	$ 675.92	$ -	0.00%
			Family	N/A	$ 1,070.39	$ -	0.00%	N/A	$ 1,083.90	$ -	0.00%	N/A	$ 1,098.11	$ -	0.00%	N/A	$ 1,113.03	$ -	0.00%
Gold	EPO	N/A	SUGFHD01																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.07	$ -	0.00%	N/A	$ 905.68	$ -	0.00%	N/A	$ 917.88	$ -	0.00%	N/A	$ 930.71	$ -	0.00%
			Family	N/A	$ 1,498.89	$ -	0.00%	N/A	$ 1,518.35	$ -	0.00%	N/A	$ 1,538.81	$ -	0.00%	N/A	$ 1,560.30	$ -	0.00%
Gold	EPO	N/A	SUGFHD02																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.07	$ -	0.00%	N/A	$ 905.68	$ -	0.00%	N/A	$ 917.88	$ -	0.00%	N/A	$ 930.71	$ -	0.00%
			Family	N/A	$ 1,498.89	$ -	0.00%	N/A	$ 1,518.35	$ -	0.00%	N/A	$ 1,538.81	$ -	0.00%	N/A	$ 1,560.30	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD03																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.53	$ -	0.00%	N/A	$ 927.42	$ -	0.00%	N/A	$ 939.91	$ -	0.00%	N/A	$ 953.04	$ -	0.00%
			Family	N/A	$ 1,534.86	$ -	0.00%	N/A	$ 1,554.79	$ -	0.00%	N/A	$ 1,575.74	$ -	0.00%	N/A	$ 1,597.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD04																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.53	$ -	0.00%	N/A	$ 927.42	$ -	0.00%	N/A	$ 939.91	$ -	0.00%	N/A	$ 953.04	$ -	0.00%
			Family	N/A	$ 1,534.86	$ -	0.00%	N/A	$ 1,554.79	$ -	0.00%	N/A	$ 1,575.74	$ -	0.00%	N/A	$ 1,597.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD05																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.84	$ -	0.00%	N/A	$ 899.37	$ -	0.00%	N/A	$ 911.49	$ -	0.00%	N/A	$ 924.22	$ -	0.00%
			Family	N/A	$ 1,488.44	$ -	0.00%	N/A	$ 1,507.76	$ -	0.00%	N/A	$ 1,528.08	$ -	0.00%	N/A	$ 1,549.43	$ -	0.00%
Gold	EPO	N/A	SUGFHD06																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.84	$ -	0.00%	N/A	$ 899.37	$ -	0.00%	N/A	$ 911.49	$ -	0.00%	N/A	$ 924.22	$ -	0.00%
			Family	N/A	$ 1,488.44	$ -	0.00%	N/A	$ 1,507.76	$ -	0.00%	N/A	$ 1,528.08	$ -	0.00%	N/A	$ 1,549.43	$ -	0.00%
Gold	EPO	N/A	SUGFHD07																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.07	$ -	0.00%	N/A	$ 905.68	$ -	0.00%	N/A	$ 917.88	$ -	0.00%	N/A	$ 930.71	$ -	0.00%
			Family	N/A	$ 1,498.89	$ -	0.00%	N/A	$ 1,518.35	$ -	0.00%	N/A	$ 1,538.81	$ -	0.00%	N/A	$ 1,560.30	$ -	0.00%
Gold	EPO	N/A	SUGFHD08																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.07	$ -	0.00%	N/A	$ 905.68	$ -	0.00%	N/A	$ 917.88	$ -	0.00%	N/A	$ 930.71	$ -	0.00%
			Family	N/A	$ 1,498.89	$ -	0.00%	N/A	$ 1,518.35	$ -	0.00%	N/A	$ 1,538.81	$ -	0.00%	N/A	$ 1,560.30	$ -	0.00%
Gold	EPO	N/A	SUGFHD09																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.15	$ -	0.00%	N/A	$ 920.95	$ -	0.00%	N/A	$ 933.36	$ -	0.00%	N/A	$ 946.40	$ -	0.00%
			Family	N/A	$ 1,524.16	$ -	0.00%	N/A	$ 1,543.95	$ -	0.00%	N/A	$ 1,564.75	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%
Gold	EPO	N/A	SUGFHD10																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.15	$ -	0.00%	N/A	$ 920.95	$ -	0.00%	N/A	$ 933.36	$ -	0.00%	N/A	$ 946.40	$ -	0.00%
			Family	N/A	$ 1,524.16	$ -	0.00%	N/A	$ 1,543.95	$ -	0.00%	N/A	$ 1,564.75	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%
Gold	EPO	N/A	SUGFHD11																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.53	$ -	0.00%	N/A	$ 927.42	$ -	0.00%	N/A	$ 939.91	$ -	0.00%	N/A	$ 953.04	$ -	0.00%
			Family	N/A	$ 1,534.86	$ -	0.00%	N/A	$ 1,554.79	$ -	0.00%	N/A	$ 1,575.74	$ -	0.00%	N/A	$ 1,597.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD12																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.53	$ -	0.00%	N/A	$ 927.42	$ -	0.00%	N/A	$ 939.91	$ -	0.00%	N/A	$ 953.04	$ -	0.00%
			Family	N/A	$ 1,534.86	$ -	0.00%	N/A	$ 1,554.79	$ -	0.00%	N/A	$ 1,575.74	$ -	0.00%	N/A	$ 1,597.75	$ -	0.00%
Gold	EPO	N/A	SUGFHD13																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.15	$ -	0.00%	N/A	$ 920.95	$ -	0.00%	N/A	$ 933.36	$ -	0.00%	N/A	$ 946.40	$ -	0.00%
			Family	N/A	$ 1,524.16	$ -	0.00%	N/A	$ 1,543.95	$ -	0.00%	N/A	$ 1,564.75	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%
Gold	EPO	N/A	SUGFHD14																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 909.15	$ -	0.00%	N/A	$ 920.95	$ -	0.00%	N/A	$ 933.36	$ -	0.00%	N/A	$ 946.40	$ -	0.00%
			Family	N/A	$ 1,524.16	$ -	0.00%	N/A	$ 1,543.95	$ -	0.00%	N/A	$ 1,564.75	$ -	0.00%	N/A	$ 1,586.61	$ -	0.00%
Gold	EPO	N/A	SUGFHD15																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.84	$ -	0.00%	N/A	$ 899.37	$ -	0.00%	N/A	$ 911.49	$ -	0.00%	N/A	$ 924.22	$ -	0.00%
			Family	N/A	$ 1,488.44	$ -	0.00%	N/A	$ 1,507.76	$ -	0.00%	N/A	$ 1,528.08	$ -	0.00%	N/A	$ 1,549.43	$ -	0.00%
Gold	EPO	N/A	SUGFHD16																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.84	$ -	0.00%	N/A	$ 899.37	$ -	0.00%	N/A	$ 911.49	$ -	0.00%	N/A	$ 924.22	$ -	0.00%
			Family	N/A	$ 1,488.44	$ -	0.00%	N/A	$ 1,507.76	$ -	0.00%	N/A	$ 1,528.08	$ -	0.00%	N/A	$ 1,549.43	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD17																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.82	$ -	0.00%	N/A	$ 935.43	$ -	0.00%	N/A	$ 947.63	$ -	0.00%	N/A	$ 960.46	$ -	0.00%
			Family	N/A	$ 1,528.64	$ -	0.00%	N/A	$ 1,548.10	$ -	0.00%	N/A	$ 1,568.56	$ -	0.00%	N/A	$ 1,590.05	$ -	0.00%
Gold	EPO	N/A	SUGFHD18																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.82	$ -	0.00%	N/A	$ 935.43	$ -	0.00%	N/A	$ 947.63	$ -	0.00%	N/A	$ 960.46	$ -	0.00%
			Family	N/A	$ 1,528.64	$ -	0.00%	N/A	$ 1,548.10	$ -	0.00%	N/A	$ 1,568.56	$ -	0.00%	N/A	$ 1,590.05	$ -	0.00%
Gold	EPO	N/A	SUGFHD19																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.17	$ -	0.00%	N/A	$ 969.66	$ -	0.00%	N/A	$ 982.79	$ -	0.00%
			Family	N/A	$ 1,564.61	$ -	0.00%	N/A	$ 1,584.54	$ -	0.00%	N/A	$ 1,605.49	$ -	0.00%	N/A	$ 1,627.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD20																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.17	$ -	0.00%	N/A	$ 969.66	$ -	0.00%	N/A	$ 982.79	$ -	0.00%
			Family	N/A	$ 1,564.61	$ -	0.00%	N/A	$ 1,584.54	$ -	0.00%	N/A	$ 1,605.49	$ -	0.00%	N/A	$ 1,627.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD21																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.59	$ -	0.00%	N/A	$ 929.12	$ -	0.00%	N/A	$ 941.24	$ -	0.00%	N/A	$ 953.97	$ -	0.00%
			Family	N/A	$ 1,518.19	$ -	0.00%	N/A	$ 1,537.51	$ -	0.00%	N/A	$ 1,557.83	$ -	0.00%	N/A	$ 1,579.18	$ -	0.00%
Gold	EPO	N/A	SUGFHD22																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.59	$ -	0.00%	N/A	$ 929.12	$ -	0.00%	N/A	$ 941.24	$ -	0.00%	N/A	$ 953.97	$ -	0.00%
			Family	N/A	$ 1,518.19	$ -	0.00%	N/A	$ 1,537.51	$ -	0.00%	N/A	$ 1,557.83	$ -	0.00%	N/A	$ 1,579.18	$ -	0.00%
Gold	EPO	N/A	SUGFHD23																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.82	$ -	0.00%	N/A	$ 935.43	$ -	0.00%	N/A	$ 947.63	$ -	0.00%	N/A	$ 960.46	$ -	0.00%
			Family	N/A	$ 1,528.64	$ -	0.00%	N/A	$ 1,548.10	$ -	0.00%	N/A	$ 1,568.56	$ -	0.00%	N/A	$ 1,590.05	$ -	0.00%
Gold	EPO	N/A	SUGFHD24																
			Single	N/A	$ 525.93	$ -	0.00%	N/A	$ 532.75	$ -	0.00%	N/A	$ 539.93	$ -	0.00%	N/A	$ 547.47	$ -	0.00%
			Double	N/A	$ 1,051.85	$ -	0.00%	N/A	$ 1,065.51	$ -	0.00%	N/A	$ 1,079.86	$ -	0.00%	N/A	$ 1,094.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 923.82	$ -	0.00%	N/A	$ 935.43	$ -	0.00%	N/A	$ 947.63	$ -	0.00%	N/A	$ 960.46	$ -	0.00%
			Family	N/A	$ 1,528.64	$ -	0.00%	N/A	$ 1,548.10	$ -	0.00%	N/A	$ 1,568.56	$ -	0.00%	N/A	$ 1,590.05	$ -	0.00%
Gold	EPO	N/A	SUGFHD25																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.90	$ -	0.00%	N/A	$ 950.70	$ -	0.00%	N/A	$ 963.11	$ -	0.00%	N/A	$ 976.15	$ -	0.00%
			Family	N/A	$ 1,553.91	$ -	0.00%	N/A	$ 1,573.70	$ -	0.00%	N/A	$ 1,594.50	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%
Gold	EPO	N/A	SUGFHD26																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.90	$ -	0.00%	N/A	$ 950.70	$ -	0.00%	N/A	$ 963.11	$ -	0.00%	N/A	$ 976.15	$ -	0.00%
			Family	N/A	$ 1,553.91	$ -	0.00%	N/A	$ 1,573.70	$ -	0.00%	N/A	$ 1,594.50	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%
Gold	EPO	N/A	SUGFHD27																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.17	$ -	0.00%	N/A	$ 969.66	$ -	0.00%	N/A	$ 982.79	$ -	0.00%
			Family	N/A	$ 1,564.61	$ -	0.00%	N/A	$ 1,584.54	$ -	0.00%	N/A	$ 1,605.49	$ -	0.00%	N/A	$ 1,627.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD28																
			Single	N/A	$ 538.55	$ -	0.00%	N/A	$ 545.54	$ -	0.00%	N/A	$ 552.89	$ -	0.00%	N/A	$ 560.61	$ -	0.00%
			Double	N/A	$ 1,077.09	$ -	0.00%	N/A	$ 1,091.08	$ -	0.00%	N/A	$ 1,105.78	$ -	0.00%	N/A	$ 1,121.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 945.28	$ -	0.00%	N/A	$ 957.17	$ -	0.00%	N/A	$ 969.66	$ -	0.00%	N/A	$ 982.79	$ -	0.00%
			Family	N/A	$ 1,564.61	$ -	0.00%	N/A	$ 1,584.54	$ -	0.00%	N/A	$ 1,605.49	$ -	0.00%	N/A	$ 1,627.50	$ -	0.00%
Gold	EPO	N/A	SUGFHD29																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.90	$ -	0.00%	N/A	$ 950.70	$ -	0.00%	N/A	$ 963.11	$ -	0.00%	N/A	$ 976.15	$ -	0.00%
			Family	N/A	$ 1,553.91	$ -	0.00%	N/A	$ 1,573.70	$ -	0.00%	N/A	$ 1,594.50	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%
Gold	EPO	N/A	SUGFHD30																
			Single	N/A	$ 534.79	$ -	0.00%	N/A	$ 541.74	$ -	0.00%	N/A	$ 549.04	$ -	0.00%	N/A	$ 556.71	$ -	0.00%
			Double	N/A	$ 1,069.59	$ -	0.00%	N/A	$ 1,083.47	$ -	0.00%	N/A	$ 1,098.07	$ -	0.00%	N/A	$ 1,113.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 938.90	$ -	0.00%	N/A	$ 950.70	$ -	0.00%	N/A	$ 963.11	$ -	0.00%	N/A	$ 976.15	$ -	0.00%
			Family	N/A	$ 1,553.91	$ -	0.00%	N/A	$ 1,573.70	$ -	0.00%	N/A	$ 1,594.50	$ -	0.00%	N/A	$ 1,616.36	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD31																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.59	$ -	0.00%	N/A	$ 929.12	$ -	0.00%	N/A	$ 941.24	$ -	0.00%	N/A	$ 953.97	$ -	0.00%
			Family	N/A	$ 1,518.19	$ -	0.00%	N/A	$ 1,537.51	$ -	0.00%	N/A	$ 1,557.83	$ -	0.00%	N/A	$ 1,579.18	$ -	0.00%
Gold	EPO	N/A	SUGFHD32																
			Single	N/A	$ 522.26	$ -	0.00%	N/A	$ 529.04	$ -	0.00%	N/A	$ 536.17	$ -	0.00%	N/A	$ 543.66	$ -	0.00%
			Double	N/A	$ 1,044.52	$ -	0.00%	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,072.34	$ -	0.00%	N/A	$ 1,087.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 917.59	$ -	0.00%	N/A	$ 929.12	$ -	0.00%	N/A	$ 941.24	$ -	0.00%	N/A	$ 953.97	$ -	0.00%
			Family	N/A	$ 1,518.19	$ -	0.00%	N/A	$ 1,537.51	$ -	0.00%	N/A	$ 1,557.83	$ -	0.00%	N/A	$ 1,579.18	$ -	0.00%
Platinum	PPO	N/A	SUPF1013																
			Single	N/A	$ 640.23	$ -	0.00%	N/A	$ 648.54	$ -	0.00%	N/A	$ 657.28	$ -	0.00%	N/A	$ 666.46	$ -	0.00%
			Double	N/A	$ 1,280.46	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.56	$ -	0.00%	N/A	$ 1,332.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.39	$ -	0.00%	N/A	$ 1,102.52	$ -	0.00%	N/A	$ 1,117.38	$ -	0.00%	N/A	$ 1,132.99	$ -	0.00%
			Family	N/A	$ 1,824.66	$ -	0.00%	N/A	$ 1,848.34	$ -	0.00%	N/A	$ 1,873.25	$ -	0.00%	N/A	$ 1,899.42	$ -	0.00%
Platinum	PPO	N/A	SUPF1014																
			Single	N/A	$ 633.86	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.74	$ -	0.00%	N/A	$ 659.83	$ -	0.00%
			Double	N/A	$ 1,267.73	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,301.49	$ -	0.00%	N/A	$ 1,319.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,077.57	$ -	0.00%	N/A	$ 1,091.56	$ -	0.00%	N/A	$ 1,106.27	$ -	0.00%	N/A	$ 1,121.72	$ -	0.00%
			Family	N/A	$ 1,806.51	$ -	0.00%	N/A	$ 1,829.96	$ -	0.00%	N/A	$ 1,854.62	$ -	0.00%	N/A	$ 1,880.53	$ -	0.00%
Silver	PPO	N/A	SUSF3016																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.04	$ -	0.00%	N/A	$ 777.38	$ -	0.00%	N/A	$ 788.24	$ -	0.00%
			Family	N/A	$ 1,269.44	$ -	0.00%	N/A	$ 1,285.92	$ -	0.00%	N/A	$ 1,303.25	$ -	0.00%	N/A	$ 1,321.46	$ -	0.00%
Bronze	HDP	N/A	SUBF4003																
			Single	N/A	$ 370.99	$ -	0.00%	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.87	$ -	0.00%	N/A	$ 386.19	$ -	0.00%
			Double	N/A	$ 741.98	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.74	$ -	0.00%	N/A	$ 772.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.69	$ -	0.00%	N/A	$ 638.87	$ -	0.00%	N/A	$ 647.48	$ -	0.00%	N/A	$ 656.53	$ -	0.00%
			Family	N/A	$ 1,057.33	$ -	0.00%	N/A	$ 1,071.05	$ -	0.00%	N/A	$ 1,085.48	$ -	0.00%	N/A	$ 1,100.65	$ -	0.00%
Platinum	PPO	N/A	SUPF1027																
			Single	N/A	$ 655.60	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.06	$ -	0.00%	N/A	$ 682.46	$ -	0.00%
			Double	N/A	$ 1,311.19	$ -	0.00%	N/A	$ 1,328.21	$ -	0.00%	N/A	$ 1,346.11	$ -	0.00%	N/A	$ 1,364.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,114.51	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%	N/A	$ 1,144.20	$ -	0.00%	N/A	$ 1,160.18	$ -	0.00%
			Family	N/A	$ 1,868.45	$ -	0.00%	N/A	$ 1,892.70	$ -	0.00%	N/A	$ 1,918.21	$ -	0.00%	N/A	$ 1,945.01	$ -	0.00%
Platinum	PPO	N/A	SUPF1028																
			Single	N/A	$ 649.08	$ -	0.00%	N/A	$ 657.50	$ -	0.00%	N/A	$ 666.36	$ -	0.00%	N/A	$ 675.67	$ -	0.00%
			Double	N/A	$ 1,298.15	$ -	0.00%	N/A	$ 1,315.00	$ -	0.00%	N/A	$ 1,332.72	$ -	0.00%	N/A	$ 1,351.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,103.43	$ -	0.00%	N/A	$ 1,117.75	$ -	0.00%	N/A	$ 1,132.82	$ -	0.00%	N/A	$ 1,148.64	$ -	0.00%
			Family	N/A	$ 1,849.87	$ -	0.00%	N/A	$ 1,873.88	$ -	0.00%	N/A	$ 1,899.13	$ -	0.00%	N/A	$ 1,925.66	$ -	0.00%
Silver	PPO	N/A	SUSF3035																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.38	$ -	0.00%	N/A	$ 785.45	$ -	0.00%	N/A	$ 796.03	$ -	0.00%	N/A	$ 807.16	$ -	0.00%
			Family	N/A	$ 1,299.91	$ -	0.00%	N/A	$ 1,316.78	$ -	0.00%	N/A	$ 1,334.53	$ -	0.00%	N/A	$ 1,353.17	$ -	0.00%
Bronze	HDP	N/A	SUBF4021																
			Single	N/A	$ 379.90	$ -	0.00%	N/A	$ 384.83	$ -	0.00%	N/A	$ 390.01	$ -	0.00%	N/A	$ 395.46	$ -	0.00%
			Double	N/A	$ 759.79	$ -	0.00%	N/A	$ 769.65	$ -	0.00%	N/A	$ 780.03	$ -	0.00%	N/A	$ 790.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.82	$ -	0.00%	N/A	$ 654.21	$ -	0.00%	N/A	$ 663.02	$ -	0.00%	N/A	$ 672.28	$ -	0.00%
			Family	N/A	$ 1,082.70	$ -	0.00%	N/A	$ 1,096.76	$ -	0.00%	N/A	$ 1,111.54	$ -	0.00%	N/A	$ 1,127.06	$ -	0.00%
Platinum	PPO	N/A	SUPF1041																
			Single	N/A	$ 635.77	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.70	$ -	0.00%	N/A	$ 661.82	$ -	0.00%
			Double	N/A	$ 1,271.54	$ -	0.00%	N/A	$ 1,288.04	$ -	0.00%	N/A	$ 1,305.40	$ -	0.00%	N/A	$ 1,323.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,080.81	$ -	0.00%	N/A	$ 1,094.84	$ -	0.00%	N/A	$ 1,109.59	$ -	0.00%	N/A	$ 1,125.09	$ -	0.00%
			Family	N/A	$ 1,811.94	$ -	0.00%	N/A	$ 1,835.46	$ -	0.00%	N/A	$ 1,860.19	$ -	0.00%	N/A	$ 1,886.18	$ -	0.00%
Platinum	PPO	N/A	SUPF1042																
			Single	N/A	$ 629.44	$ -	0.00%	N/A	$ 637.62	$ -	0.00%	N/A	$ 646.21	$ -	0.00%	N/A	$ 655.24	$ -	0.00%
			Double	N/A	$ 1,258.89	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,292.42	$ -	0.00%	N/A	$ 1,310.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.06	$ -	0.00%	N/A	$ 1,083.95	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.90	$ -	0.00%
			Family	N/A	$ 1,793.92	$ -	0.00%	N/A	$ 1,817.21	$ -	0.00%	N/A	$ 1,841.69	$ -	0.00%	N/A	$ 1,867.42	$ -	0.00%
Silver	PPO	N/A	SUSF3051																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.93	$ -	0.00%	N/A	$ 761.69	$ -	0.00%	N/A	$ 771.96	$ -	0.00%	N/A	$ 782.74	$ -	0.00%
			Family	N/A	$ 1,260.59	$ -	0.00%	N/A	$ 1,276.96	$ -	0.00%	N/A	$ 1,294.17	$ -	0.00%	N/A	$ 1,312.25	$ -	0.00%
Bronze	HDP	N/A	SUBF4039																
			Single	N/A	$ 368.41	$ -	0.00%	N/A	$ 373.19	$ -	0.00%	N/A	$ 378.22	$ -	0.00%	N/A	$ 383.50	$ -	0.00%
			Double	N/A	$ 736.81	$ -	0.00%	N/A	$ 746.38	$ -	0.00%	N/A	$ 756.43	$ -	0.00%	N/A	$ 767.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.29	$ -	0.00%	N/A	$ 634.42	$ -	0.00%	N/A	$ 642.97	$ -	0.00%	N/A	$ 651.95	$ -	0.00%
			Family	N/A	$ 1,049.96	$ -	0.00%	N/A	$ 1,063.59	$ -	0.00%	N/A	$ 1,077.92	$ -	0.00%	N/A	$ 1,092.98	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1055																
			Single	N/A	$ 640.23	$ -	0.00%	N/A	$ 648.54	$ -	0.00%	N/A	$ 657.28	$ -	0.00%	N/A	$ 666.46	$ -	0.00%
			Double	N/A	$ 1,280.46	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.56	$ -	0.00%	N/A	$ 1,332.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.39	$ -	0.00%	N/A	$ 1,102.52	$ -	0.00%	N/A	$ 1,117.38	$ -	0.00%	N/A	$ 1,132.99	$ -	0.00%
			Family	N/A	$ 1,824.66	$ -	0.00%	N/A	$ 1,848.34	$ -	0.00%	N/A	$ 1,873.25	$ -	0.00%	N/A	$ 1,899.42	$ -	0.00%
Platinum	PPO	N/A	SUPF1056																
			Single	N/A	$ 633.86	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.74	$ -	0.00%	N/A	$ 659.83	$ -	0.00%
			Double	N/A	$ 1,267.73	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,301.49	$ -	0.00%	N/A	$ 1,319.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,077.57	$ -	0.00%	N/A	$ 1,091.56	$ -	0.00%	N/A	$ 1,106.27	$ -	0.00%	N/A	$ 1,121.72	$ -	0.00%
			Family	N/A	$ 1,806.51	$ -	0.00%	N/A	$ 1,829.96	$ -	0.00%	N/A	$ 1,854.62	$ -	0.00%	N/A	$ 1,880.53	$ -	0.00%
Silver	PPO	N/A	SUSF3067																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.21	$ -	0.00%	N/A	$ 767.04	$ -	0.00%	N/A	$ 777.38	$ -	0.00%	N/A	$ 788.24	$ -	0.00%
			Family	N/A	$ 1,269.44	$ -	0.00%	N/A	$ 1,285.92	$ -	0.00%	N/A	$ 1,303.25	$ -	0.00%	N/A	$ 1,321.46	$ -	0.00%
Bronze	HDP	N/A	SUBF4057																
			Single	N/A	$ 370.99	$ -	0.00%	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.87	$ -	0.00%	N/A	$ 386.19	$ -	0.00%
			Double	N/A	$ 741.98	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.74	$ -	0.00%	N/A	$ 772.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.69	$ -	0.00%	N/A	$ 638.87	$ -	0.00%	N/A	$ 647.48	$ -	0.00%	N/A	$ 656.53	$ -	0.00%
			Family	N/A	$ 1,057.33	$ -	0.00%	N/A	$ 1,071.05	$ -	0.00%	N/A	$ 1,085.48	$ -	0.00%	N/A	$ 1,100.65	$ -	0.00%
Platinum	PPO	N/A	SUPF1069																
			Single	N/A	$ 651.03	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.36	$ -	0.00%	N/A	$ 677.70	$ -	0.00%
			Double	N/A	$ 1,302.05	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.73	$ -	0.00%	N/A	$ 1,355.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,106.74	$ -	0.00%	N/A	$ 1,121.11	$ -	0.00%	N/A	$ 1,136.22	$ -	0.00%	N/A	$ 1,152.09	$ -	0.00%
			Family	N/A	$ 1,855.42	$ -	0.00%	N/A	$ 1,879.51	$ -	0.00%	N/A	$ 1,904.84	$ -	0.00%	N/A	$ 1,931.45	$ -	0.00%
Platinum	PPO	N/A	SUPF1070																
			Single	N/A	$ 644.55	$ -	0.00%	N/A	$ 652.92	$ -	0.00%	N/A	$ 661.72	$ -	0.00%	N/A	$ 670.96	$ -	0.00%
			Double	N/A	$ 1,289.10	$ -	0.00%	N/A	$ 1,305.84	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,341.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,095.74	$ -	0.00%	N/A	$ 1,109.96	$ -	0.00%	N/A	$ 1,124.92	$ -	0.00%	N/A	$ 1,140.63	$ -	0.00%
			Family	N/A	$ 1,836.97	$ -	0.00%	N/A	$ 1,860.82	$ -	0.00%	N/A	$ 1,885.89	$ -	0.00%	N/A	$ 1,912.24	$ -	0.00%
Silver	PPO	N/A	SUSF3083																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.98	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.98	$ -	0.00%	N/A	$ 779.98	$ -	0.00%	N/A	$ 790.49	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.61	$ -	0.00%	N/A	$ 1,325.23	$ -	0.00%	N/A	$ 1,343.74	$ -	0.00%
Bronze	HDP	N/A	SUBF4075																
			Single	N/A	$ 377.25	$ -	0.00%	N/A	$ 382.14	$ -	0.00%	N/A	$ 387.29	$ -	0.00%	N/A	$ 392.70	$ -	0.00%
			Double	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.29	$ -	0.00%	N/A	$ 774.59	$ -	0.00%	N/A	$ 785.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.32	$ -	0.00%	N/A	$ 649.65	$ -	0.00%	N/A	$ 658.40	$ -	0.00%	N/A	$ 667.60	$ -	0.00%
			Family	N/A	$ 1,075.15	$ -	0.00%	N/A	$ 1,089.11	$ -	0.00%	N/A	$ 1,103.79	$ -	0.00%	N/A	$ 1,119.21	$ -	0.00%
Platinum	PPO	N/A	SUPF1083																
			Single	N/A	$ 655.60	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.06	$ -	0.00%	N/A	$ 682.46	$ -	0.00%
			Double	N/A	$ 1,311.19	$ -	0.00%	N/A	$ 1,328.21	$ -	0.00%	N/A	$ 1,346.11	$ -	0.00%	N/A	$ 1,364.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,114.51	$ -	0.00%	N/A	$ 1,128.98	$ -	0.00%	N/A	$ 1,144.20	$ -	0.00%	N/A	$ 1,160.18	$ -	0.00%
			Family	N/A	$ 1,868.45	$ -	0.00%	N/A	$ 1,892.70	$ -	0.00%	N/A	$ 1,918.21	$ -	0.00%	N/A	$ 1,945.01	$ -	0.00%
Platinum	PPO	N/A	SUPF1084																
			Single	N/A	$ 649.08	$ -	0.00%	N/A	$ 657.50	$ -	0.00%	N/A	$ 666.36	$ -	0.00%	N/A	$ 675.67	$ -	0.00%
			Double	N/A	$ 1,298.15	$ -	0.00%	N/A	$ 1,315.00	$ -	0.00%	N/A	$ 1,332.72	$ -	0.00%	N/A	$ 1,351.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,103.43	$ -	0.00%	N/A	$ 1,117.75	$ -	0.00%	N/A	$ 1,132.82	$ -	0.00%	N/A	$ 1,148.64	$ -	0.00%
			Family	N/A	$ 1,849.87	$ -	0.00%	N/A	$ 1,873.88	$ -	0.00%	N/A	$ 1,899.13	$ -	0.00%	N/A	$ 1,925.66	$ -	0.00%
Silver	PPO	N/A	SUSF3099																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.38	$ -	0.00%	N/A	$ 785.45	$ -	0.00%	N/A	$ 796.03	$ -	0.00%	N/A	$ 807.16	$ -	0.00%
			Family	N/A	$ 1,299.91	$ -	0.00%	N/A	$ 1,316.78	$ -	0.00%	N/A	$ 1,334.53	$ -	0.00%	N/A	$ 1,353.17	$ -	0.00%
Bronze	HDP	N/A	SUBF4093																
			Single	N/A	$ 379.90	$ -	0.00%	N/A	$ 384.83	$ -	0.00%	N/A	$ 390.01	$ -	0.00%	N/A	$ 395.46	$ -	0.00%
			Double	N/A	$ 759.79	$ -	0.00%	N/A	$ 769.65	$ -	0.00%	N/A	$ 780.03	$ -	0.00%	N/A	$ 790.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.82	$ -	0.00%	N/A	$ 654.21	$ -	0.00%	N/A	$ 663.02	$ -	0.00%	N/A	$ 672.28	$ -	0.00%
			Family	N/A	$ 1,082.70	$ -	0.00%	N/A	$ 1,096.76	$ -	0.00%	N/A	$ 1,111.54	$ -	0.00%	N/A	$ 1,127.06	$ -	0.00%
Platinum	PPO	N/A	SUPF1097																
			Single	N/A	$ 651.03	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.36	$ -	0.00%	N/A	$ 677.70	$ -	0.00%
			Double	N/A	$ 1,302.05	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.73	$ -	0.00%	N/A	$ 1,355.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,106.74	$ -	0.00%	N/A	$ 1,121.11	$ -	0.00%	N/A	$ 1,136.22	$ -	0.00%	N/A	$ 1,152.09	$ -	0.00%
			Family	N/A	$ 1,855.42	$ -	0.00%	N/A	$ 1,879.51	$ -	0.00%	N/A	$ 1,904.84	$ -	0.00%	N/A	$ 1,931.45	$ -	0.00%
Platinum	PPO	N/A	SUPF1098																
			Single	N/A	$ 644.55	$ -	0.00%	N/A	$ 652.92	$ -	0.00%	N/A	$ 661.72	$ -	0.00%	N/A	$ 670.96	$ -	0.00%
			Double	N/A	$ 1,289.10	$ -	0.00%	N/A	$ 1,305.84	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,341.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,095.74	$ -	0.00%	N/A	$ 1,109.96	$ -	0.00%	N/A	$ 1,124.92	$ -	0.00%	N/A	$ 1,140.63	$ -	0.00%
			Family	N/A	$ 1,836.97	$ -	0.00%	N/A	$ 1,860.82	$ -	0.00%	N/A	$ 1,885.89	$ -	0.00%	N/A	$ 1,912.24	$ -	0.00%

CDPHP Universal Benefits, Inc.
Syracuse Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3115																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.98	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.98	$ -	0.00%	N/A	$ 779.98	$ -	0.00%	N/A	$ 790.49	$ -	0.00%	N/A	$ 801.53	$ -	0.00%
			Family	N/A	$ 1,290.85	$ -	0.00%	N/A	$ 1,307.61	$ -	0.00%	N/A	$ 1,325.23	$ -	0.00%	N/A	$ 1,343.74	$ -	0.00%
Bronze	HDP	N/A	SUBF4111																
			Single	N/A	$ 377.25	$ -	0.00%	N/A	$ 382.14	$ -	0.00%	N/A	$ 387.29	$ -	0.00%	N/A	$ 392.70	$ -	0.00%
			Double	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.29	$ -	0.00%	N/A	$ 774.59	$ -	0.00%	N/A	$ 785.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.32	$ -	0.00%	N/A	$ 649.65	$ -	0.00%	N/A	$ 658.40	$ -	0.00%	N/A	$ 667.60	$ -	0.00%
			Family	N/A	$ 1,075.15	$ -	0.00%	N/A	$ 1,089.11	$ -	0.00%	N/A	$ 1,103.79	$ -	0.00%	N/A	$ 1,119.21	$ -	0.00%
Platinum	PPO	N/A	SUPF1111																
			Single	N/A	$ 635.77	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.70	$ -	0.00%	N/A	$ 661.82	$ -	0.00%
			Double	N/A	$ 1,271.54	$ -	0.00%	N/A	$ 1,288.04	$ -	0.00%	N/A	$ 1,305.40	$ -	0.00%	N/A	$ 1,323.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,080.81	$ -	0.00%	N/A	$ 1,094.84	$ -	0.00%	N/A	$ 1,109.59	$ -	0.00%	N/A	$ 1,125.09	$ -	0.00%
			Family	N/A	$ 1,811.94	$ -	0.00%	N/A	$ 1,835.46	$ -	0.00%	N/A	$ 1,860.19	$ -	0.00%	N/A	$ 1,886.18	$ -	0.00%
Platinum	PPO	N/A	SUPF1112																
			Single	N/A	$ 629.44	$ -	0.00%	N/A	$ 637.62	$ -	0.00%	N/A	$ 646.21	$ -	0.00%	N/A	$ 655.24	$ -	0.00%
			Double	N/A	$ 1,258.89	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,292.42	$ -	0.00%	N/A	$ 1,310.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.06	$ -	0.00%	N/A	$ 1,083.95	$ -	0.00%	N/A	$ 1,098.55	$ -	0.00%	N/A	$ 1,113.90	$ -	0.00%
			Family	N/A	$ 1,793.92	$ -	0.00%	N/A	$ 1,817.21	$ -	0.00%	N/A	$ 1,841.69	$ -	0.00%	N/A	$ 1,867.42	$ -	0.00%
Silver	PPO	N/A	SUSF3131																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.93	$ -	0.00%	N/A	$ 761.69	$ -	0.00%	N/A	$ 771.96	$ -	0.00%	N/A	$ 782.74	$ -	0.00%
			Family	N/A	$ 1,260.59	$ -	0.00%	N/A	$ 1,276.96	$ -	0.00%	N/A	$ 1,294.17	$ -	0.00%	N/A	$ 1,312.25	$ -	0.00%
Bronze	HDP	N/A	SUBF4129																
			Single	N/A	$ 368.41	$ -	0.00%	N/A	$ 373.19	$ -	0.00%	N/A	$ 378.22	$ -	0.00%	N/A	$ 383.50	$ -	0.00%
			Double	N/A	$ 736.81	$ -	0.00%	N/A	$ 746.38	$ -	0.00%	N/A	$ 756.43	$ -	0.00%	N/A	$ 767.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.29	$ -	0.00%	N/A	$ 634.42	$ -	0.00%	N/A	$ 642.97	$ -	0.00%	N/A	$ 651.95	$ -	0.00%
			Family	N/A	$ 1,049.96	$ -	0.00%	N/A	$ 1,063.59	$ -	0.00%	N/A	$ 1,077.92	$ -	0.00%	N/A	$ 1,092.98	$ -	0.00%
Platinum	PPO	N/A	SUPF1125																
			Single	N/A	$ 640.23	$ -	0.00%	N/A	$ 648.54	$ -	0.00%	N/A	$ 657.28	$ -	0.00%	N/A	$ 666.46	$ -	0.00%
			Double	N/A	$ 1,280.46	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.56	$ -	0.00%	N/A	$ 1,332.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,118.14	$ -	0.00%	N/A	$ 1,132.27	$ -	0.00%	N/A	$ 1,147.13	$ -	0.00%	N/A	$ 1,162.74	$ -	0.00%
			Family	N/A	$ 1,854.41	$ -	0.00%	N/A	$ 1,878.09	$ -	0.00%	N/A	$ 1,903.00	$ -	0.00%	N/A	$ 1,929.17	$ -	0.00%
Platinum	PPO	N/A	SUPF1126																
			Single	N/A	$ 633.86	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.74	$ -	0.00%	N/A	$ 659.83	$ -	0.00%
			Double	N/A	$ 1,267.73	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,301.49	$ -	0.00%	N/A	$ 1,319.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,107.32	$ -	0.00%	N/A	$ 1,121.31	$ -	0.00%	N/A	$ 1,136.02	$ -	0.00%	N/A	$ 1,151.47	$ -	0.00%
			Family	N/A	$ 1,836.26	$ -	0.00%	N/A	$ 1,859.71	$ -	0.00%	N/A	$ 1,884.37	$ -	0.00%	N/A	$ 1,910.28	$ -	0.00%
Silver	PPO	N/A	SUSF3147																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.96	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.13	$ -	0.00%	N/A	$ 817.99	$ -	0.00%
			Family	N/A	$ 1,299.19	$ -	0.00%	N/A	$ 1,315.67	$ -	0.00%	N/A	$ 1,333.00	$ -	0.00%	N/A	$ 1,351.21	$ -	0.00%
Bronze	HDP	N/A	SUBF4147																
			Single	N/A	$ 370.99	$ -	0.00%	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.87	$ -	0.00%	N/A	$ 386.19	$ -	0.00%
			Double	N/A	$ 741.98	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.74	$ -	0.00%	N/A	$ 772.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.44	$ -	0.00%	N/A	$ 668.62	$ -	0.00%	N/A	$ 677.23	$ -	0.00%	N/A	$ 686.28	$ -	0.00%
			Family	N/A	$ 1,087.08	$ -	0.00%	N/A	$ 1,100.80	$ -	0.00%	N/A	$ 1,115.23	$ -	0.00%	N/A	$ 1,130.40	$ -	0.00%
Platinum	PPO	N/A	SUPF1139																
			Single	N/A	$ 655.60	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.06	$ -	0.00%	N/A	$ 682.46	$ -	0.00%
			Double	N/A	$ 1,311.19	$ -	0.00%	N/A	$ 1,328.21	$ -	0.00%	N/A	$ 1,346.11	$ -	0.00%	N/A	$ 1,364.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,144.26	$ -	0.00%	N/A	$ 1,158.73	$ -	0.00%	N/A	$ 1,173.95	$ -	0.00%	N/A	$ 1,189.93	$ -	0.00%
			Family	N/A	$ 1,898.20	$ -	0.00%	N/A	$ 1,922.45	$ -	0.00%	N/A	$ 1,947.96	$ -	0.00%	N/A	$ 1,974.76	$ -	0.00%
Platinum	PPO	N/A	SUPF1140																
			Single	N/A	$ 649.08	$ -	0.00%	N/A	$ 657.50	$ -	0.00%	N/A	$ 666.36	$ -	0.00%	N/A	$ 675.67	$ -	0.00%
			Double	N/A	$ 1,298.15	$ -	0.00%	N/A	$ 1,315.00	$ -	0.00%	N/A	$ 1,332.72	$ -	0.00%	N/A	$ 1,351.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,133.18	$ -	0.00%	N/A	$ 1,147.50	$ -	0.00%	N/A	$ 1,162.57	$ -	0.00%	N/A	$ 1,178.39	$ -	0.00%
			Family	N/A	$ 1,879.62	$ -	0.00%	N/A	$ 1,903.63	$ -	0.00%	N/A	$ 1,928.88	$ -	0.00%	N/A	$ 1,955.41	$ -	0.00%
Silver	PPO	N/A	SUSF3163																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.13	$ -	0.00%	N/A	$ 815.20	$ -	0.00%	N/A	$ 825.78	$ -	0.00%	N/A	$ 836.91	$ -	0.00%
			Family	N/A	$ 1,329.66	$ -	0.00%	N/A	$ 1,346.53	$ -	0.00%	N/A	$ 1,364.28	$ -	0.00%	N/A	$ 1,382.92	$ -	0.00%
Bronze	HDP	N/A	SUBF4165																
			Single	N/A	$ 379.90	$ -	0.00%	N/A	$ 384.83	$ -	0.00%	N/A	$ 390.01	$ -	0.00%	N/A	$ 395.46	$ -	0.00%
			Double	N/A	$ 759.79	$ -	0.00%	N/A	$ 769.65	$ -	0.00%	N/A	$ 780.03	$ -	0.00%	N/A	$ 790.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.57	$ -	0.00%	N/A	$ 683.96	$ -	0.00%	N/A	$ 692.77	$ -	0.00%	N/A	$ 702.03	$ -	0.00%
			Family	N/A	$ 1,112.45	$ -	0.00%	N/A	$ 1,126.51	$ -	0.00%	N/A	$ 1,141.29	$ -	0.00%	N/A	$ 1,156.81	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1153																
			Single	N/A	$ 635.77	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.70	$ -	0.00%	N/A	$ 661.82	$ -	0.00%
			Double	N/A	$ 1,271.54	$ -	0.00%	N/A	$ 1,288.04	$ -	0.00%	N/A	$ 1,305.40	$ -	0.00%	N/A	$ 1,323.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,110.56	$ -	0.00%	N/A	$ 1,124.59	$ -	0.00%	N/A	$ 1,139.34	$ -	0.00%	N/A	$ 1,154.84	$ -	0.00%
			Family	N/A	$ 1,841.69	$ -	0.00%	N/A	$ 1,865.21	$ -	0.00%	N/A	$ 1,889.94	$ -	0.00%	N/A	$ 1,915.93	$ -	0.00%
Platinum	PPO	N/A	SUPF1154																
			Single	N/A	$ 629.44	$ -	0.00%	N/A	$ 637.62	$ -	0.00%	N/A	$ 646.21	$ -	0.00%	N/A	$ 655.24	$ -	0.00%
			Double	N/A	$ 1,258.89	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,292.42	$ -	0.00%	N/A	$ 1,310.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,099.81	$ -	0.00%	N/A	$ 1,113.70	$ -	0.00%	N/A	$ 1,128.30	$ -	0.00%	N/A	$ 1,143.65	$ -	0.00%
			Family	N/A	$ 1,823.67	$ -	0.00%	N/A	$ 1,846.96	$ -	0.00%	N/A	$ 1,871.44	$ -	0.00%	N/A	$ 1,897.17	$ -	0.00%
Silver	PPO	N/A	SUSF3179																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.68	$ -	0.00%	N/A	$ 791.44	$ -	0.00%	N/A	$ 801.71	$ -	0.00%	N/A	$ 812.49	$ -	0.00%
			Family	N/A	$ 1,290.34	$ -	0.00%	N/A	$ 1,306.71	$ -	0.00%	N/A	$ 1,323.92	$ -	0.00%	N/A	$ 1,342.00	$ -	0.00%
Bronze	HDP	N/A	SUBF4183																
			Single	N/A	$ 368.41	$ -	0.00%	N/A	$ 373.19	$ -	0.00%	N/A	$ 378.22	$ -	0.00%	N/A	$ 383.50	$ -	0.00%
			Double	N/A	$ 736.81	$ -	0.00%	N/A	$ 746.38	$ -	0.00%	N/A	$ 756.43	$ -	0.00%	N/A	$ 767.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.04	$ -	0.00%	N/A	$ 664.17	$ -	0.00%	N/A	$ 672.72	$ -	0.00%	N/A	$ 681.70	$ -	0.00%
			Family	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,093.34	$ -	0.00%	N/A	$ 1,107.67	$ -	0.00%	N/A	$ 1,122.73	$ -	0.00%
Platinum	PPO	N/A	SUPF1167																
			Single	N/A	$ 640.23	$ -	0.00%	N/A	$ 648.54	$ -	0.00%	N/A	$ 657.28	$ -	0.00%	N/A	$ 666.46	$ -	0.00%
			Double	N/A	$ 1,280.46	$ -	0.00%	N/A	$ 1,297.08	$ -	0.00%	N/A	$ 1,314.56	$ -	0.00%	N/A	$ 1,332.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,118.14	$ -	0.00%	N/A	$ 1,132.27	$ -	0.00%	N/A	$ 1,147.13	$ -	0.00%	N/A	$ 1,162.74	$ -	0.00%
			Family	N/A	$ 1,854.41	$ -	0.00%	N/A	$ 1,878.09	$ -	0.00%	N/A	$ 1,903.00	$ -	0.00%	N/A	$ 1,929.17	$ -	0.00%
Platinum	PPO	N/A	SUPF1168																
			Single	N/A	$ 633.86	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.74	$ -	0.00%	N/A	$ 659.83	$ -	0.00%
			Double	N/A	$ 1,267.73	$ -	0.00%	N/A	$ 1,284.18	$ -	0.00%	N/A	$ 1,301.49	$ -	0.00%	N/A	$ 1,319.67	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,107.32	$ -	0.00%	N/A	$ 1,121.31	$ -	0.00%	N/A	$ 1,136.02	$ -	0.00%	N/A	$ 1,151.47	$ -	0.00%
			Family	N/A	$ 1,836.26	$ -	0.00%	N/A	$ 1,859.71	$ -	0.00%	N/A	$ 1,884.37	$ -	0.00%	N/A	$ 1,910.28	$ -	0.00%
Silver	PPO	N/A	SUSF3195																
			Single	N/A	$ 445.42	$ -	0.00%	N/A	$ 451.20	$ -	0.00%	N/A	$ 457.28	$ -	0.00%	N/A	$ 463.67	$ -	0.00%
			Double	N/A	$ 890.84	$ -	0.00%	N/A	$ 902.40	$ -	0.00%	N/A	$ 914.56	$ -	0.00%	N/A	$ 927.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 786.96	$ -	0.00%	N/A	$ 796.79	$ -	0.00%	N/A	$ 807.13	$ -	0.00%	N/A	$ 817.99	$ -	0.00%
			Family	N/A	$ 1,299.19	$ -	0.00%	N/A	$ 1,315.67	$ -	0.00%	N/A	$ 1,333.00	$ -	0.00%	N/A	$ 1,351.21	$ -	0.00%
Bronze	HDP	N/A	SUBF4201																
			Single	N/A	$ 370.99	$ -	0.00%	N/A	$ 375.81	$ -	0.00%	N/A	$ 380.87	$ -	0.00%	N/A	$ 386.19	$ -	0.00%
			Double	N/A	$ 741.98	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.74	$ -	0.00%	N/A	$ 772.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 660.44	$ -	0.00%	N/A	$ 668.62	$ -	0.00%	N/A	$ 677.23	$ -	0.00%	N/A	$ 686.28	$ -	0.00%
			Family	N/A	$ 1,087.08	$ -	0.00%	N/A	$ 1,100.80	$ -	0.00%	N/A	$ 1,115.23	$ -	0.00%	N/A	$ 1,130.40	$ -	0.00%
Platinum	PPO	N/A	SUPF1181																
			Single	N/A	$ 651.03	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.36	$ -	0.00%	N/A	$ 677.70	$ -	0.00%
			Double	N/A	$ 1,302.05	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.73	$ -	0.00%	N/A	$ 1,355.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,136.49	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,165.97	$ -	0.00%	N/A	$ 1,181.84	$ -	0.00%
			Family	N/A	$ 1,885.17	$ -	0.00%	N/A	$ 1,909.26	$ -	0.00%	N/A	$ 1,934.59	$ -	0.00%	N/A	$ 1,961.20	$ -	0.00%
Platinum	PPO	N/A	SUPF1182																
			Single	N/A	$ 644.55	$ -	0.00%	N/A	$ 652.92	$ -	0.00%	N/A	$ 661.72	$ -	0.00%	N/A	$ 670.96	$ -	0.00%
			Double	N/A	$ 1,289.10	$ -	0.00%	N/A	$ 1,305.84	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,341.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,125.49	$ -	0.00%	N/A	$ 1,139.71	$ -	0.00%	N/A	$ 1,154.67	$ -	0.00%	N/A	$ 1,170.38	$ -	0.00%
			Family	N/A	$ 1,866.72	$ -	0.00%	N/A	$ 1,890.57	$ -	0.00%	N/A	$ 1,915.64	$ -	0.00%	N/A	$ 1,941.99	$ -	0.00%
Silver	PPO	N/A	SUSF3211																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.98	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 799.73	$ -	0.00%	N/A	$ 809.73	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.28	$ -	0.00%
			Family	N/A	$ 1,320.60	$ -	0.00%	N/A	$ 1,337.36	$ -	0.00%	N/A	$ 1,354.98	$ -	0.00%	N/A	$ 1,373.49	$ -	0.00%
Bronze	HDP	N/A	SUBF4219																
			Single	N/A	$ 377.25	$ -	0.00%	N/A	$ 382.14	$ -	0.00%	N/A	$ 387.29	$ -	0.00%	N/A	$ 392.70	$ -	0.00%
			Double	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.29	$ -	0.00%	N/A	$ 774.59	$ -	0.00%	N/A	$ 785.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.07	$ -	0.00%	N/A	$ 679.40	$ -	0.00%	N/A	$ 688.15	$ -	0.00%	N/A	$ 697.35	$ -	0.00%
			Family	N/A	$ 1,104.90	$ -	0.00%	N/A	$ 1,118.86	$ -	0.00%	N/A	$ 1,133.54	$ -	0.00%	N/A	$ 1,148.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1195																
			Single	N/A	$ 655.60	$ -	0.00%	N/A	$ 664.11	$ -	0.00%	N/A	$ 673.06	$ -	0.00%	N/A	$ 682.46	$ -	0.00%
			Double	N/A	$ 1,311.19	$ -	0.00%	N/A	$ 1,328.21	$ -	0.00%	N/A	$ 1,346.11	$ -	0.00%	N/A	$ 1,364.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,144.26	$ -	0.00%	N/A	$ 1,158.73	$ -	0.00%	N/A	$ 1,173.95	$ -	0.00%	N/A	$ 1,189.93	$ -	0.00%
			Family	N/A	$ 1,898.20	$ -	0.00%	N/A	$ 1,922.45	$ -	0.00%	N/A	$ 1,947.96	$ -	0.00%	N/A	$ 1,974.76	$ -	0.00%
Platinum	PPO	N/A	SUPF1196																
			Single	N/A	$ 649.08	$ -	0.00%	N/A	$ 657.50	$ -	0.00%	N/A	$ 666.36	$ -	0.00%	N/A	$ 675.67	$ -	0.00%
			Double	N/A	$ 1,298.15	$ -	0.00%	N/A	$ 1,315.00	$ -	0.00%	N/A	$ 1,332.72	$ -	0.00%	N/A	$ 1,351.34	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,133.18	$ -	0.00%	N/A	$ 1,147.50	$ -	0.00%	N/A	$ 1,162.57	$ -	0.00%	N/A	$ 1,178.39	$ -	0.00%
			Family	N/A	$ 1,879.62	$ -	0.00%	N/A	$ 1,903.63	$ -	0.00%	N/A	$ 1,928.88	$ -	0.00%	N/A	$ 1,955.41	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3227																
			Single	N/A	$ 456.11	$ -	0.00%	N/A	$ 462.03	$ -	0.00%	N/A	$ 468.26	$ -	0.00%	N/A	$ 474.80	$ -	0.00%
			Double	N/A	$ 912.22	$ -	0.00%	N/A	$ 924.06	$ -	0.00%	N/A	$ 936.51	$ -	0.00%	N/A	$ 949.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 805.13	$ -	0.00%	N/A	$ 815.20	$ -	0.00%	N/A	$ 825.78	$ -	0.00%	N/A	$ 836.91	$ -	0.00%
			Family	N/A	$ 1,329.66	$ -	0.00%	N/A	$ 1,346.53	$ -	0.00%	N/A	$ 1,364.28	$ -	0.00%	N/A	$ 1,382.92	$ -	0.00%
Bronze	HDP	N/A	SUBF4237																
			Single	N/A	$ 379.90	$ -	0.00%	N/A	$ 384.83	$ -	0.00%	N/A	$ 390.01	$ -	0.00%	N/A	$ 395.46	$ -	0.00%
			Double	N/A	$ 759.79	$ -	0.00%	N/A	$ 769.65	$ -	0.00%	N/A	$ 780.03	$ -	0.00%	N/A	$ 790.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 675.57	$ -	0.00%	N/A	$ 683.96	$ -	0.00%	N/A	$ 692.77	$ -	0.00%	N/A	$ 702.03	$ -	0.00%
			Family	N/A	$ 1,112.45	$ -	0.00%	N/A	$ 1,126.51	$ -	0.00%	N/A	$ 1,141.29	$ -	0.00%	N/A	$ 1,156.81	$ -	0.00%
Platinum	PPO	N/A	SUPF1209																
			Single	N/A	$ 651.03	$ -	0.00%	N/A	$ 659.48	$ -	0.00%	N/A	$ 668.36	$ -	0.00%	N/A	$ 677.70	$ -	0.00%
			Double	N/A	$ 1,302.05	$ -	0.00%	N/A	$ 1,318.96	$ -	0.00%	N/A	$ 1,336.73	$ -	0.00%	N/A	$ 1,355.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,136.49	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,165.97	$ -	0.00%	N/A	$ 1,181.84	$ -	0.00%
			Family	N/A	$ 1,885.17	$ -	0.00%	N/A	$ 1,909.26	$ -	0.00%	N/A	$ 1,934.59	$ -	0.00%	N/A	$ 1,961.20	$ -	0.00%
Platinum	PPO	N/A	SUPF1210																
			Single	N/A	$ 644.55	$ -	0.00%	N/A	$ 652.92	$ -	0.00%	N/A	$ 661.72	$ -	0.00%	N/A	$ 670.96	$ -	0.00%
			Double	N/A	$ 1,289.10	$ -	0.00%	N/A	$ 1,305.84	$ -	0.00%	N/A	$ 1,323.43	$ -	0.00%	N/A	$ 1,341.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,125.49	$ -	0.00%	N/A	$ 1,139.71	$ -	0.00%	N/A	$ 1,154.67	$ -	0.00%	N/A	$ 1,170.38	$ -	0.00%
			Family	N/A	$ 1,866.72	$ -	0.00%	N/A	$ 1,890.57	$ -	0.00%	N/A	$ 1,915.64	$ -	0.00%	N/A	$ 1,941.99	$ -	0.00%
Silver	PPO	N/A	SUSF3243																
			Single	N/A	$ 452.93	$ -	0.00%	N/A	$ 458.81	$ -	0.00%	N/A	$ 464.99	$ -	0.00%	N/A	$ 471.49	$ -	0.00%
			Double	N/A	$ 905.86	$ -	0.00%	N/A	$ 917.62	$ -	0.00%	N/A	$ 929.98	$ -	0.00%	N/A	$ 942.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 799.73	$ -	0.00%	N/A	$ 809.73	$ -	0.00%	N/A	$ 820.24	$ -	0.00%	N/A	$ 831.28	$ -	0.00%
			Family	N/A	$ 1,320.60	$ -	0.00%	N/A	$ 1,337.36	$ -	0.00%	N/A	$ 1,354.98	$ -	0.00%	N/A	$ 1,373.49	$ -	0.00%
Bronze	HDP	N/A	SUBF4255																
			Single	N/A	$ 377.25	$ -	0.00%	N/A	$ 382.14	$ -	0.00%	N/A	$ 387.29	$ -	0.00%	N/A	$ 392.70	$ -	0.00%
			Double	N/A	$ 754.49	$ -	0.00%	N/A	$ 764.29	$ -	0.00%	N/A	$ 774.59	$ -	0.00%	N/A	$ 785.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 671.07	$ -	0.00%	N/A	$ 679.40	$ -	0.00%	N/A	$ 688.15	$ -	0.00%	N/A	$ 697.35	$ -	0.00%
			Family	N/A	$ 1,104.90	$ -	0.00%	N/A	$ 1,118.86	$ -	0.00%	N/A	$ 1,133.54	$ -	0.00%	N/A	$ 1,148.96	$ -	0.00%
Platinum	PPO	N/A	SUPF1223																
			Single	N/A	$ 635.77	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.70	$ -	0.00%	N/A	$ 661.82	$ -	0.00%
			Double	N/A	$ 1,271.54	$ -	0.00%	N/A	$ 1,288.04	$ -	0.00%	N/A	$ 1,305.40	$ -	0.00%	N/A	$ 1,323.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,110.56	$ -	0.00%	N/A	$ 1,124.59	$ -	0.00%	N/A	$ 1,139.34	$ -	0.00%	N/A	$ 1,154.84	$ -	0.00%
			Family	N/A	$ 1,841.69	$ -	0.00%	N/A	$ 1,865.21	$ -	0.00%	N/A	$ 1,889.94	$ -	0.00%	N/A	$ 1,915.93	$ -	0.00%
Platinum	PPO	N/A	SUPF1224																
			Single	N/A	$ 629.44	$ -	0.00%	N/A	$ 637.62	$ -	0.00%	N/A	$ 646.21	$ -	0.00%	N/A	$ 655.24	$ -	0.00%
			Double	N/A	$ 1,258.89	$ -	0.00%	N/A	$ 1,275.23	$ -	0.00%	N/A	$ 1,292.42	$ -	0.00%	N/A	$ 1,310.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,099.81	$ -	0.00%	N/A	$ 1,113.70	$ -	0.00%	N/A	$ 1,128.30	$ -	0.00%	N/A	$ 1,143.65	$ -	0.00%
			Family	N/A	$ 1,823.67	$ -	0.00%	N/A	$ 1,846.96	$ -	0.00%	N/A	$ 1,871.44	$ -	0.00%	N/A	$ 1,897.17	$ -	0.00%
Silver	PPO	N/A	SUSF3259																
			Single	N/A	$ 442.31	$ -	0.00%	N/A	$ 448.06	$ -	0.00%	N/A	$ 454.09	$ -	0.00%	N/A	$ 460.44	$ -	0.00%
			Double	N/A	$ 884.63	$ -	0.00%	N/A	$ 896.11	$ -	0.00%	N/A	$ 908.19	$ -	0.00%	N/A	$ 920.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 781.68	$ -	0.00%	N/A	$ 791.44	$ -	0.00%	N/A	$ 801.71	$ -	0.00%	N/A	$ 812.49	$ -	0.00%
			Family	N/A	$ 1,290.34	$ -	0.00%	N/A	$ 1,306.71	$ -	0.00%	N/A	$ 1,323.92	$ -	0.00%	N/A	$ 1,342.00	$ -	0.00%
Bronze	HDP	N/A	SUBF4273																
			Single	N/A	$ 368.41	$ -	0.00%	N/A	$ 373.19	$ -	0.00%	N/A	$ 378.22	$ -	0.00%	N/A	$ 383.50	$ -	0.00%
			Double	N/A	$ 736.81	$ -	0.00%	N/A	$ 746.38	$ -	0.00%	N/A	$ 756.43	$ -	0.00%	N/A	$ 767.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.04	$ -	0.00%	N/A	$ 664.17	$ -	0.00%	N/A	$ 672.72	$ -	0.00%	N/A	$ 681.70	$ -	0.00%
			Family	N/A	$ 1,079.71	$ -	0.00%	N/A	$ 1,093.34	$ -	0.00%	N/A	$ 1,107.67	$ -	0.00%	N/A	$ 1,122.73	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1002																
			Single	N/A	$565.21	$ -	0.00%	N/A	$572.54	$ -	0.00%	N/A	$ 580.26	$ -	0.00%	N/A	$ 588.37	$ -	0.00%
			Double	N/A	$ 1,130.41	$ -	0.00%	N/A	$ 1,145.09	$ -	0.00%	N/A	$ 1,160.52	$ -	0.00%	N/A	$ 1,176.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 960.85	$ -	0.00%	N/A	$ 973.33	$ -	0.00%	N/A	$ 986.44	$ -	0.00%	N/A	$ 1,000.22	$ -	0.00%
			Family	N/A	$ 1,610.84	$ -	0.00%	N/A	$ 1,631.75	$ -	0.00%	N/A	$ 1,653.74	$ -	0.00%	N/A	$ 1,676.84	$ -	0.00%
Platinum	EPO	N/A	SUPF1003																
			Single	N/A	$ 588.18	$ -	0.00%	N/A	$ 595.81	$ -	0.00%	N/A	$ 603.84	$ -	0.00%	N/A	$ 612.28	$ -	0.00%
			Double	N/A	$ 1,176.36	$ -	0.00%	N/A	$ 1,191.63	$ -	0.00%	N/A	$ 1,207.69	$ -	0.00%	N/A	$ 1,224.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 999.90	$ -	0.00%	N/A	$ 1,012.89	$ -	0.00%	N/A	$ 1,026.53	$ -	0.00%	N/A	$ 1,040.87	$ -	0.00%
			Family	N/A	$ 1,676.31	$ -	0.00%	N/A	$ 1,698.07	$ -	0.00%	N/A	$ 1,720.95	$ -	0.00%	N/A	$ 1,745.00	$ -	0.00%
Platinum	EPO	N/A	SUPF1004																
			Single	N/A	$ 567.16	$ -	0.00%	N/A	$ 574.52	$ -	0.00%	N/A	$ 582.26	$ -	0.00%	N/A	$ 590.40	$ -	0.00%
			Double	N/A	$ 1,134.32	$ -	0.00%	N/A	$ 1,149.05	$ -	0.00%	N/A	$ 1,164.53	$ -	0.00%	N/A	$ 1,180.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 964.17	$ -	0.00%	N/A	$ 976.69	$ -	0.00%	N/A	$ 989.85	$ -	0.00%	N/A	$ 1,003.68	$ -	0.00%
			Family	N/A	$ 1,616.41	$ -	0.00%	N/A	$ 1,637.39	$ -	0.00%	N/A	$ 1,659.45	$ -	0.00%	N/A	$ 1,682.64	$ -	0.00%
Platinum	EPO	N/A	SUPF1006																
			Single	N/A	$ 572.04	$ -	0.00%	N/A	$ 579.47	$ -	0.00%	N/A	$ 587.28	$ -	0.00%	N/A	$ 595.48	$ -	0.00%
			Double	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,158.94	$ -	0.00%	N/A	$ 1,174.56	$ -	0.00%	N/A	$ 1,190.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 972.47	$ -	0.00%	N/A	$ 985.10	$ -	0.00%	N/A	$ 998.37	$ -	0.00%	N/A	$ 1,012.32	$ -	0.00%
			Family	N/A	$ 1,630.32	$ -	0.00%	N/A	$ 1,651.49	$ -	0.00%	N/A	$ 1,673.74	$ -	0.00%	N/A	$ 1,697.12	$ -	0.00%
Platinum	EPO	N/A	SUPF1007																
			Single	N/A	$ 585.96	$ -	0.00%	N/A	$ 593.56	$ -	0.00%	N/A	$ 601.56	$ -	0.00%	N/A	$ 609.97	$ -	0.00%
			Double	N/A	$ 1,171.92	$ -	0.00%	N/A	$ 1,187.13	$ -	0.00%	N/A	$ 1,203.13	$ -	0.00%	N/A	$ 1,219.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.13	$ -	0.00%	N/A	$ 1,009.06	$ -	0.00%	N/A	$ 1,022.66	$ -	0.00%	N/A	$ 1,036.94	$ -	0.00%
			Family	N/A	$ 1,669.98	$ -	0.00%	N/A	$ 1,691.66	$ -	0.00%	N/A	$ 1,714.45	$ -	0.00%	N/A	$ 1,738.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1008																
			Single	N/A	$ 587.15	$ -	0.00%	N/A	$ 594.77	$ -	0.00%	N/A	$ 602.78	$ -	0.00%	N/A	$ 611.21	$ -	0.00%
			Double	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,205.57	$ -	0.00%	N/A	$ 1,222.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 998.15	$ -	0.00%	N/A	$ 1,011.11	$ -	0.00%	N/A	$ 1,024.73	$ -	0.00%	N/A	$ 1,039.05	$ -	0.00%
			Family	N/A	$ 1,673.37	$ -	0.00%	N/A	$ 1,695.09	$ -	0.00%	N/A	$ 1,717.94	$ -	0.00%	N/A	$ 1,741.94	$ -	0.00%
Gold	EPO	N/A	SUGF2002																
			Single	N/A	$ 496.07	$ -	0.00%	N/A	$ 502.51	$ -	0.00%	N/A	$ 509.29	$ -	0.00%	N/A	$ 516.40	$ -	0.00%
			Double	N/A	$ 992.15	$ -	0.00%	N/A	$ 1,005.03	$ -	0.00%	N/A	$ 1,018.57	$ -	0.00%	N/A	$ 1,032.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 843.33	$ -	0.00%	N/A	$ 854.27	$ -	0.00%	N/A	$ 865.79	$ -	0.00%	N/A	$ 877.88	$ -	0.00%
			Family	N/A	$ 1,413.81	$ -	0.00%	N/A	$ 1,432.16	$ -	0.00%	N/A	$ 1,451.46	$ -	0.00%	N/A	$ 1,471.74	$ -	0.00%
Gold	EPO	N/A	SUGF2003																
			Single	N/A	$ 491.35	$ -	0.00%	N/A	$ 497.73	$ -	0.00%	N/A	$ 504.43	$ -	0.00%	N/A	$ 511.48	$ -	0.00%
			Double	N/A	$ 982.70	$ -	0.00%	N/A	$ 995.45	$ -	0.00%	N/A	$ 1,008.87	$ -	0.00%	N/A	$ 1,022.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 835.29	$ -	0.00%	N/A	$ 846.13	$ -	0.00%	N/A	$ 857.54	$ -	0.00%	N/A	$ 869.52	$ -	0.00%
			Family	N/A	$ 1,400.34	$ -	0.00%	N/A	$ 1,418.52	$ -	0.00%	N/A	$ 1,437.63	$ -	0.00%	N/A	$ 1,457.72	$ -	0.00%
Gold	EPO	N/A	SUGF2004																
			Single	N/A	$ 498.62	$ -	0.00%	N/A	$ 505.09	$ -	0.00%	N/A	$ 511.89	$ -	0.00%	N/A	$ 519.05	$ -	0.00%
			Double	N/A	$ 997.23	$ -	0.00%	N/A	$ 1,010.18	$ -	0.00%	N/A	$ 1,023.79	$ -	0.00%	N/A	$ 1,038.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.65	$ -	0.00%	N/A	$ 858.65	$ -	0.00%	N/A	$ 870.22	$ -	0.00%	N/A	$ 882.38	$ -	0.00%
			Family	N/A	$ 1,421.05	$ -	0.00%	N/A	$ 1,439.50	$ -	0.00%	N/A	$ 1,458.90	$ -	0.00%	N/A	$ 1,479.28	$ -	0.00%
Gold	EPO	N/A	SUGF2005																
			Single	N/A	$ 502.10	$ -	0.00%	N/A	$ 508.62	$ -	0.00%	N/A	$ 515.47	$ -	0.00%	N/A	$ 522.68	$ -	0.00%
			Double	N/A	$ 1,004.20	$ -	0.00%	N/A	$ 1,017.24	$ -	0.00%	N/A	$ 1,030.95	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 853.57	$ -	0.00%	N/A	$ 864.65	$ -	0.00%	N/A	$ 876.31	$ -	0.00%	N/A	$ 888.55	$ -	0.00%
			Family	N/A	$ 1,430.99	$ -	0.00%	N/A	$ 1,449.57	$ -	0.00%	N/A	$ 1,469.10	$ -	0.00%	N/A	$ 1,489.62	$ -	0.00%
Gold	EPO	N/A	SUGF2007																
			Single	N/A	$ 513.02	$ -	0.00%	N/A	$ 519.68	$ -	0.00%	N/A	$ 526.68	$ -	0.00%	N/A	$ 534.04	$ -	0.00%
			Double	N/A	$ 1,026.04	$ -	0.00%	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,053.37	$ -	0.00%	N/A	$ 1,068.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 872.14	$ -	0.00%	N/A	$ 883.46	$ -	0.00%	N/A	$ 895.36	$ -	0.00%	N/A	$ 907.87	$ -	0.00%
			Family	N/A	$ 1,462.11	$ -	0.00%	N/A	$ 1,481.09	$ -	0.00%	N/A	$ 1,501.05	$ -	0.00%	N/A	$ 1,522.02	$ -	0.00%
Gold	EPO	N/A	SUGF2008																
			Single	N/A	$ 508.59	$ -	0.00%	N/A	$ 515.19	$ -	0.00%	N/A	$ 522.13	$ -	0.00%	N/A	$ 529.43	$ -	0.00%
			Double	N/A	$ 1,017.18	$ -	0.00%	N/A	$ 1,030.38	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%	N/A	$ 1,058.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.60	$ -	0.00%	N/A	$ 875.83	$ -	0.00%	N/A	$ 887.63	$ -	0.00%	N/A	$ 900.03	$ -	0.00%
			Family	N/A	$ 1,449.48	$ -	0.00%	N/A	$ 1,468.30	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%	N/A	$ 1,508.87	$ -	0.00%
Gold	EPO	N/A	SUGF2009																
			Single	N/A	$ 508.56	$ -	0.00%	N/A	$ 515.16	$ -	0.00%	N/A	$ 522.11	$ -	0.00%	N/A	$ 529.40	$ -	0.00%
			Double	N/A	$ 1,017.12	$ -	0.00%	N/A	$ 1,030.33	$ -	0.00%	N/A	$ 1,044.21	$ -	0.00%	N/A	$ 1,058.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.56	$ -	0.00%	N/A	$ 875.78	$ -	0.00%	N/A	$ 887.58	$ -	0.00%	N/A	$ 899.98	$ -	0.00%
			Family	N/A	$ 1,449.40	$ -	0.00%	N/A	$ 1,468.22	$ -	0.00%	N/A	$ 1,488.00	$ -	0.00%	N/A	$ 1,508.79	$ -	0.00%
Gold	HDE	N/A	SUGF2011																
			Single	N/A	$ 499.34	$ -	0.00%	N/A	$ 505.82	$ -	0.00%	N/A	$ 512.64	$ -	0.00%	N/A	$ 519.80	$ -	0.00%
			Double	N/A	$ 998.68	$ -	0.00%	N/A	$ 1,011.65	$ -	0.00%	N/A	$ 1,025.28	$ -	0.00%	N/A	$ 1,039.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 848.88	$ -	0.00%	N/A	$ 859.90	$ -	0.00%	N/A	$ 871.49	$ -	0.00%	N/A	$ 883.66	$ -	0.00%
			Family	N/A	$ 1,423.12	$ -	0.00%	N/A	$ 1,441.60	$ -	0.00%	N/A	$ 1,461.02	$ -	0.00%	N/A	$ 1,481.43	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2013																
			Single	N/A	$ 489.89	$ -	0.00%	N/A	$ 496.25	$ -	0.00%	N/A	$ 502.94	$ -	0.00%	N/A	$ 509.96	$ -	0.00%
			Double	N/A	$ 979.78	$ -	0.00%	N/A	$ 992.50	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%	N/A	$ 1,019.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 832.81	$ -	0.00%	N/A	$ 843.62	$ -	0.00%	N/A	$ 854.99	$ -	0.00%	N/A	$ 866.94	$ -	0.00%
			Family	N/A	$ 1,396.19	$ -	0.00%	N/A	$ 1,414.31	$ -	0.00%	N/A	$ 1,433.37	$ -	0.00%	N/A	$ 1,453.39	$ -	0.00%
Silver	EPO	N/A	SUSF3002																
			Single	N/A	$ 422.09	$ -	0.00%	N/A	$ 427.56	$ -	0.00%	N/A	$ 433.33	$ -	0.00%	N/A	$ 439.38	$ -	0.00%
			Double	N/A	$ 844.17	$ -	0.00%	N/A	$ 855.13	$ -	0.00%	N/A	$ 866.65	$ -	0.00%	N/A	$ 878.76	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.54	$ -	0.00%	N/A	$ 726.86	$ -	0.00%	N/A	$ 736.65	$ -	0.00%	N/A	$ 746.95	$ -	0.00%
			Family	N/A	$ 1,202.94	$ -	0.00%	N/A	$ 1,218.56	$ -	0.00%	N/A	$ 1,234.98	$ -	0.00%	N/A	$ 1,252.23	$ -	0.00%
Silver	EPO	N/A	SUSF3003																
			Single	N/A	$ 427.79	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.36	$ -	0.00%	N/A	$ 890.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.24	$ -	0.00%	N/A	$ 736.68	$ -	0.00%	N/A	$ 746.60	$ -	0.00%	N/A	$ 757.03	$ -	0.00%
			Family	N/A	$ 1,219.19	$ -	0.00%	N/A	$ 1,235.02	$ -	0.00%	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,269.14	$ -	0.00%
Silver	EPO	N/A	SUSF3004																
			Single	N/A	$ 425.12	$ -	0.00%	N/A	$ 430.64	$ -	0.00%	N/A	$ 436.45	$ -	0.00%	N/A	$ 442.54	$ -	0.00%
			Double	N/A	$ 850.25	$ -	0.00%	N/A	$ 861.28	$ -	0.00%	N/A	$ 872.89	$ -	0.00%	N/A	$ 885.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.71	$ -	0.00%	N/A	$ 732.09	$ -	0.00%	N/A	$ 741.96	$ -	0.00%	N/A	$ 752.32	$ -	0.00%
			Family	N/A	$ 1,211.60	$ -	0.00%	N/A	$ 1,227.33	$ -	0.00%	N/A	$ 1,243.87	$ -	0.00%	N/A	$ 1,261.25	$ -	0.00%
Silver	HDE	N/A	SUSF3005																
			Single	N/A	$ 423.74	$ -	0.00%	N/A	$ 429.24	$ -	0.00%	N/A	$ 435.02	$ -	0.00%	N/A	$ 441.10	$ -	0.00%
			Double	N/A	$ 847.48	$ -	0.00%	N/A	$ 858.48	$ -	0.00%	N/A	$ 870.05	$ -	0.00%	N/A	$ 882.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 720.36	$ -	0.00%	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.87	$ -	0.00%
			Family	N/A	$ 1,207.66	$ -	0.00%	N/A	$ 1,223.34	$ -	0.00%	N/A	$ 1,239.82	$ -	0.00%	N/A	$ 1,257.14	$ -	0.00%
Silver	HDE	N/A	SUSF3006																
			Single	N/A	$ 425.20	$ -	0.00%	N/A	$ 430.72	$ -	0.00%	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.62	$ -	0.00%
			Double	N/A	$ 850.40	$ -	0.00%	N/A	$ 861.44	$ -	0.00%	N/A	$ 873.05	$ -	0.00%	N/A	$ 885.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.84	$ -	0.00%	N/A	$ 732.23	$ -	0.00%	N/A	$ 742.09	$ -	0.00%	N/A	$ 752.46	$ -	0.00%
			Family	N/A	$ 1,211.82	$ -	0.00%	N/A	$ 1,227.56	$ -	0.00%	N/A	$ 1,244.10	$ -	0.00%	N/A	$ 1,261.48	$ -	0.00%
Silver	HDE	N/A	SUSF3007																
			Single	N/A	$ 429.17	$ -	0.00%	N/A	$ 434.74	$ -	0.00%	N/A	$ 440.59	$ -	0.00%	N/A	$ 446.75	$ -	0.00%
			Double	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.47	$ -	0.00%	N/A	$ 881.19	$ -	0.00%	N/A	$ 893.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.58	$ -	0.00%	N/A	$ 739.05	$ -	0.00%	N/A	$ 749.01	$ -	0.00%	N/A	$ 759.47	$ -	0.00%
			Family	N/A	$ 1,223.12	$ -	0.00%	N/A	$ 1,239.00	$ -	0.00%	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,273.24	$ -	0.00%
Silver	HDE	N/A	SUSF3008																
			Single	N/A	$ 407.83	$ -	0.00%	N/A	$ 413.13	$ -	0.00%	N/A	$ 418.69	$ -	0.00%	N/A	$ 424.54	$ -	0.00%
			Double	N/A	$ 815.67	$ -	0.00%	N/A	$ 826.25	$ -	0.00%	N/A	$ 837.39	$ -	0.00%	N/A	$ 849.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 693.32	$ -	0.00%	N/A	$ 702.32	$ -	0.00%	N/A	$ 711.78	$ -	0.00%	N/A	$ 721.72	$ -	0.00%
			Family	N/A	$ 1,162.32	$ -	0.00%	N/A	$ 1,177.41	$ -	0.00%	N/A	$ 1,193.28	$ -	0.00%	N/A	$ 1,209.95	$ -	0.00%
Silver	HDE	N/A	SUSF3010																
			Single	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.54	$ -	0.00%	N/A	$ 418.10	$ -	0.00%	N/A	$ 423.94	$ -	0.00%
			Double	N/A	$ 814.51	$ -	0.00%	N/A	$ 825.08	$ -	0.00%	N/A	$ 836.20	$ -	0.00%	N/A	$ 847.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 692.33	$ -	0.00%	N/A	$ 701.32	$ -	0.00%	N/A	$ 710.77	$ -	0.00%	N/A	$ 720.70	$ -	0.00%
			Family	N/A	$ 1,160.68	$ -	0.00%	N/A	$ 1,175.74	$ -	0.00%	N/A	$ 1,191.59	$ -	0.00%	N/A	$ 1,208.23	$ -	0.00%
Silver	HDE	N/A	SUSF3011																
			Single	N/A	$ 411.91	$ -	0.00%	N/A	$ 417.25	$ -	0.00%	N/A	$ 422.88	$ -	0.00%	N/A	$ 428.78	$ -	0.00%
			Double	N/A	$ 823.81	$ -	0.00%	N/A	$ 834.51	$ -	0.00%	N/A	$ 845.75	$ -	0.00%	N/A	$ 857.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 700.24	$ -	0.00%	N/A	$ 709.33	$ -	0.00%	N/A	$ 718.89	$ -	0.00%	N/A	$ 728.93	$ -	0.00%
			Family	N/A	$ 1,173.93	$ -	0.00%	N/A	$ 1,189.17	$ -	0.00%	N/A	$ 1,205.20	$ -	0.00%	N/A	$ 1,222.03	$ -	0.00%
Silver	HDE	N/A	SUSF3012																
			Single	N/A	$ 418.83	$ -	0.00%	N/A	$ 424.26	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.99	$ -	0.00%
			Double	N/A	$ 837.66	$ -	0.00%	N/A	$ 848.53	$ -	0.00%	N/A	$ 859.96	$ -	0.00%	N/A	$ 871.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 712.01	$ -	0.00%	N/A	$ 721.25	$ -	0.00%	N/A	$ 730.97	$ -	0.00%	N/A	$ 741.18	$ -	0.00%
			Family	N/A	$ 1,193.66	$ -	0.00%	N/A	$ 1,209.15	$ -	0.00%	N/A	$ 1,225.45	$ -	0.00%	N/A	$ 1,242.57	$ -	0.00%
Silver	EPO	N/A	SUSF3013																
			Single	N/A	$ 420.53	$ -	0.00%	N/A	$ 425.98	$ -	0.00%	N/A	$ 431.73	$ -	0.00%	N/A	$ 437.76	$ -	0.00%
			Double	N/A	$ 841.05	$ -	0.00%	N/A	$ 851.97	$ -	0.00%	N/A	$ 863.45	$ -	0.00%	N/A	$ 875.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 714.89	$ -	0.00%	N/A	$ 724.17	$ -	0.00%	N/A	$ 733.93	$ -	0.00%	N/A	$ 744.19	$ -	0.00%
			Family	N/A	$ 1,198.50	$ -	0.00%	N/A	$ 1,214.06	$ -	0.00%	N/A	$ 1,230.42	$ -	0.00%	N/A	$ 1,247.60	$ -	0.00%
Silver	EPO	N/A	SUSF3014																
			Single	N/A	$ 411.65	$ -	0.00%	N/A	$ 416.99	$ -	0.00%	N/A	$ 422.61	$ -	0.00%	N/A	$ 428.51	$ -	0.00%
			Double	N/A	$ 823.29	$ -	0.00%	N/A	$ 833.98	$ -	0.00%	N/A	$ 845.22	$ -	0.00%	N/A	$ 857.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 699.80	$ -	0.00%	N/A	$ 708.88	$ -	0.00%	N/A	$ 718.44	$ -	0.00%	N/A	$ 728.47	$ -	0.00%
			Family	N/A	$ 1,173.19	$ -	0.00%	N/A	$ 1,188.42	$ -	0.00%	N/A	$ 1,204.44	$ -	0.00%	N/A	$ 1,221.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4002																
			Single	N/A	$ 374.42	$ -	0.00%	N/A	$ 379.28	$ -	0.00%	N/A	$ 384.39	$ -	0.00%	N/A	$ 389.76	$ -	0.00%
			Double	N/A	$ 748.84	$ -	0.00%	N/A	$ 758.56	$ -	0.00%	N/A	$ 768.79	$ -	0.00%	N/A	$ 779.53	$ -	0.00%
			Emp/Child(ren)	N/A	$ 636.52	$ -	0.00%	N/A	$ 644.78	$ -	0.00%	N/A	$ 653.47	$ -	0.00%	N/A	$ 662.60	$ -	0.00%
			Family	N/A	$ 1,067.10	$ -	0.00%	N/A	$ 1,080.95	$ -	0.00%	N/A	$ 1,095.52	$ -	0.00%	N/A	$ 1,110.82	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4004																
			Single	N/A	$ 352.66	$ -	0.00%	N/A	$ 357.24	$ -	0.00%	N/A	$ 362.06	$ -	0.00%	N/A	$ 367.11	$ -	0.00%
			Double	N/A	$ 705.33	$ -	0.00%	N/A	$ 714.49	$ -	0.00%	N/A	$ 724.11	$ -	0.00%	N/A	$ 734.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.53	$ -	0.00%	N/A	$ 607.31	$ -	0.00%	N/A	$ 615.50	$ -	0.00%	N/A	$ 624.09	$ -	0.00%
			Family	N/A	$ 1,005.09	$ -	0.00%	N/A	$ 1,018.14	$ -	0.00%	N/A	$ 1,031.86	$ -	0.00%	N/A	$ 1,046.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4005																
			Single	N/A	$ 354.03	$ -	0.00%	N/A	$ 358.62	$ -	0.00%	N/A	$ 363.45	$ -	0.00%	N/A	$ 368.53	$ -	0.00%
			Double	N/A	$ 708.05	$ -	0.00%	N/A	$ 717.24	$ -	0.00%	N/A	$ 726.91	$ -	0.00%	N/A	$ 737.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.84	$ -	0.00%	N/A	$ 609.66	$ -	0.00%	N/A	$ 617.87	$ -	0.00%	N/A	$ 626.50	$ -	0.00%
			Family	N/A	$ 1,008.97	$ -	0.00%	N/A	$ 1,022.07	$ -	0.00%	N/A	$ 1,035.84	$ -	0.00%	N/A	$ 1,050.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4006																
			Single	N/A	$ 353.75	$ -	0.00%	N/A	$ 358.34	$ -	0.00%	N/A	$ 363.17	$ -	0.00%	N/A	$ 368.25	$ -	0.00%
			Double	N/A	$ 707.51	$ -	0.00%	N/A	$ 716.69	$ -	0.00%	N/A	$ 726.35	$ -	0.00%	N/A	$ 736.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.38	$ -	0.00%	N/A	$ 609.19	$ -	0.00%	N/A	$ 617.40	$ -	0.00%	N/A	$ 626.02	$ -	0.00%
			Family	N/A	$ 1,008.19	$ -	0.00%	N/A	$ 1,021.28	$ -	0.00%	N/A	$ 1,035.05	$ -	0.00%	N/A	$ 1,049.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4007																
			Single	N/A	$ 355.64	$ -	0.00%	N/A	$ 360.26	$ -	0.00%	N/A	$ 365.12	$ -	0.00%	N/A	$ 370.22	$ -	0.00%
			Double	N/A	$ 711.29	$ -	0.00%	N/A	$ 720.52	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.59	$ -	0.00%	N/A	$ 612.44	$ -	0.00%	N/A	$ 620.70	$ -	0.00%	N/A	$ 629.37	$ -	0.00%
			Family	N/A	$ 1,013.59	$ -	0.00%	N/A	$ 1,026.74	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,055.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4008																
			Single	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.20	$ -	0.00%	N/A	$ 370.12	$ -	0.00%	N/A	$ 375.29	$ -	0.00%
			Double	N/A	$ 721.04	$ -	0.00%	N/A	$ 730.40	$ -	0.00%	N/A	$ 740.24	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.88	$ -	0.00%	N/A	$ 620.84	$ -	0.00%	N/A	$ 629.21	$ -	0.00%	N/A	$ 638.00	$ -	0.00%
			Family	N/A	$ 1,027.48	$ -	0.00%	N/A	$ 1,040.82	$ -	0.00%	N/A	$ 1,054.84	$ -	0.00%	N/A	$ 1,069.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4009																
			Single	N/A	$ 354.95	$ -	0.00%	N/A	$ 359.55	$ -	0.00%	N/A	$ 364.40	$ -	0.00%	N/A	$ 369.49	$ -	0.00%
			Double	N/A	$ 709.89	$ -	0.00%	N/A	$ 719.11	$ -	0.00%	N/A	$ 728.80	$ -	0.00%	N/A	$ 738.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.41	$ -	0.00%	N/A	$ 611.24	$ -	0.00%	N/A	$ 619.48	$ -	0.00%	N/A	$ 628.13	$ -	0.00%
			Family	N/A	$ 1,011.60	$ -	0.00%	N/A	$ 1,024.73	$ -	0.00%	N/A	$ 1,038.54	$ -	0.00%	N/A	$ 1,053.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4010																
			Single	N/A	$ 350.00	$ -	0.00%	N/A	$ 354.55	$ -	0.00%	N/A	$ 359.32	$ -	0.00%	N/A	$ 364.34	$ -	0.00%
			Double	N/A	$ 700.00	$ -	0.00%	N/A	$ 709.09	$ -	0.00%	N/A	$ 718.65	$ -	0.00%	N/A	$ 728.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.00	$ -	0.00%	N/A	$ 602.73	$ -	0.00%	N/A	$ 610.85	$ -	0.00%	N/A	$ 619.38	$ -	0.00%
			Family	N/A	$ 997.51	$ -	0.00%	N/A	$ 1,010.45	$ -	0.00%	N/A	$ 1,024.07	$ -	0.00%	N/A	$ 1,038.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4012																
			Single	N/A	$ 351.86	$ -	0.00%	N/A	$ 356.43	$ -	0.00%	N/A	$ 361.23	$ -	0.00%	N/A	$ 366.28	$ -	0.00%
			Double	N/A	$ 703.73	$ -	0.00%	N/A	$ 712.86	$ -	0.00%	N/A	$ 722.47	$ -	0.00%	N/A	$ 732.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.17	$ -	0.00%	N/A	$ 605.93	$ -	0.00%	N/A	$ 614.10	$ -	0.00%	N/A	$ 622.68	$ -	0.00%
			Family	N/A	$ 1,002.81	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%	N/A	$ 1,029.52	$ -	0.00%	N/A	$ 1,043.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4013																
			Single	N/A	$ 355.02	$ -	0.00%	N/A	$ 359.63	$ -	0.00%	N/A	$ 364.47	$ -	0.00%	N/A	$ 369.56	$ -	0.00%
			Double	N/A	$ 710.03	$ -	0.00%	N/A	$ 719.25	$ -	0.00%	N/A	$ 728.94	$ -	0.00%	N/A	$ 739.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.53	$ -	0.00%	N/A	$ 611.36	$ -	0.00%	N/A	$ 619.60	$ -	0.00%	N/A	$ 628.26	$ -	0.00%
			Family	N/A	$ 1,011.80	$ -	0.00%	N/A	$ 1,024.93	$ -	0.00%	N/A	$ 1,038.74	$ -	0.00%	N/A	$ 1,053.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4015																
			Single	N/A	$ 339.64	$ -	0.00%	N/A	$ 344.05	$ -	0.00%	N/A	$ 348.68	$ -	0.00%	N/A	$ 353.56	$ -	0.00%
			Double	N/A	$ 679.28	$ -	0.00%	N/A	$ 688.10	$ -	0.00%	N/A	$ 697.37	$ -	0.00%	N/A	$ 707.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 577.39	$ -	0.00%	N/A	$ 584.88	$ -	0.00%	N/A	$ 592.76	$ -	0.00%	N/A	$ 601.04	$ -	0.00%
			Family	N/A	$ 967.97	$ -	0.00%	N/A	$ 980.54	$ -	0.00%	N/A	$ 993.75	$ -	0.00%	N/A	$ 1,007.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4016																
			Single	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.58	$ -	0.00%	N/A	$ 352.27	$ -	0.00%	N/A	$ 357.19	$ -	0.00%
			Double	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.17	$ -	0.00%	N/A	$ 704.53	$ -	0.00%	N/A	$ 714.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.32	$ -	0.00%	N/A	$ 590.89	$ -	0.00%	N/A	$ 598.85	$ -	0.00%	N/A	$ 607.22	$ -	0.00%
			Family	N/A	$ 977.92	$ -	0.00%	N/A	$ 990.61	$ -	0.00%	N/A	$ 1,003.96	$ -	0.00%	N/A	$ 1,017.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4017																
			Single	N/A	$ 348.38	$ -	0.00%	N/A	$ 352.90	$ -	0.00%	N/A	$ 357.66	$ -	0.00%	N/A	$ 362.65	$ -	0.00%
			Double	N/A	$ 696.76	$ -	0.00%	N/A	$ 705.80	$ -	0.00%	N/A	$ 715.31	$ -	0.00%	N/A	$ 725.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.24	$ -	0.00%	N/A	$ 599.93	$ -	0.00%	N/A	$ 608.02	$ -	0.00%	N/A	$ 616.51	$ -	0.00%
			Family	N/A	$ 992.88	$ -	0.00%	N/A	$ 1,005.77	$ -	0.00%	N/A	$ 1,019.32	$ -	0.00%	N/A	$ 1,033.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4018																
			Single	N/A	$ 353.14	$ -	0.00%	N/A	$ 357.73	$ -	0.00%	N/A	$ 362.55	$ -	0.00%	N/A	$ 367.61	$ -	0.00%
			Double	N/A	$ 706.29	$ -	0.00%	N/A	$ 715.46	$ -	0.00%	N/A	$ 725.10	$ -	0.00%	N/A	$ 735.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.34	$ -	0.00%	N/A	$ 608.14	$ -	0.00%	N/A	$ 616.33	$ -	0.00%	N/A	$ 624.94	$ -	0.00%
			Family	N/A	$ 1,006.46	$ -	0.00%	N/A	$ 1,019.53	$ -	0.00%	N/A	$ 1,033.26	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1016																
			Single	N/A	$ 576.18	$ -	0.00%	N/A	$ 583.66	$ -	0.00%	N/A	$ 591.53	$ -	0.00%	N/A	$ 599.79	$ -	0.00%
			Double	N/A	$ 1,152.37	$ -	0.00%	N/A	$ 1,167.33	$ -	0.00%	N/A	$ 1,183.06	$ -	0.00%	N/A	$ 1,199.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 979.51	$ -	0.00%	N/A	$ 992.23	$ -	0.00%	N/A	$ 1,005.60	$ -	0.00%	N/A	$ 1,019.65	$ -	0.00%
			Family	N/A	$ 1,642.13	$ -	0.00%	N/A	$ 1,663.44	$ -	0.00%	N/A	$ 1,685.86	$ -	0.00%	N/A	$ 1,709.41	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1017																
			Single	N/A	$ 602.30	$ -	0.00%	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.34	$ -	0.00%	N/A	$ 626.97	$ -	0.00%
			Double	N/A	$ 1,204.59	$ -	0.00%	N/A	$ 1,220.23	$ -	0.00%	N/A	$ 1,236.67	$ -	0.00%	N/A	$ 1,253.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,023.90	$ -	0.00%	N/A	$ 1,037.19	$ -	0.00%	N/A	$ 1,051.17	$ -	0.00%	N/A	$ 1,065.86	$ -	0.00%
			Family	N/A	$ 1,716.54	$ -	0.00%	N/A	$ 1,738.83	$ -	0.00%	N/A	$ 1,762.26	$ -	0.00%	N/A	$ 1,786.88	$ -	0.00%
Platinum	EPO	N/A	SUPF1018																
			Single	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.28	$ -	0.00%	N/A	$ 596.21	$ -	0.00%	N/A	$ 604.54	$ -	0.00%
			Double	N/A	$ 1,161.49	$ -	0.00%	N/A	$ 1,176.56	$ -	0.00%	N/A	$ 1,192.42	$ -	0.00%	N/A	$ 1,209.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 987.26	$ -	0.00%	N/A	$ 1,000.08	$ -	0.00%	N/A	$ 1,013.56	$ -	0.00%	N/A	$ 1,027.72	$ -	0.00%
			Family	N/A	$ 1,655.12	$ -	0.00%	N/A	$ 1,676.60	$ -	0.00%	N/A	$ 1,699.20	$ -	0.00%	N/A	$ 1,722.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1020																
			Single	N/A	$ 585.77	$ -	0.00%	N/A	$ 593.38	$ -	0.00%	N/A	$ 601.37	$ -	0.00%	N/A	$ 609.77	$ -	0.00%
			Double	N/A	$ 1,171.54	$ -	0.00%	N/A	$ 1,186.75	$ -	0.00%	N/A	$ 1,202.74	$ -	0.00%	N/A	$ 1,219.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 995.81	$ -	0.00%	N/A	$ 1,008.74	$ -	0.00%	N/A	$ 1,022.33	$ -	0.00%	N/A	$ 1,036.61	$ -	0.00%
			Family	N/A	$ 1,669.45	$ -	0.00%	N/A	$ 1,691.12	$ -	0.00%	N/A	$ 1,713.91	$ -	0.00%	N/A	$ 1,737.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1021																
			Single	N/A	$ 600.02	$ -	0.00%	N/A	$ 607.81	$ -	0.00%	N/A	$ 616.00	$ -	0.00%	N/A	$ 624.61	$ -	0.00%
			Double	N/A	$ 1,200.04	$ -	0.00%	N/A	$ 1,215.62	$ -	0.00%	N/A	$ 1,232.00	$ -	0.00%	N/A	$ 1,249.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.04	$ -	0.00%	N/A	$ 1,033.28	$ -	0.00%	N/A	$ 1,047.20	$ -	0.00%	N/A	$ 1,061.83	$ -	0.00%
			Family	N/A	$ 1,710.06	$ -	0.00%	N/A	$ 1,732.26	$ -	0.00%	N/A	$ 1,755.60	$ -	0.00%	N/A	$ 1,780.13	$ -	0.00%
Platinum	EPO	N/A	SUPF1022																
			Single	N/A	$ 601.24	$ -	0.00%	N/A	$ 609.04	$ -	0.00%	N/A	$ 617.25	$ -	0.00%	N/A	$ 625.87	$ -	0.00%
			Double	N/A	$ 1,202.48	$ -	0.00%	N/A	$ 1,218.09	$ -	0.00%	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,251.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,022.11	$ -	0.00%	N/A	$ 1,035.38	$ -	0.00%	N/A	$ 1,049.33	$ -	0.00%	N/A	$ 1,063.99	$ -	0.00%
			Family	N/A	$ 1,713.53	$ -	0.00%	N/A	$ 1,735.78	$ -	0.00%	N/A	$ 1,759.17	$ -	0.00%	N/A	$ 1,783.74	$ -	0.00%
Gold	EPO	N/A	SUGF2015																
			Single	N/A	$ 505.71	$ -	0.00%	N/A	$ 512.27	$ -	0.00%	N/A	$ 519.18	$ -	0.00%	N/A	$ 526.43	$ -	0.00%
			Double	N/A	$ 1,011.42	$ -	0.00%	N/A	$ 1,024.55	$ -	0.00%	N/A	$ 1,038.35	$ -	0.00%	N/A	$ 1,052.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 859.70	$ -	0.00%	N/A	$ 870.86	$ -	0.00%	N/A	$ 882.60	$ -	0.00%	N/A	$ 894.93	$ -	0.00%
			Family	N/A	$ 1,441.27	$ -	0.00%	N/A	$ 1,459.98	$ -	0.00%	N/A	$ 1,479.65	$ -	0.00%	N/A	$ 1,500.32	$ -	0.00%
Gold	EPO	N/A	SUGF2016																
			Single	N/A	$ 503.14	$ -	0.00%	N/A	$ 509.67	$ -	0.00%	N/A	$ 516.54	$ -	0.00%	N/A	$ 523.76	$ -	0.00%
			Double	N/A	$ 1,006.28	$ -	0.00%	N/A	$ 1,019.34	$ -	0.00%	N/A	$ 1,033.08	$ -	0.00%	N/A	$ 1,047.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 855.34	$ -	0.00%	N/A	$ 866.44	$ -	0.00%	N/A	$ 878.12	$ -	0.00%	N/A	$ 890.38	$ -	0.00%
			Family	N/A	$ 1,433.95	$ -	0.00%	N/A	$ 1,452.56	$ -	0.00%	N/A	$ 1,472.14	$ -	0.00%	N/A	$ 1,492.70	$ -	0.00%
Gold	EPO	N/A	SUGF2017																
			Single	N/A	$ 510.58	$ -	0.00%	N/A	$ 517.21	$ -	0.00%	N/A	$ 524.18	$ -	0.00%	N/A	$ 531.50	$ -	0.00%
			Double	N/A	$ 1,021.16	$ -	0.00%	N/A	$ 1,034.42	$ -	0.00%	N/A	$ 1,048.36	$ -	0.00%	N/A	$ 1,063.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.99	$ -	0.00%	N/A	$ 879.26	$ -	0.00%	N/A	$ 891.11	$ -	0.00%	N/A	$ 903.55	$ -	0.00%
			Family	N/A	$ 1,455.16	$ -	0.00%	N/A	$ 1,474.05	$ -	0.00%	N/A	$ 1,493.91	$ -	0.00%	N/A	$ 1,514.78	$ -	0.00%
Gold	EPO	N/A	SUGF2018																
			Single	N/A	$ 514.15	$ -	0.00%	N/A	$ 520.83	$ -	0.00%	N/A	$ 527.85	$ -	0.00%	N/A	$ 535.22	$ -	0.00%
			Double	N/A	$ 1,028.31	$ -	0.00%	N/A	$ 1,041.65	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.06	$ -	0.00%	N/A	$ 885.41	$ -	0.00%	N/A	$ 897.34	$ -	0.00%	N/A	$ 909.87	$ -	0.00%
			Family	N/A	$ 1,465.33	$ -	0.00%	N/A	$ 1,484.36	$ -	0.00%	N/A	$ 1,504.36	$ -	0.00%	N/A	$ 1,525.38	$ -	0.00%
Gold	EPO	N/A	SUGF2020																
			Single	N/A	$ 525.33	$ -	0.00%	N/A	$ 532.15	$ -	0.00%	N/A	$ 539.32	$ -	0.00%	N/A	$ 546.86	$ -	0.00%
			Double	N/A	$ 1,050.67	$ -	0.00%	N/A	$ 1,064.31	$ -	0.00%	N/A	$ 1,078.65	$ -	0.00%	N/A	$ 1,093.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.07	$ -	0.00%	N/A	$ 904.66	$ -	0.00%	N/A	$ 916.85	$ -	0.00%	N/A	$ 929.66	$ -	0.00%
			Family	N/A	$ 1,497.20	$ -	0.00%	N/A	$ 1,516.64	$ -	0.00%	N/A	$ 1,537.08	$ -	0.00%	N/A	$ 1,558.55	$ -	0.00%
Gold	EPO	N/A	SUGF2021																
			Single	N/A	$ 520.80	$ -	0.00%	N/A	$ 527.56	$ -	0.00%	N/A	$ 534.67	$ -	0.00%	N/A	$ 542.13	$ -	0.00%
			Double	N/A	$ 1,041.59	$ -	0.00%	N/A	$ 1,055.11	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 885.35	$ -	0.00%	N/A	$ 896.85	$ -	0.00%	N/A	$ 908.93	$ -	0.00%	N/A	$ 921.63	$ -	0.00%
			Family	N/A	$ 1,484.27	$ -	0.00%	N/A	$ 1,503.53	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%	N/A	$ 1,545.08	$ -	0.00%
Gold	EPO	N/A	SUGF2022																
			Single	N/A	$ 520.77	$ -	0.00%	N/A	$ 527.53	$ -	0.00%	N/A	$ 534.64	$ -	0.00%	N/A	$ 542.11	$ -	0.00%
			Double	N/A	$ 1,041.54	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.27	$ -	0.00%	N/A	$ 1,084.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 885.31	$ -	0.00%	N/A	$ 896.80	$ -	0.00%	N/A	$ 908.88	$ -	0.00%	N/A	$ 921.58	$ -	0.00%
			Family	N/A	$ 1,484.19	$ -	0.00%	N/A	$ 1,503.46	$ -	0.00%	N/A	$ 1,523.72	$ -	0.00%	N/A	$ 1,545.00	$ -	0.00%
Gold	HDE	N/A	SUGF2024																
			Single	N/A	$ 511.33	$ -	0.00%	N/A	$ 517.96	$ -	0.00%	N/A	$ 524.94	$ -	0.00%	N/A	$ 532.28	$ -	0.00%
			Double	N/A	$ 1,022.65	$ -	0.00%	N/A	$ 1,035.93	$ -	0.00%	N/A	$ 1,049.89	$ -	0.00%	N/A	$ 1,064.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 869.25	$ -	0.00%	N/A	$ 880.54	$ -	0.00%	N/A	$ 892.40	$ -	0.00%	N/A	$ 904.87	$ -	0.00%
			Family	N/A	$ 1,457.28	$ -	0.00%	N/A	$ 1,476.19	$ -	0.00%	N/A	$ 1,496.09	$ -	0.00%	N/A	$ 1,516.99	$ -	0.00%
Gold	EPO	N/A	SUGF2026																
			Single	N/A	$ 501.65	$ -	0.00%	N/A	$ 508.16	$ -	0.00%	N/A	$ 515.01	$ -	0.00%	N/A	$ 522.20	$ -	0.00%
			Double	N/A	$ 1,003.29	$ -	0.00%	N/A	$ 1,016.32	$ -	0.00%	N/A	$ 1,030.01	$ -	0.00%	N/A	$ 1,044.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.80	$ -	0.00%	N/A	$ 863.87	$ -	0.00%	N/A	$ 875.51	$ -	0.00%	N/A	$ 887.74	$ -	0.00%
			Family	N/A	$ 1,429.69	$ -	0.00%	N/A	$ 1,448.25	$ -	0.00%	N/A	$ 1,467.77	$ -	0.00%	N/A	$ 1,488.27	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3018																
			Single	N/A	$ 430.28	$ -	0.00%	N/A	$ 435.87	$ -	0.00%	N/A	$ 441.74	$ -	0.00%	N/A	$ 447.91	$ -	0.00%
			Double	N/A	$ 860.57	$ -	0.00%	N/A	$ 871.74	$ -	0.00%	N/A	$ 883.48	$ -	0.00%	N/A	$ 895.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 731.48	$ -	0.00%	N/A	$ 740.98	$ -	0.00%	N/A	$ 750.96	$ -	0.00%	N/A	$ 761.45	$ -	0.00%
			Family	N/A	$ 1,226.31	$ -	0.00%	N/A	$ 1,242.23	$ -	0.00%	N/A	$ 1,258.96	$ -	0.00%	N/A	$ 1,276.55	$ -	0.00%
Silver	EPO	N/A	SUSF3019																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.69	$ -	0.00%	N/A	$ 754.36	$ -	0.00%	N/A	$ 764.52	$ -	0.00%	N/A	$ 775.20	$ -	0.00%
			Family	N/A	$ 1,248.45	$ -	0.00%	N/A	$ 1,264.66	$ -	0.00%	N/A	$ 1,281.70	$ -	0.00%	N/A	$ 1,299.60	$ -	0.00%
Silver	EPO	N/A	SUSF3020																
			Single	N/A	$ 435.33	$ -	0.00%	N/A	$ 440.98	$ -	0.00%	N/A	$ 446.92	$ -	0.00%	N/A	$ 453.16	$ -	0.00%
			Double	N/A	$ 870.65	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.84	$ -	0.00%	N/A	$ 906.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.05	$ -	0.00%	N/A	$ 749.66	$ -	0.00%	N/A	$ 759.76	$ -	0.00%	N/A	$ 770.38	$ -	0.00%
			Family	N/A	$ 1,240.68	$ -	0.00%	N/A	$ 1,256.79	$ -	0.00%	N/A	$ 1,273.72	$ -	0.00%	N/A	$ 1,291.52	$ -	0.00%
Silver	HDE	N/A	SUSF3021																
			Single	N/A	$ 433.91	$ -	0.00%	N/A	$ 439.54	$ -	0.00%	N/A	$ 445.47	$ -	0.00%	N/A	$ 451.69	$ -	0.00%
			Double	N/A	$ 867.82	$ -	0.00%	N/A	$ 879.08	$ -	0.00%	N/A	$ 890.93	$ -	0.00%	N/A	$ 903.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 737.65	$ -	0.00%	N/A	$ 747.22	$ -	0.00%	N/A	$ 757.29	$ -	0.00%	N/A	$ 767.87	$ -	0.00%
			Family	N/A	$ 1,236.64	$ -	0.00%	N/A	$ 1,252.70	$ -	0.00%	N/A	$ 1,269.58	$ -	0.00%	N/A	$ 1,287.31	$ -	0.00%
Silver	HDE	N/A	SUSF3022																
			Single	N/A	$ 435.41	$ -	0.00%	N/A	$ 441.06	$ -	0.00%	N/A	$ 447.00	$ -	0.00%	N/A	$ 453.25	$ -	0.00%
			Double	N/A	$ 870.81	$ -	0.00%	N/A	$ 882.12	$ -	0.00%	N/A	$ 894.00	$ -	0.00%	N/A	$ 906.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.19	$ -	0.00%	N/A	$ 749.80	$ -	0.00%	N/A	$ 759.90	$ -	0.00%	N/A	$ 770.52	$ -	0.00%
			Family	N/A	$ 1,240.91	$ -	0.00%	N/A	$ 1,257.02	$ -	0.00%	N/A	$ 1,273.96	$ -	0.00%	N/A	$ 1,291.75	$ -	0.00%
Silver	HDE	N/A	SUSF3023																
			Single	N/A	$ 439.47	$ -	0.00%	N/A	$ 445.17	$ -	0.00%	N/A	$ 451.17	$ -	0.00%	N/A	$ 457.47	$ -	0.00%
			Double	N/A	$ 878.93	$ -	0.00%	N/A	$ 890.34	$ -	0.00%	N/A	$ 902.34	$ -	0.00%	N/A	$ 914.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.09	$ -	0.00%	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.70	$ -	0.00%
			Family	N/A	$ 1,252.48	$ -	0.00%	N/A	$ 1,268.73	$ -	0.00%	N/A	$ 1,285.83	$ -	0.00%	N/A	$ 1,303.79	$ -	0.00%
Silver	HDE	N/A	SUSF3024																
			Single	N/A	$ 417.62	$ -	0.00%	N/A	$ 423.04	$ -	0.00%	N/A	$ 428.74	$ -	0.00%	N/A	$ 434.73	$ -	0.00%
			Double	N/A	$ 835.24	$ -	0.00%	N/A	$ 846.08	$ -	0.00%	N/A	$ 857.49	$ -	0.00%	N/A	$ 869.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.96	$ -	0.00%	N/A	$ 719.17	$ -	0.00%	N/A	$ 728.86	$ -	0.00%	N/A	$ 739.04	$ -	0.00%
			Family	N/A	$ 1,190.22	$ -	0.00%	N/A	$ 1,205.67	$ -	0.00%	N/A	$ 1,221.92	$ -	0.00%	N/A	$ 1,238.99	$ -	0.00%
Silver	HDE	N/A	SUSF3026																
			Single	N/A	$ 417.03	$ -	0.00%	N/A	$ 422.44	$ -	0.00%	N/A	$ 428.14	$ -	0.00%	N/A	$ 434.12	$ -	0.00%
			Double	N/A	$ 834.06	$ -	0.00%	N/A	$ 844.89	$ -	0.00%	N/A	$ 856.27	$ -	0.00%	N/A	$ 868.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 708.95	$ -	0.00%	N/A	$ 718.15	$ -	0.00%	N/A	$ 727.83	$ -	0.00%	N/A	$ 738.00	$ -	0.00%
			Family	N/A	$ 1,188.53	$ -	0.00%	N/A	$ 1,203.96	$ -	0.00%	N/A	$ 1,220.19	$ -	0.00%	N/A	$ 1,237.23	$ -	0.00%
Silver	HDE	N/A	SUSF3027																
			Single	N/A	$ 421.79	$ -	0.00%	N/A	$ 427.27	$ -	0.00%	N/A	$ 433.03	$ -	0.00%	N/A	$ 439.07	$ -	0.00%
			Double	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.54	$ -	0.00%	N/A	$ 866.05	$ -	0.00%	N/A	$ 878.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.05	$ -	0.00%	N/A	$ 726.36	$ -	0.00%	N/A	$ 736.14	$ -	0.00%	N/A	$ 746.43	$ -	0.00%
			Family	N/A	$ 1,202.11	$ -	0.00%	N/A	$ 1,217.71	$ -	0.00%	N/A	$ 1,234.12	$ -	0.00%	N/A	$ 1,251.36	$ -	0.00%
Silver	HDE	N/A	SUSF3028																
			Single	N/A	$ 428.88	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.45	$ -	0.00%
			Double	N/A	$ 857.76	$ -	0.00%	N/A	$ 868.89	$ -	0.00%	N/A	$ 880.60	$ -	0.00%	N/A	$ 892.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.09	$ -	0.00%	N/A	$ 738.56	$ -	0.00%	N/A	$ 748.51	$ -	0.00%	N/A	$ 758.97	$ -	0.00%
			Family	N/A	$ 1,222.31	$ -	0.00%	N/A	$ 1,238.17	$ -	0.00%	N/A	$ 1,254.86	$ -	0.00%	N/A	$ 1,272.39	$ -	0.00%
Silver	EPO	N/A	SUSF3029																
			Single	N/A	$ 430.62	$ -	0.00%	N/A	$ 436.21	$ -	0.00%	N/A	$ 442.09	$ -	0.00%	N/A	$ 448.26	$ -	0.00%
			Double	N/A	$ 861.24	$ -	0.00%	N/A	$ 872.42	$ -	0.00%	N/A	$ 884.17	$ -	0.00%	N/A	$ 896.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.05	$ -	0.00%	N/A	$ 741.55	$ -	0.00%	N/A	$ 751.55	$ -	0.00%	N/A	$ 762.05	$ -	0.00%
			Family	N/A	$ 1,227.26	$ -	0.00%	N/A	$ 1,243.19	$ -	0.00%	N/A	$ 1,259.95	$ -	0.00%	N/A	$ 1,277.55	$ -	0.00%
Silver	EPO	N/A	SUSF3033																
			Single	N/A	$ 421.53	$ -	0.00%	N/A	$ 427.00	$ -	0.00%	N/A	$ 432.75	$ -	0.00%	N/A	$ 438.80	$ -	0.00%
			Double	N/A	$ 843.05	$ -	0.00%	N/A	$ 854.00	$ -	0.00%	N/A	$ 865.50	$ -	0.00%	N/A	$ 877.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.59	$ -	0.00%	N/A	$ 725.90	$ -	0.00%	N/A	$ 735.68	$ -	0.00%	N/A	$ 745.96	$ -	0.00%
			Family	N/A	$ 1,201.35	$ -	0.00%	N/A	$ 1,216.94	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,250.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4020																
			Single	N/A	$ 367.56	$ -	0.00%	N/A	$ 372.33	$ -	0.00%	N/A	$ 377.35	$ -	0.00%	N/A	$ 382.62	$ -	0.00%
			Double	N/A	$ 735.12	$ -	0.00%	N/A	$ 744.66	$ -	0.00%	N/A	$ 754.70	$ -	0.00%	N/A	$ 765.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.85	$ -	0.00%	N/A	$ 632.96	$ -	0.00%	N/A	$ 641.49	$ -	0.00%	N/A	$ 650.45	$ -	0.00%
			Family	N/A	$ 1,047.54	$ -	0.00%	N/A	$ 1,061.14	$ -	0.00%	N/A	$ 1,075.44	$ -	0.00%	N/A	$ 1,090.46	$ -	0.00%
Bronze	HDE	N/A	SUBF4022																
			Single	N/A	$ 361.13	$ -	0.00%	N/A	$ 365.82	$ -	0.00%	N/A	$ 370.75	$ -	0.00%	N/A	$ 375.93	$ -	0.00%
			Double	N/A	$ 722.26	$ -	0.00%	N/A	$ 731.63	$ -	0.00%	N/A	$ 741.49	$ -	0.00%	N/A	$ 751.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.92	$ -	0.00%	N/A	$ 621.89	$ -	0.00%	N/A	$ 630.27	$ -	0.00%	N/A	$ 639.07	$ -	0.00%
			Family	N/A	$ 1,029.22	$ -	0.00%	N/A	$ 1,042.58	$ -	0.00%	N/A	$ 1,056.63	$ -	0.00%	N/A	$ 1,071.39	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4023																
			Single	N/A	$ 362.52	$ -	0.00%	N/A	$ 367.23	$ -	0.00%	N/A	$ 372.18	$ -	0.00%	N/A	$ 377.38	$ -	0.00%
			Double	N/A	$ 725.04	$ -	0.00%	N/A	$ 734.46	$ -	0.00%	N/A	$ 744.35	$ -	0.00%	N/A	$ 754.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.29	$ -	0.00%	N/A	$ 624.29	$ -	0.00%	N/A	$ 632.70	$ -	0.00%	N/A	$ 641.54	$ -	0.00%
			Family	N/A	$ 1,033.19	$ -	0.00%	N/A	$ 1,046.60	$ -	0.00%	N/A	$ 1,060.70	$ -	0.00%	N/A	$ 1,075.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4024																
			Single	N/A	$ 362.24	$ -	0.00%	N/A	$ 366.95	$ -	0.00%	N/A	$ 371.89	$ -	0.00%	N/A	$ 377.09	$ -	0.00%
			Double	N/A	$ 724.49	$ -	0.00%	N/A	$ 733.89	$ -	0.00%	N/A	$ 743.78	$ -	0.00%	N/A	$ 754.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.81	$ -	0.00%	N/A	$ 623.81	$ -	0.00%	N/A	$ 632.21	$ -	0.00%	N/A	$ 641.04	$ -	0.00%
			Family	N/A	$ 1,032.39	$ -	0.00%	N/A	$ 1,045.79	$ -	0.00%	N/A	$ 1,059.89	$ -	0.00%	N/A	$ 1,074.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4025																
			Single	N/A	$ 364.18	$ -	0.00%	N/A	$ 368.91	$ -	0.00%	N/A	$ 373.88	$ -	0.00%	N/A	$ 379.10	$ -	0.00%
			Double	N/A	$ 728.36	$ -	0.00%	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 758.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.10	$ -	0.00%	N/A	$ 627.14	$ -	0.00%	N/A	$ 635.59	$ -	0.00%	N/A	$ 644.47	$ -	0.00%
			Family	N/A	$ 1,037.91	$ -	0.00%	N/A	$ 1,051.39	$ -	0.00%	N/A	$ 1,065.55	$ -	0.00%	N/A	$ 1,080.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4026																
			Single	N/A	$ 369.17	$ -	0.00%	N/A	$ 373.96	$ -	0.00%	N/A	$ 379.00	$ -	0.00%	N/A	$ 384.30	$ -	0.00%
			Double	N/A	$ 738.34	$ -	0.00%	N/A	$ 747.93	$ -	0.00%	N/A	$ 758.01	$ -	0.00%	N/A	$ 768.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.59	$ -	0.00%	N/A	$ 635.74	$ -	0.00%	N/A	$ 644.31	$ -	0.00%	N/A	$ 653.31	$ -	0.00%
			Family	N/A	$ 1,052.14	$ -	0.00%	N/A	$ 1,065.80	$ -	0.00%	N/A	$ 1,080.16	$ -	0.00%	N/A	$ 1,095.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4027																
			Single	N/A	$ 363.46	$ -	0.00%	N/A	$ 368.18	$ -	0.00%	N/A	$ 373.14	$ -	0.00%	N/A	$ 378.36	$ -	0.00%
			Double	N/A	$ 726.93	$ -	0.00%	N/A	$ 736.37	$ -	0.00%	N/A	$ 746.29	$ -	0.00%	N/A	$ 756.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.89	$ -	0.00%	N/A	$ 625.91	$ -	0.00%	N/A	$ 634.35	$ -	0.00%	N/A	$ 643.21	$ -	0.00%
			Family	N/A	$ 1,035.87	$ -	0.00%	N/A	$ 1,049.32	$ -	0.00%	N/A	$ 1,063.46	$ -	0.00%	N/A	$ 1,078.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4028																
			Single	N/A	$ 358.40	$ -	0.00%	N/A	$ 363.05	$ -	0.00%	N/A	$ 367.95	$ -	0.00%	N/A	$ 373.09	$ -	0.00%
			Double	N/A	$ 716.80	$ -	0.00%	N/A	$ 726.11	$ -	0.00%	N/A	$ 735.89	$ -	0.00%	N/A	$ 746.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.28	$ -	0.00%	N/A	$ 617.19	$ -	0.00%	N/A	$ 625.51	$ -	0.00%	N/A	$ 634.25	$ -	0.00%
			Family	N/A	$ 1,021.45	$ -	0.00%	N/A	$ 1,034.71	$ -	0.00%	N/A	$ 1,048.65	$ -	0.00%	N/A	$ 1,063.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4030																
			Single	N/A	$ 360.31	$ -	0.00%	N/A	$ 364.99	$ -	0.00%	N/A	$ 369.90	$ -	0.00%	N/A	$ 375.07	$ -	0.00%
			Double	N/A	$ 720.62	$ -	0.00%	N/A	$ 729.97	$ -	0.00%	N/A	$ 739.81	$ -	0.00%	N/A	$ 750.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.52	$ -	0.00%	N/A	$ 620.48	$ -	0.00%	N/A	$ 628.84	$ -	0.00%	N/A	$ 637.62	$ -	0.00%
			Family	N/A	$ 1,026.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%	N/A	$ 1,054.23	$ -	0.00%	N/A	$ 1,068.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4031																
			Single	N/A	$ 363.54	$ -	0.00%	N/A	$ 368.26	$ -	0.00%	N/A	$ 373.22	$ -	0.00%	N/A	$ 378.43	$ -	0.00%
			Double	N/A	$ 727.07	$ -	0.00%	N/A	$ 736.51	$ -	0.00%	N/A	$ 746.44	$ -	0.00%	N/A	$ 756.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.01	$ -	0.00%	N/A	$ 626.04	$ -	0.00%	N/A	$ 634.47	$ -	0.00%	N/A	$ 643.34	$ -	0.00%
			Family	N/A	$ 1,036.08	$ -	0.00%	N/A	$ 1,049.53	$ -	0.00%	N/A	$ 1,063.67	$ -	0.00%	N/A	$ 1,078.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4033																
			Single	N/A	$ 347.79	$ -	0.00%	N/A	$ 352.31	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 362.04	$ -	0.00%
			Double	N/A	$ 695.58	$ -	0.00%	N/A	$ 704.61	$ -	0.00%	N/A	$ 714.11	$ -	0.00%	N/A	$ 724.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 591.24	$ -	0.00%	N/A	$ 598.92	$ -	0.00%	N/A	$ 606.99	$ -	0.00%	N/A	$ 615.47	$ -	0.00%
			Family	N/A	$ 991.20	$ -	0.00%	N/A	$ 1,004.07	$ -	0.00%	N/A	$ 1,017.60	$ -	0.00%	N/A	$ 1,031.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4034																
			Single	N/A	$ 351.36	$ -	0.00%	N/A	$ 355.93	$ -	0.00%	N/A	$ 360.72	$ -	0.00%	N/A	$ 365.76	$ -	0.00%
			Double	N/A	$ 702.73	$ -	0.00%	N/A	$ 711.85	$ -	0.00%	N/A	$ 721.44	$ -	0.00%	N/A	$ 731.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.32	$ -	0.00%	N/A	$ 605.07	$ -	0.00%	N/A	$ 613.23	$ -	0.00%	N/A	$ 621.79	$ -	0.00%
			Family	N/A	$ 1,001.39	$ -	0.00%	N/A	$ 1,014.39	$ -	0.00%	N/A	$ 1,028.06	$ -	0.00%	N/A	$ 1,042.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4035																
			Single	N/A	$ 356.74	$ -	0.00%	N/A	$ 361.37	$ -	0.00%	N/A	$ 366.24	$ -	0.00%	N/A	$ 371.36	$ -	0.00%
			Double	N/A	$ 713.48	$ -	0.00%	N/A	$ 722.74	$ -	0.00%	N/A	$ 732.48	$ -	0.00%	N/A	$ 742.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.46	$ -	0.00%	N/A	$ 614.33	$ -	0.00%	N/A	$ 622.61	$ -	0.00%	N/A	$ 631.31	$ -	0.00%
			Family	N/A	$ 1,016.71	$ -	0.00%	N/A	$ 1,029.91	$ -	0.00%	N/A	$ 1,043.78	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%
Bronze	HDE	N/A	SUBF4036																
			Single	N/A	$ 361.62	$ -	0.00%	N/A	$ 366.31	$ -	0.00%	N/A	$ 371.25	$ -	0.00%	N/A	$ 376.44	$ -	0.00%
			Double	N/A	$ 723.24	$ -	0.00%	N/A	$ 732.63	$ -	0.00%	N/A	$ 742.50	$ -	0.00%	N/A	$ 752.87	$ -	0.00%
			Emp/Child(ren)	N/A	61475.00%	$ -	0.00%	N/A	$ 622.73	$ -	0.00%	N/A	$ 631.13	$ -	0.00%	N/A	$ 639.94	$ -	0.00%
			Family	N/A	$ 1,030.61	$ -	0.00%	N/A	$ 1,043.99	$ -	0.00%	N/A	$ 1,058.06	$ -	0.00%	N/A	$ 1,072.84	$ -	0.00%
Platinum	EPO	N/A	SUPF1030																
			Single	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.01	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.65	$ -	0.00%
			Double	N/A	$ 1,117.52	$ -	0.00%	N/A	$ 1,132.02	$ -	0.00%	N/A	$ 1,147.28	$ -	0.00%	N/A	$ 1,163.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.89	$ -	0.00%	N/A	$ 962.22	$ -	0.00%	N/A	$ 975.19	$ -	0.00%	N/A	$ 988.81	$ -	0.00%
			Family	N/A	$ 1,592.46	$ -	0.00%	N/A	$ 1,613.13	$ -	0.00%	N/A	$ 1,634.87	$ -	0.00%	N/A	$ 1,657.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1031																
			Single	N/A	$ 584.08	$ -	0.00%	N/A	$ 591.66	$ -	0.00%	N/A	$ 599.63	$ -	0.00%	N/A	$ 608.01	$ -	0.00%
			Double	N/A	$ 1,168.16	$ -	0.00%	N/A	$ 1,183.32	$ -	0.00%	N/A	$ 1,199.27	$ -	0.00%	N/A	$ 1,216.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 992.93	$ -	0.00%	N/A	$ 1,005.82	$ -	0.00%	N/A	$ 1,019.38	$ -	0.00%	N/A	$ 1,033.62	$ -	0.00%
			Family	N/A	$ 1,664.63	$ -	0.00%	N/A	$ 1,686.24	$ -	0.00%	N/A	$ 1,708.96	$ -	0.00%	N/A	$ 1,732.83	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1032																
			Single	N/A	$ 563.18	$ -	0.00%	N/A	$ 570.49	$ -	0.00%	N/A	$ 578.18	$ -	0.00%	N/A	$ 586.25	$ -	0.00%
			Double	N/A	$ 1,126.36	$ -	0.00%	N/A	$ 1,140.98	$ -	0.00%	N/A	$ 1,156.36	$ -	0.00%	N/A	$ 1,172.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 957.40	$ -	0.00%	N/A	$ 969.83	$ -	0.00%	N/A	$ 982.90	$ -	0.00%	N/A	$ 996.63	$ -	0.00%
			Family	N/A	$ 1,605.06	$ -	0.00%	N/A	$ 1,625.90	$ -	0.00%	N/A	$ 1,647.81	$ -	0.00%	N/A	$ 1,670.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1034																
			Single	N/A	$ 568.06	$ -	0.00%	N/A	$ 575.43	$ -	0.00%	N/A	$ 583.18	$ -	0.00%	N/A	$ 591.33	$ -	0.00%
			Double	N/A	$ 1,136.11	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,166.37	$ -	0.00%	N/A	$ 1,182.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 965.69	$ -	0.00%	N/A	$ 978.23	$ -	0.00%	N/A	$ 991.41	$ -	0.00%	N/A	$ 1,005.26	$ -	0.00%
			Family	N/A	$ 1,618.96	$ -	0.00%	N/A	$ 1,639.97	$ -	0.00%	N/A	$ 1,662.07	$ -	0.00%	N/A	$ 1,685.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1035																
			Single	N/A	$ 581.87	$ -	0.00%	N/A	$ 589.43	$ -	0.00%	N/A	$ 597.37	$ -	0.00%	N/A	$ 605.72	$ -	0.00%
			Double	N/A	$ 1,163.75	$ -	0.00%	N/A	$ 1,178.85	$ -	0.00%	N/A	$ 1,194.74	$ -	0.00%	N/A	$ 1,211.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 989.18	$ -	0.00%	N/A	$ 1,002.03	$ -	0.00%	N/A	$ 1,015.53	$ -	0.00%	N/A	$ 1,029.72	$ -	0.00%
			Family	N/A	$ 1,658.34	$ -	0.00%	N/A	$ 1,679.87	$ -	0.00%	N/A	$ 1,702.50	$ -	0.00%	N/A	$ 1,726.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1036																
			Single	N/A	$ 583.06	$ -	0.00%	N/A	$ 590.62	$ -	0.00%	N/A	$ 598.58	$ -	0.00%	N/A	$ 606.95	$ -	0.00%
			Double	N/A	$ 1,166.11	$ -	0.00%	N/A	$ 1,181.25	$ -	0.00%	N/A	$ 1,197.17	$ -	0.00%	N/A	$ 1,213.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 991.19	$ -	0.00%	N/A	$ 1,004.06	$ -	0.00%	N/A	$ 1,017.59	$ -	0.00%	N/A	$ 1,031.81	$ -	0.00%
			Family	N/A	$ 1,661.71	$ -	0.00%	N/A	$ 1,683.28	$ -	0.00%	N/A	$ 1,705.96	$ -	0.00%	N/A	$ 1,729.79	$ -	0.00%
Gold	EPO	N/A	SUGF2028																
			Single	N/A	$ 490.41	$ -	0.00%	N/A	$ 496.78	$ -	0.00%	N/A	$ 503.47	$ -	0.00%	N/A	$ 510.51	$ -	0.00%
			Double	N/A	$ 980.83	$ -	0.00%	N/A	$ 993.56	$ -	0.00%	N/A	$ 1,006.95	$ -	0.00%	N/A	$ 1,021.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.70	$ -	0.00%	N/A	$ 844.53	$ -	0.00%	N/A	$ 855.91	$ -	0.00%	N/A	$ 867.86	$ -	0.00%
			Family	N/A	$ 1,397.68	$ -	0.00%	N/A	$ 1,415.82	$ -	0.00%	N/A	$ 1,434.90	$ -	0.00%	N/A	$ 1,454.95	$ -	0.00%
Gold	EPO	N/A	SUGF2029																
			Single	N/A	$ 487.92	$ -	0.00%	N/A	$ 494.26	$ -	0.00%	N/A	$ 500.92	$ -	0.00%	N/A	$ 507.91	$ -	0.00%
			Double	N/A	$ 975.85	$ -	0.00%	N/A	$ 988.51	$ -	0.00%	N/A	$ 1,001.83	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 829.47	$ -	0.00%	N/A	$ 840.24	$ -	0.00%	N/A	$ 851.56	$ -	0.00%	N/A	$ 863.46	$ -	0.00%
			Family	N/A	$ 1,390.58	$ -	0.00%	N/A	$ 1,408.63	$ -	0.00%	N/A	$ 1,427.61	$ -	0.00%	N/A	$ 1,447.56	$ -	0.00%
Gold	EPO	N/A	SUGF2030																
			Single	N/A	$ 495.14	$ -	0.00%	N/A	$ 501.57	$ -	0.00%	N/A	$ 508.33	$ -	0.00%	N/A	$ 515.43	$ -	0.00%
			Double	N/A	$ 990.28	$ -	0.00%	N/A	$ 1,003.14	$ -	0.00%	N/A	$ 1,016.65	$ -	0.00%	N/A	$ 1,030.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.74	$ -	0.00%	N/A	$ 852.67	$ -	0.00%	N/A	$ 864.16	$ -	0.00%	N/A	$ 876.23	$ -	0.00%
			Family	N/A	$ 1,411.15	$ -	0.00%	N/A	$ 1,429.47	$ -	0.00%	N/A	$ 1,448.73	$ -	0.00%	N/A	$ 1,468.97	$ -	0.00%
Gold	EPO	N/A	SUGF2031																
			Single	N/A	$ 498.60	$ -	0.00%	N/A	$ 505.08	$ -	0.00%	N/A	$ 511.88	$ -	0.00%	N/A	$ 519.03	$ -	0.00%
			Double	N/A	$ 997.20	$ -	0.00%	N/A	$ 1,010.15	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.62	$ -	0.00%	N/A	$ 858.63	$ -	0.00%	N/A	$ 870.20	$ -	0.00%	N/A	$ 882.35	$ -	0.00%
			Family	N/A	$ 1,421.02	$ -	0.00%	N/A	$ 1,439.46	$ -	0.00%	N/A	$ 1,458.86	$ -	0.00%	N/A	$ 1,479.24	$ -	0.00%
Gold	EPO	N/A	SUGF2033																
			Single	N/A	$ 509.45	$ -	0.00%	N/A	$ 516.06	$ -	0.00%	N/A	$ 523.01	$ -	0.00%	N/A	$ 530.32	$ -	0.00%
			Double	N/A	$ 1,018.89	$ -	0.00%	N/A	$ 1,032.12	$ -	0.00%	N/A	$ 1,046.03	$ -	0.00%	N/A	$ 1,060.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 866.06	$ -	0.00%	N/A	$ 877.30	$ -	0.00%	N/A	$ 889.12	$ -	0.00%	N/A	$ 901.54	$ -	0.00%
			Family	N/A	$ 1,451.92	$ -	0.00%	N/A	$ 1,470.77	$ -	0.00%	N/A	$ 1,490.59	$ -	0.00%	N/A	$ 1,511.41	$ -	0.00%
Gold	EPO	N/A	SUGF2034																
			Single	N/A	$ 505.04	$ -	0.00%	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.49	$ -	0.00%	N/A	$ 525.74	$ -	0.00%
			Double	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.99	$ -	0.00%	N/A	$ 1,051.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.57	$ -	0.00%	N/A	$ 869.72	$ -	0.00%	N/A	$ 881.44	$ -	0.00%	N/A	$ 893.75	$ -	0.00%
			Family	N/A	$ 1,439.38	$ -	0.00%	N/A	$ 1,458.06	$ -	0.00%	N/A	$ 1,477.71	$ -	0.00%	N/A	$ 1,498.35	$ -	0.00%
Gold	EPO	N/A	SUGF2035																
			Single	N/A	$ 505.02	$ -	0.00%	N/A	$ 511.57	$ -	0.00%	N/A	$ 518.47	$ -	0.00%	N/A	$ 525.71	$ -	0.00%
			Double	N/A	$ 1,010.04	$ -	0.00%	N/A	$ 1,023.15	$ -	0.00%	N/A	$ 1,036.93	$ -	0.00%	N/A	$ 1,051.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.53	$ -	0.00%	N/A	$ 869.68	$ -	0.00%	N/A	$ 881.39	$ -	0.00%	N/A	$ 893.71	$ -	0.00%
			Family	N/A	$ 1,439.30	$ -	0.00%	N/A	$ 1,457.98	$ -	0.00%	N/A	$ 1,477.63	$ -	0.00%	N/A	$ 1,498.27	$ -	0.00%
Gold	HDE	N/A	SUGF2037																
			Single	N/A	$ 495.86	$ -	0.00%	N/A	$ 502.30	$ -	0.00%	N/A	$ 509.07	$ -	0.00%	N/A	$ 516.18	$ -	0.00%
			Double	N/A	$ 991.72	$ -	0.00%	N/A	$ 1,004.59	$ -	0.00%	N/A	$ 1,018.13	$ -	0.00%	N/A	$ 1,032.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 842.96	$ -	0.00%	N/A	$ 853.91	$ -	0.00%	N/A	$ 865.41	$ -	0.00%	N/A	$ 877.50	$ -	0.00%
			Family	N/A	$ 1,413.20	$ -	0.00%	N/A	$ 1,431.55	$ -	0.00%	N/A	$ 1,450.84	$ -	0.00%	N/A	$ 1,471.11	$ -	0.00%
Gold	EPO	N/A	SUGF2039																
			Single	N/A	$ 486.48	$ -	0.00%	N/A	$ 492.79	$ -	0.00%	N/A	$ 499.43	$ -	0.00%	N/A	$ 506.41	$ -	0.00%
			Double	N/A	$ 972.95	$ -	0.00%	N/A	$ 985.58	$ -	0.00%	N/A	$ 998.86	$ -	0.00%	N/A	$ 1,012.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.01	$ -	0.00%	N/A	$ 837.74	$ -	0.00%	N/A	$ 849.03	$ -	0.00%	N/A	$ 860.89	$ -	0.00%
			Family	N/A	$ 1,386.45	$ -	0.00%	N/A	$ 1,404.45	$ -	0.00%	N/A	$ 1,423.38	$ -	0.00%	N/A	$ 1,443.26	$ -	0.00%
Silver	EPO	N/A	SUSF3037																
			Single	N/A	$ 417.27	$ -	0.00%	N/A	$ 422.69	$ -	0.00%	N/A	$ 428.38	$ -	0.00%	N/A	$ 434.37	$ -	0.00%
			Double	N/A	$ 834.54	$ -	0.00%	N/A	$ 845.37	$ -	0.00%	N/A	$ 856.76	$ -	0.00%	N/A	$ 868.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.36	$ -	0.00%	N/A	$ 718.57	$ -	0.00%	N/A	$ 728.25	$ -	0.00%	N/A	$ 738.42	$ -	0.00%
			Family	N/A	$ 1,189.22	$ -	0.00%	N/A	$ 1,204.65	$ -	0.00%	N/A	$ 1,220.89	$ -	0.00%	N/A	$ 1,237.94	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3038																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.64	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.17	$ -	0.00%	N/A	$ 731.54	$ -	0.00%	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.76	$ -	0.00%
			Family	N/A	$ 1,210.69	$ -	0.00%	N/A	$ 1,226.41	$ -	0.00%	N/A	$ 1,242.93	$ -	0.00%	N/A	$ 1,260.30	$ -	0.00%
Silver	EPO	N/A	SUSF3039																
			Single	N/A	$ 422.16	$ -	0.00%	N/A	$ 427.64	$ -	0.00%	N/A	$ 433.40	$ -	0.00%	N/A	$ 439.46	$ -	0.00%
			Double	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.28	$ -	0.00%	N/A	$ 866.81	$ -	0.00%	N/A	$ 878.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.67	$ -	0.00%	N/A	$ 726.99	$ -	0.00%	N/A	$ 736.79	$ -	0.00%	N/A	$ 747.08	$ -	0.00%
			Family	N/A	$ 1,203.16	$ -	0.00%	N/A	$ 1,218.78	$ -	0.00%	N/A	$ 1,235.20	$ -	0.00%	N/A	$ 1,252.45	$ -	0.00%
Silver	HDE	N/A	SUSF3040																
			Single	N/A	$ 420.79	$ -	0.00%	N/A	$ 426.25	$ -	0.00%	N/A	$ 431.99	$ -	0.00%	N/A	$ 438.03	$ -	0.00%
			Double	N/A	$ 841.57	$ -	0.00%	N/A	$ 852.50	$ -	0.00%	N/A	$ 863.99	$ -	0.00%	N/A	$ 876.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.34	$ -	0.00%	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.65	$ -	0.00%
			Family	N/A	$ 1,199.24	$ -	0.00%	N/A	$ 1,214.81	$ -	0.00%	N/A	$ 1,231.18	$ -	0.00%	N/A	$ 1,248.38	$ -	0.00%
Silver	HDE	N/A	SUSF3041																
			Single	N/A	$ 422.24	$ -	0.00%	N/A	$ 427.72	$ -	0.00%	N/A	$ 433.48	$ -	0.00%	N/A	$ 439.54	$ -	0.00%
			Double	N/A	$ 844.47	$ -	0.00%	N/A	$ 855.44	$ -	0.00%	N/A	$ 866.97	$ -	0.00%	N/A	$ 879.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.80	$ -	0.00%	N/A	$ 727.12	$ -	0.00%	N/A	$ 736.92	$ -	0.00%	N/A	$ 747.21	$ -	0.00%
			Family	N/A	$ 1,203.38	$ -	0.00%	N/A	$ 1,219.00	$ -	0.00%	N/A	$ 1,235.43	$ -	0.00%	N/A	$ 1,252.68	$ -	0.00%
Silver	HDE	N/A	SUSF3042																
			Single	N/A	$ 426.17	$ -	0.00%	N/A	$ 431.71	$ -	0.00%	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.64	$ -	0.00%
			Double	N/A	$ 852.35	$ -	0.00%	N/A	$ 863.41	$ -	0.00%	N/A	$ 875.05	$ -	0.00%	N/A	$ 887.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.50	$ -	0.00%	N/A	$ 733.90	$ -	0.00%	N/A	$ 743.79	$ -	0.00%	N/A	$ 754.18	$ -	0.00%
			Family	N/A	$ 1,214.60	$ -	0.00%	N/A	$ 1,230.36	$ -	0.00%	N/A	$ 1,246.94	$ -	0.00%	N/A	$ 1,264.36	$ -	0.00%
Silver	HDE	N/A	SUSF3043																
			Single	N/A	$ 404.99	$ -	0.00%	N/A	$ 410.25	$ -	0.00%	N/A	$ 415.78	$ -	0.00%	N/A	$ 421.58	$ -	0.00%
			Double	N/A	$ 809.98	$ -	0.00%	N/A	$ 820.50	$ -	0.00%	N/A	$ 831.55	$ -	0.00%	N/A	$ 843.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.48	$ -	0.00%	N/A	$ 697.42	$ -	0.00%	N/A	$ 706.82	$ -	0.00%	N/A	$ 716.69	$ -	0.00%
			Family	N/A	$ 1,154.22	$ -	0.00%	N/A	$ 1,169.21	$ -	0.00%	N/A	$ 1,184.96	$ -	0.00%	N/A	$ 1,201.51	$ -	0.00%
Silver	HDE	N/A	SUSF3045																
			Single	N/A	$ 404.42	$ -	0.00%	N/A	$ 409.67	$ -	0.00%	N/A	$ 415.19	$ -	0.00%	N/A	$ 420.99	$ -	0.00%
			Double	N/A	$ 808.83	$ -	0.00%	N/A	$ 819.33	$ -	0.00%	N/A	$ 830.37	$ -	0.00%	N/A	$ 841.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.51	$ -	0.00%	N/A	$ 696.43	$ -	0.00%	N/A	$ 705.82	$ -	0.00%	N/A	$ 715.68	$ -	0.00%
			Family	N/A	$ 1,152.59	$ -	0.00%	N/A	$ 1,167.55	$ -	0.00%	N/A	$ 1,183.28	$ -	0.00%	N/A	$ 1,199.81	$ -	0.00%
Silver	HDE	N/A	SUSF3046																
			Single	N/A	$ 409.04	$ -	0.00%	N/A	$ 414.35	$ -	0.00%	N/A	$ 419.93	$ -	0.00%	N/A	$ 425.80	$ -	0.00%
			Double	N/A	$ 818.07	$ -	0.00%	N/A	$ 828.69	$ -	0.00%	N/A	$ 839.86	$ -	0.00%	N/A	$ 851.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 695.36	$ -	0.00%	N/A	$ 704.39	$ -	0.00%	N/A	$ 713.88	$ -	0.00%	N/A	$ 723.85	$ -	0.00%
			Family	N/A	$ 1,165.75	$ -	0.00%	N/A	$ 1,180.88	$ -	0.00%	N/A	$ 1,196.80	$ -	0.00%	N/A	$ 1,213.52	$ -	0.00%
Silver	HDE	N/A	SUSF3047																
			Single	N/A	$ 415.91	$ -	0.00%	N/A	$ 421.31	$ -	0.00%	N/A	$ 426.98	$ -	0.00%	N/A	$ 432.95	$ -	0.00%
			Double	N/A	$ 831.82	$ -	0.00%	N/A	$ 842.61	$ -	0.00%	N/A	$ 853.97	$ -	0.00%	N/A	$ 865.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 707.04	$ -	0.00%	N/A	$ 716.22	$ -	0.00%	N/A	$ 725.87	$ -	0.00%	N/A	$ 736.01	$ -	0.00%
			Family	N/A	$ 1,185.34	$ -	0.00%	N/A	$ 1,200.73	$ -	0.00%	N/A	$ 1,216.91	$ -	0.00%	N/A	$ 1,233.91	$ -	0.00%
Silver	EPO	N/A	SUSF3048																
			Single	N/A	$ 417.59	$ -	0.00%	N/A	$ 423.02	$ -	0.00%	N/A	$ 428.72	$ -	0.00%	N/A	$ 434.70	$ -	0.00%
			Double	N/A	$ 835.19	$ -	0.00%	N/A	$ 846.03	$ -	0.00%	N/A	$ 857.43	$ -	0.00%	N/A	$ 869.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.91	$ -	0.00%	N/A	$ 719.13	$ -	0.00%	N/A	$ 728.82	$ -	0.00%	N/A	$ 739.00	$ -	0.00%
			Family	N/A	$ 1,190.14	$ -	0.00%	N/A	$ 1,205.59	$ -	0.00%	N/A	$ 1,221.84	$ -	0.00%	N/A	$ 1,238.91	$ -	0.00%
Silver	EPO	N/A	SUSF3049																
			Single	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.08	$ -	0.00%	N/A	$ 419.66	$ -	0.00%	N/A	$ 425.53	$ -	0.00%
			Double	N/A	$ 817.55	$ -	0.00%	N/A	$ 828.17	$ -	0.00%	N/A	$ 839.33	$ -	0.00%	N/A	$ 851.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.92	$ -	0.00%	N/A	$ 703.94	$ -	0.00%	N/A	$ 713.43	$ -	0.00%	N/A	$ 723.39	$ -	0.00%
			Family	N/A	$ 1,165.01	$ -	0.00%	N/A	$ 1,180.14	$ -	0.00%	N/A	$ 1,196.04	$ -	0.00%	N/A	$ 1,212.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4038																
			Single	N/A	$ 356.44	$ -	0.00%	N/A	$ 361.07	$ -	0.00%	N/A	$ 365.93	$ -	0.00%	N/A	$ 371.05	$ -	0.00%
			Double	N/A	$ 712.88	$ -	0.00%	N/A	$ 722.14	$ -	0.00%	N/A	$ 731.87	$ -	0.00%	N/A	$ 742.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.95	$ -	0.00%	N/A	$ 613.82	$ -	0.00%	N/A	$ 622.09	$ -	0.00%	N/A	$ 630.78	$ -	0.00%
			Family	N/A	$ 1,015.86	$ -	0.00%	N/A	$ 1,029.05	$ -	0.00%	N/A	$ 1,042.91	$ -	0.00%	N/A	$ 1,057.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4040																
			Single	N/A	$ 350.21	$ -	0.00%	N/A	$ 354.75	$ -	0.00%	N/A	$ 359.53	$ -	0.00%	N/A	$ 364.56	$ -	0.00%
			Double	N/A	$ 700.41	$ -	0.00%	N/A	$ 709.50	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 729.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.35	$ -	0.00%	N/A	$ 603.08	$ -	0.00%	N/A	$ 611.21	$ -	0.00%	N/A	$ 619.74	$ -	0.00%
			Family	N/A	$ 998.09	$ -	0.00%	N/A	$ 1,011.04	$ -	0.00%	N/A	$ 1,024.67	$ -	0.00%	N/A	$ 1,038.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4041																
			Single	N/A	$ 351.56	$ -	0.00%	N/A	$ 356.12	$ -	0.00%	N/A	$ 360.92	$ -	0.00%	N/A	$ 365.96	$ -	0.00%
			Double	N/A	$ 703.12	$ -	0.00%	N/A	$ 712.24	$ -	0.00%	N/A	$ 721.84	$ -	0.00%	N/A	$ 731.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.65	$ -	0.00%	N/A	$ 605.41	$ -	0.00%	N/A	$ 613.57	$ -	0.00%	N/A	$ 622.14	$ -	0.00%
			Family	N/A	$ 1,001.94	$ -	0.00%	N/A	$ 1,014.95	$ -	0.00%	N/A	$ 1,028.62	$ -	0.00%	N/A	$ 1,042.99	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4042																
			Single	N/A	$ 351.29	$ -	0.00%	N/A	$ 355.85	$ -	0.00%	N/A	$ 360.64	$ -	0.00%	N/A	$ 365.68	$ -	0.00%
			Double	N/A	$ 702.57	$ -	0.00%	N/A	$ 711.69	$ -	0.00%	N/A	$ 721.28	$ -	0.00%	N/A	$ 731.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.19	$ -	0.00%	N/A	$ 604.94	$ -	0.00%	N/A	$ 613.09	$ -	0.00%	N/A	$ 621.66	$ -	0.00%
			Family	N/A	$ 1,001.17	$ -	0.00%	N/A	$ 1,014.16	$ -	0.00%	N/A	$ 1,027.83	$ -	0.00%	N/A	$ 1,042.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4043																
			Single	N/A	$ 353.17	$ -	0.00%	N/A	$ 357.75	$ -	0.00%	N/A	$ 362.57	$ -	0.00%	N/A	$ 367.64	$ -	0.00%
			Double	N/A	$ 706.33	$ -	0.00%	N/A	$ 715.50	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 735.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.38	$ -	0.00%	N/A	$ 608.17	$ -	0.00%	N/A	$ 616.37	$ -	0.00%	N/A	$ 624.98	$ -	0.00%
			Family	N/A	$ 1,006.52	$ -	0.00%	N/A	$ 1,019.59	$ -	0.00%	N/A	$ 1,033.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4044																
			Single	N/A	$ 358.01	$ -	0.00%	N/A	$ 362.65	$ -	0.00%	N/A	$ 367.54	$ -	0.00%	N/A	$ 372.68	$ -	0.00%
			Double	N/A	$ 716.01	$ -	0.00%	N/A	$ 725.31	$ -	0.00%	N/A	$ 735.08	$ -	0.00%	N/A	$ 745.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.61	$ -	0.00%	N/A	$ 616.51	$ -	0.00%	N/A	$ 624.82	$ -	0.00%	N/A	$ 633.55	$ -	0.00%
			Family	N/A	$ 1,020.32	$ -	0.00%	N/A	$ 1,033.56	$ -	0.00%	N/A	$ 1,047.49	$ -	0.00%	N/A	$ 1,062.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4045																
			Single	N/A	$ 352.47	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 361.86	$ -	0.00%	N/A	$ 366.91	$ -	0.00%
			Double	N/A	$ 704.94	$ -	0.00%	N/A	$ 714.10	$ -	0.00%	N/A	$ 723.72	$ -	0.00%	N/A	$ 733.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.20	$ -	0.00%	N/A	$ 606.98	$ -	0.00%	N/A	$ 615.16	$ -	0.00%	N/A	$ 623.75	$ -	0.00%
			Family	N/A	$ 1,004.54	$ -	0.00%	N/A	$ 1,017.59	$ -	0.00%	N/A	$ 1,031.30	$ -	0.00%	N/A	$ 1,045.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4046																
			Single	N/A	$ 347.56	$ -	0.00%	N/A	$ 352.07	$ -	0.00%	N/A	$ 356.82	$ -	0.00%	N/A	$ 361.80	$ -	0.00%
			Double	N/A	$ 695.12	$ -	0.00%	N/A	$ 704.15	$ -	0.00%	N/A	$ 713.64	$ -	0.00%	N/A	$ 723.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 590.86	$ -	0.00%	N/A	$ 598.53	$ -	0.00%	N/A	$ 606.59	$ -	0.00%	N/A	$ 615.07	$ -	0.00%
			Family	N/A	$ 990.55	$ -	0.00%	N/A	$ 1,003.41	$ -	0.00%	N/A	$ 1,016.93	$ -	0.00%	N/A	$ 1,031.14	$ -	0.00%
Bronze	HDE	N/A	SUBF4048																
			Single	N/A	$ 349.41	$ -	0.00%	N/A	$ 353.95	$ -	0.00%	N/A	$ 358.72	$ -	0.00%	N/A	$ 363.73	$ -	0.00%
			Double	N/A	$ 698.82	$ -	0.00%	N/A	$ 707.89	$ -	0.00%	N/A	$ 717.43	$ -	0.00%	N/A	$ 727.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 594.00	$ -	0.00%	N/A	$ 601.71	$ -	0.00%	N/A	$ 609.82	$ -	0.00%	N/A	$ 618.34	$ -	0.00%
			Family	N/A	$ 995.82	$ -	0.00%	N/A	$ 1,008.75	$ -	0.00%	N/A	$ 1,022.34	$ -	0.00%	N/A	$ 1,036.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4049																
			Single	N/A	$ 352.54	$ -	0.00%	N/A	$ 357.12	$ -	0.00%	N/A	$ 361.93	$ -	0.00%	N/A	$ 366.99	$ -	0.00%
			Double	N/A	$ 705.08	$ -	0.00%	N/A	$ 714.24	$ -	0.00%	N/A	$ 723.86	$ -	0.00%	N/A	$ 733.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.32	$ -	0.00%	N/A	$ 607.10	$ -	0.00%	N/A	$ 615.28	$ -	0.00%	N/A	$ 623.88	$ -	0.00%
			Family	N/A	$ 1,004.75	$ -	0.00%	N/A	$ 1,017.79	$ -	0.00%	N/A	$ 1,031.50	$ -	0.00%	N/A	$ 1,045.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4051																
			Single	N/A	$ 337.27	$ -	0.00%	N/A	$ 341.65	$ -	0.00%	N/A	$ 346.25	$ -	0.00%	N/A	$ 351.09	$ -	0.00%
			Double	N/A	$ 674.54	$ -	0.00%	N/A	$ 683.30	$ -	0.00%	N/A	$ 692.51	$ -	0.00%	N/A	$ 702.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.36	$ -	0.00%	N/A	$ 580.81	$ -	0.00%	N/A	$ 588.63	$ -	0.00%	N/A	$ 596.86	$ -	0.00%
			Family	N/A	$ 961.23	$ -	0.00%	N/A	$ 973.70	$ -	0.00%	N/A	$ 986.82	$ -	0.00%	N/A	$ 1,000.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4052																
			Single	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.16	$ -	0.00%	N/A	$ 349.81	$ -	0.00%	N/A	$ 354.70	$ -	0.00%
			Double	N/A	$ 681.47	$ -	0.00%	N/A	$ 690.32	$ -	0.00%	N/A	$ 699.62	$ -	0.00%	N/A	$ 709.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.25	$ -	0.00%	N/A	$ 586.77	$ -	0.00%	N/A	$ 594.68	$ -	0.00%	N/A	$ 602.99	$ -	0.00%
			Family	N/A	$ 971.10	$ -	0.00%	N/A	$ 983.71	$ -	0.00%	N/A	$ 996.96	$ -	0.00%	N/A	$ 1,010.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4053																
			Single	N/A	$ 345.95	$ -	0.00%	N/A	$ 350.44	$ -	0.00%	N/A	$ 355.16	$ -	0.00%	N/A	$ 360.13	$ -	0.00%
			Double	N/A	$ 691.90	$ -	0.00%	N/A	$ 700.88	$ -	0.00%	N/A	$ 710.33	$ -	0.00%	N/A	$ 720.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.12	$ -	0.00%	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.78	$ -	0.00%	N/A	$ 612.21	$ -	0.00%
			Family	N/A	$ 985.96	$ -	0.00%	N/A	$ 998.76	$ -	0.00%	N/A	$ 1,012.22	$ -	0.00%	N/A	$ 1,026.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4054																
			Single	N/A	$ 350.68	$ -	0.00%	N/A	$ 355.23	$ -	0.00%	N/A	$ 360.02	$ -	0.00%	N/A	$ 365.05	$ -	0.00%
			Double	N/A	$ 701.36	$ -	0.00%	N/A	$ 710.47	$ -	0.00%	N/A	$ 720.04	$ -	0.00%	N/A	$ 730.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.16	$ -	0.00%	N/A	$ 603.90	$ -	0.00%	N/A	$ 612.04	$ -	0.00%	N/A	$ 620.59	$ -	0.00%
			Family	N/A	$ 999.44	$ -	0.00%	N/A	$ 1,012.42	$ -	0.00%	N/A	$ 1,026.06	$ -	0.00%	N/A	$ 1,040.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1044																
			Single	N/A	$ 562.68	$ -	0.00%	N/A	$ 569.99	$ -	0.00%	N/A	$ 577.67	$ -	0.00%	N/A	$ 585.74	$ -	0.00%
			Double	N/A	$ 1,125.36	$ -	0.00%	N/A	$ 1,139.97	$ -	0.00%	N/A	$ 1,155.33	$ -	0.00%	N/A	$ 1,171.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 956.56	$ -	0.00%	N/A	$ 968.97	$ -	0.00%	N/A	$ 982.03	$ -	0.00%	N/A	$ 995.75	$ -	0.00%
			Family	N/A	$ 1,603.64	$ -	0.00%	N/A	$ 1,624.46	$ -	0.00%	N/A	$ 1,646.35	$ -	0.00%	N/A	$ 1,669.35	$ -	0.00%
Platinum	EPO	N/A	SUPF1045																
			Single	N/A	$ 588.18	$ -	0.00%	N/A	$ 595.81	$ -	0.00%	N/A	$ 603.84	$ -	0.00%	N/A	$ 612.28	$ -	0.00%
			Double	N/A	$ 1,176.36	$ -	0.00%	N/A	$ 1,191.63	$ -	0.00%	N/A	$ 1,207.69	$ -	0.00%	N/A	$ 1,224.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 999.90	$ -	0.00%	N/A	$ 1,012.89	$ -	0.00%	N/A	$ 1,026.53	$ -	0.00%	N/A	$ 1,040.87	$ -	0.00%
			Family	N/A	$ 1,676.31	$ -	0.00%	N/A	$ 1,698.07	$ -	0.00%	N/A	$ 1,720.95	$ -	0.00%	N/A	$ 1,745.00	$ -	0.00%
Platinum	EPO	N/A	SUPF1046																
			Single	N/A	$ 567.13	$ -	0.00%	N/A	$ 574.49	$ -	0.00%	N/A	$ 582.24	$ -	0.00%	N/A	$ 590.37	$ -	0.00%
			Double	N/A	$ 1,134.26	$ -	0.00%	N/A	$ 1,148.99	$ -	0.00%	N/A	$ 1,164.47	$ -	0.00%	N/A	$ 1,180.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 964.12	$ -	0.00%	N/A	$ 976.64	$ -	0.00%	N/A	$ 989.80	$ -	0.00%	N/A	$ 1,003.63	$ -	0.00%
			Family	N/A	$ 1,616.33	$ -	0.00%	N/A	$ 1,637.31	$ -	0.00%	N/A	$ 1,659.37	$ -	0.00%	N/A	$ 1,682.55	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1048																
			Single	N/A	$ 572.04	$ -	0.00%	N/A	$ 579.47	$ -	0.00%	N/A	$ 587.28	$ -	0.00%	N/A	$ 595.48	$ -	0.00%
			Double	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,158.94	$ -	0.00%	N/A	$ 1,174.56	$ -	0.00%	N/A	$ 1,190.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 972.47	$ -	0.00%	N/A	$ 985.10	$ -	0.00%	N/A	$ 998.37	$ -	0.00%	N/A	$ 1,012.32	$ -	0.00%
			Family	N/A	$ 1,630.32	$ -	0.00%	N/A	$ 1,651.49	$ -	0.00%	N/A	$ 1,673.74	$ -	0.00%	N/A	$ 1,697.12	$ -	0.00%
Platinum	EPO	N/A	SUPF1049																
			Single	N/A	$ 585.96	$ -	0.00%	N/A	$ 593.56	$ -	0.00%	N/A	$ 601.56	$ -	0.00%	N/A	$ 609.97	$ -	0.00%
			Double	N/A	$ 1,171.92	$ -	0.00%	N/A	$ 1,187.13	$ -	0.00%	N/A	$ 1,203.13	$ -	0.00%	N/A	$ 1,219.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 996.13	$ -	0.00%	N/A	$ 1,009.06	$ -	0.00%	N/A	$ 1,022.66	$ -	0.00%	N/A	$ 1,036.94	$ -	0.00%
			Family	N/A	$ 1,669.98	$ -	0.00%	N/A	$ 1,691.66	$ -	0.00%	N/A	$ 1,714.45	$ -	0.00%	N/A	$ 1,738.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1050																
			Single	N/A	$ 587.15	$ -	0.00%	N/A	$ 594.77	$ -	0.00%	N/A	$ 602.78	$ -	0.00%	N/A	$ 611.21	$ -	0.00%
			Double	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,205.57	$ -	0.00%	N/A	$ 1,222.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 998.15	$ -	0.00%	N/A	$ 1,011.11	$ -	0.00%	N/A	$ 1,024.73	$ -	0.00%	N/A	$ 1,039.05	$ -	0.00%
			Family	N/A	$ 1,673.37	$ -	0.00%	N/A	$ 1,695.09	$ -	0.00%	N/A	$ 1,717.94	$ -	0.00%	N/A	$ 1,741.94	$ -	0.00%
Gold	EPO	N/A	SUGF2041																
			Single	N/A	$ 493.86	$ -	0.00%	N/A	$ 500.27	$ -	0.00%	N/A	$ 507.01	$ -	0.00%	N/A	$ 514.09	$ -	0.00%
			Double	N/A	$ 987.71	$ -	0.00%	N/A	$ 1,000.53	$ -	0.00%	N/A	$ 1,014.02	$ -	0.00%	N/A	$ 1,028.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 839.56	$ -	0.00%	N/A	$ 850.45	$ -	0.00%	N/A	$ 861.91	$ -	0.00%	N/A	$ 873.95	$ -	0.00%
			Family	N/A	$ 1,407.49	$ -	0.00%	N/A	$ 1,425.76	$ -	0.00%	N/A	$ 1,444.97	$ -	0.00%	N/A	$ 1,465.16	$ -	0.00%
Gold	EPO	N/A	SUGF2042																
			Single	N/A	$ 491.35	$ -	0.00%	N/A	$ 497.73	$ -	0.00%	N/A	$ 504.43	$ -	0.00%	N/A	$ 511.48	$ -	0.00%
			Double	N/A	$ 982.70	$ -	0.00%	N/A	$ 995.45	$ -	0.00%	N/A	$ 1,008.87	$ -	0.00%	N/A	$ 1,022.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 835.29	$ -	0.00%	N/A	$ 846.13	$ -	0.00%	N/A	$ 857.54	$ -	0.00%	N/A	$ 869.52	$ -	0.00%
			Family	N/A	$ 1,400.34	$ -	0.00%	N/A	$ 1,418.52	$ -	0.00%	N/A	$ 1,437.63	$ -	0.00%	N/A	$ 1,457.72	$ -	0.00%
Gold	EPO	N/A	SUGF2043																
			Single	N/A	$ 498.62	$ -	0.00%	N/A	$ 505.09	$ -	0.00%	N/A	$ 511.89	$ -	0.00%	N/A	$ 519.05	$ -	0.00%
			Double	N/A	$ 997.23	$ -	0.00%	N/A	$ 1,010.18	$ -	0.00%	N/A	$ 1,023.79	$ -	0.00%	N/A	$ 1,038.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.65	$ -	0.00%	N/A	$ 858.65	$ -	0.00%	N/A	$ 870.22	$ -	0.00%	N/A	$ 882.38	$ -	0.00%
			Family	N/A	$ 1,421.05	$ -	0.00%	N/A	$ 1,439.50	$ -	0.00%	N/A	$ 1,458.90	$ -	0.00%	N/A	$ 1,479.28	$ -	0.00%
Gold	EPO	N/A	SUGF2044																
			Single	N/A	$ 502.10	$ -	0.00%	N/A	$ 508.62	$ -	0.00%	N/A	$ 515.47	$ -	0.00%	N/A	$ 522.68	$ -	0.00%
			Double	N/A	$ 1,004.20	$ -	0.00%	N/A	$ 1,017.24	$ -	0.00%	N/A	$ 1,030.95	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 853.57	$ -	0.00%	N/A	$ 864.65	$ -	0.00%	N/A	$ 876.31	$ -	0.00%	N/A	$ 888.55	$ -	0.00%
			Family	N/A	$ 1,430.99	$ -	0.00%	N/A	$ 1,449.57	$ -	0.00%	N/A	$ 1,469.10	$ -	0.00%	N/A	$ 1,489.62	$ -	0.00%
Gold	EPO	N/A	SUGF2046																
			Single	N/A	$ 513.02	$ -	0.00%	N/A	$ 519.68	$ -	0.00%	N/A	$ 526.68	$ -	0.00%	N/A	$ 534.04	$ -	0.00%
			Double	N/A	$ 1,026.04	$ -	0.00%	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,053.37	$ -	0.00%	N/A	$ 1,068.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 872.14	$ -	0.00%	N/A	$ 883.46	$ -	0.00%	N/A	$ 895.36	$ -	0.00%	N/A	$ 907.87	$ -	0.00%
			Family	N/A	$ 1,462.11	$ -	0.00%	N/A	$ 1,481.09	$ -	0.00%	N/A	$ 1,501.05	$ -	0.00%	N/A	$ 1,522.02	$ -	0.00%
Gold	EPO	N/A	SUGF2047																
			Single	N/A	$ 508.59	$ -	0.00%	N/A	$ 515.19	$ -	0.00%	N/A	$ 522.13	$ -	0.00%	N/A	$ 529.43	$ -	0.00%
			Double	N/A	$ 1,017.18	$ -	0.00%	N/A	$ 1,030.38	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%	N/A	$ 1,058.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.60	$ -	0.00%	N/A	$ 875.83	$ -	0.00%	N/A	$ 887.63	$ -	0.00%	N/A	$ 900.03	$ -	0.00%
			Family	N/A	$ 1,449.48	$ -	0.00%	N/A	$ 1,468.30	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%	N/A	$ 1,508.87	$ -	0.00%
Gold	EPO	N/A	SUGF2048																
			Single	N/A	$ 508.56	$ -	0.00%	N/A	$ 515.16	$ -	0.00%	N/A	$ 522.11	$ -	0.00%	N/A	$ 529.40	$ -	0.00%
			Double	N/A	$ 1,017.12	$ -	0.00%	N/A	$ 1,030.33	$ -	0.00%	N/A	$ 1,044.21	$ -	0.00%	N/A	$ 1,058.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.56	$ -	0.00%	N/A	$ 875.78	$ -	0.00%	N/A	$ 887.58	$ -	0.00%	N/A	$ 899.98	$ -	0.00%
			Family	N/A	$ 1,449.40	$ -	0.00%	N/A	$ 1,468.22	$ -	0.00%	N/A	$ 1,488.00	$ -	0.00%	N/A	$ 1,508.79	$ -	0.00%
Gold	HDE	N/A	SUGF2050																
			Single	N/A	$ 499.34	$ -	0.00%	N/A	$ 505.82	$ -	0.00%	N/A	$ 512.64	$ -	0.00%	N/A	$ 519.80	$ -	0.00%
			Double	N/A	$ 998.68	$ -	0.00%	N/A	$ 1,011.65	$ -	0.00%	N/A	$ 1,025.28	$ -	0.00%	N/A	$ 1,039.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 848.88	$ -	0.00%	N/A	$ 859.90	$ -	0.00%	N/A	$ 871.49	$ -	0.00%	N/A	$ 883.66	$ -	0.00%
			Family	N/A	$ 1,423.12	$ -	0.00%	N/A	$ 1,441.60	$ -	0.00%	N/A	$ 1,461.02	$ -	0.00%	N/A	$ 1,481.43	$ -	0.00%
Gold	EPO	N/A	SUGF2052																
			Single	N/A	$ 489.89	$ -	0.00%	N/A	$ 496.25	$ -	0.00%	N/A	$ 502.94	$ -	0.00%	N/A	$ 509.96	$ -	0.00%
			Double	N/A	$ 979.78	$ -	0.00%	N/A	$ 992.50	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%	N/A	$ 1,019.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 832.81	$ -	0.00%	N/A	$ 843.62	$ -	0.00%	N/A	$ 854.99	$ -	0.00%	N/A	$ 866.94	$ -	0.00%
			Family	N/A	$ 1,396.19	$ -	0.00%	N/A	$ 1,414.31	$ -	0.00%	N/A	$ 1,433.37	$ -	0.00%	N/A	$ 1,453.39	$ -	0.00%
Silver	EPO	N/A	SUSF3053																
			Single	N/A	$ 420.20	$ -	0.00%	N/A	$ 425.65	$ -	0.00%	N/A	$ 431.39	$ -	0.00%	N/A	$ 437.42	$ -	0.00%
			Double	N/A	$ 840.40	$ -	0.00%	N/A	$ 851.31	$ -	0.00%	N/A	$ 862.78	$ -	0.00%	N/A	$ 874.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 714.34	$ -	0.00%	N/A	$ 723.61	$ -	0.00%	N/A	$ 733.36	$ -	0.00%	N/A	$ 743.61	$ -	0.00%
			Family	N/A	$ 1,197.56	$ -	0.00%	N/A	$ 1,213.11	$ -	0.00%	N/A	$ 1,229.46	$ -	0.00%	N/A	$ 1,246.63	$ -	0.00%
Silver	EPO	N/A	SUSF3054																
			Single	N/A	$ 427.79	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.36	$ -	0.00%	N/A	$ 890.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.24	$ -	0.00%	N/A	$ 736.68	$ -	0.00%	N/A	$ 746.60	$ -	0.00%	N/A	$ 757.03	$ -	0.00%
			Family	N/A	$ 1,219.19	$ -	0.00%	N/A	$ 1,235.02	$ -	0.00%	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,269.14	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3055																
			Single	N/A	$ 425.12	$ -	0.00%	N/A	$ 430.64	$ -	0.00%	N/A	$ 436.45	$ -	0.00%	N/A	$ 442.54	$ -	0.00%
			Double	N/A	$ 850.25	$ -	0.00%	N/A	$ 861.28	$ -	0.00%	N/A	$ 872.89	$ -	0.00%	N/A	$ 885.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.71	$ -	0.00%	N/A	$ 732.09	$ -	0.00%	N/A	$ 741.96	$ -	0.00%	N/A	$ 752.32	$ -	0.00%
			Family	N/A	$ 1,211.60	$ -	0.00%	N/A	$ 1,227.33	$ -	0.00%	N/A	$ 1,243.87	$ -	0.00%	N/A	$ 1,261.25	$ -	0.00%
Silver	HDE	N/A	SUSF3056																
			Single	N/A	$ 423.74	$ -	0.00%	N/A	$ 429.24	$ -	0.00%	N/A	$ 435.02	$ -	0.00%	N/A	$ 441.10	$ -	0.00%
			Double	N/A	$ 847.48	$ -	0.00%	N/A	$ 858.48	$ -	0.00%	N/A	$ 870.05	$ -	0.00%	N/A	$ 882.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 720.36	$ -	0.00%	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.54	$ -	0.00%	N/A	$ 749.87	$ -	0.00%
			Family	N/A	$ 1,207.66	$ -	0.00%	N/A	$ 1,223.34	$ -	0.00%	N/A	$ 1,239.82	$ -	0.00%	N/A	$ 1,257.14	$ -	0.00%
Silver	HDE	N/A	SUSF3057																
			Single	N/A	$ 425.20	$ -	0.00%	N/A	$ 430.72	$ -	0.00%	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.62	$ -	0.00%
			Double	N/A	$ 850.40	$ -	0.00%	N/A	$ 861.44	$ -	0.00%	N/A	$ 873.05	$ -	0.00%	N/A	$ 885.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.84	$ -	0.00%	N/A	$ 732.23	$ -	0.00%	N/A	$ 742.09	$ -	0.00%	N/A	$ 752.46	$ -	0.00%
			Family	N/A	$ 1,211.82	$ -	0.00%	N/A	$ 1,227.56	$ -	0.00%	N/A	$ 1,244.10	$ -	0.00%	N/A	$ 1,261.48	$ -	0.00%
Silver	HDE	N/A	SUSF3058																
			Single	N/A	$ 429.17	$ -	0.00%	N/A	$ 434.74	$ -	0.00%	N/A	$ 440.59	$ -	0.00%	N/A	$ 446.75	$ -	0.00%
			Double	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.47	$ -	0.00%	N/A	$ 881.19	$ -	0.00%	N/A	$ 893.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.58	$ -	0.00%	N/A	$ 739.05	$ -	0.00%	N/A	$ 749.01	$ -	0.00%	N/A	$ 759.47	$ -	0.00%
			Family	N/A	$ 1,223.12	$ -	0.00%	N/A	$ 1,239.00	$ -	0.00%	N/A	$ 1,255.70	$ -	0.00%	N/A	$ 1,273.24	$ -	0.00%
Silver	HDE	N/A	SUSF3059																
			Single	N/A	$ 407.83	$ -	0.00%	N/A	$ 413.13	$ -	0.00%	N/A	$ 418.69	$ -	0.00%	N/A	$ 424.54	$ -	0.00%
			Double	N/A	$ 815.67	$ -	0.00%	N/A	$ 826.25	$ -	0.00%	N/A	$ 837.39	$ -	0.00%	N/A	$ 849.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 693.32	$ -	0.00%	N/A	$ 702.32	$ -	0.00%	N/A	$ 711.78	$ -	0.00%	N/A	$ 721.72	$ -	0.00%
			Family	N/A	$ 1,162.32	$ -	0.00%	N/A	$ 1,177.41	$ -	0.00%	N/A	$ 1,193.28	$ -	0.00%	N/A	$ 1,209.95	$ -	0.00%
Silver	HDE	N/A	SUSF3061																
			Single	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.54	$ -	0.00%	N/A	$ 418.10	$ -	0.00%	N/A	$ 423.94	$ -	0.00%
			Double	N/A	$ 814.51	$ -	0.00%	N/A	$ 825.08	$ -	0.00%	N/A	$ 836.20	$ -	0.00%	N/A	$ 847.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 692.33	$ -	0.00%	N/A	$ 701.32	$ -	0.00%	N/A	$ 710.77	$ -	0.00%	N/A	$ 720.70	$ -	0.00%
			Family	N/A	$ 1,160.68	$ -	0.00%	N/A	$ 1,175.74	$ -	0.00%	N/A	$ 1,191.59	$ -	0.00%	N/A	$ 1,208.23	$ -	0.00%
Silver	HDE	N/A	SUSF3062																
			Single	N/A	$ 411.91	$ -	0.00%	N/A	$ 417.25	$ -	0.00%	N/A	$ 422.88	$ -	0.00%	N/A	$ 428.78	$ -	0.00%
			Double	N/A	$ 823.81	$ -	0.00%	N/A	$ 834.51	$ -	0.00%	N/A	$ 845.75	$ -	0.00%	N/A	$ 857.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 700.24	$ -	0.00%	N/A	$ 709.33	$ -	0.00%	N/A	$ 718.89	$ -	0.00%	N/A	$ 728.93	$ -	0.00%
			Family	N/A	$ 1,173.93	$ -	0.00%	N/A	$ 1,189.17	$ -	0.00%	N/A	$ 1,205.20	$ -	0.00%	N/A	$ 1,222.03	$ -	0.00%
Silver	HDE	N/A	SUSF3063																
			Single	N/A	$ 418.83	$ -	0.00%	N/A	$ 424.26	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.99	$ -	0.00%
			Double	N/A	$ 837.66	$ -	0.00%	N/A	$ 848.53	$ -	0.00%	N/A	$ 859.96	$ -	0.00%	N/A	$ 871.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 712.01	$ -	0.00%	N/A	$ 721.25	$ -	0.00%	N/A	$ 730.97	$ -	0.00%	N/A	$ 741.18	$ -	0.00%
			Family	N/A	$ 1,193.66	$ -	0.00%	N/A	$ 1,209.15	$ -	0.00%	N/A	$ 1,225.45	$ -	0.00%	N/A	$ 1,242.57	$ -	0.00%
Silver	EPO	N/A	SUSF3064																
			Single	N/A	$ 420.53	$ -	0.00%	N/A	$ 425.98	$ -	0.00%	N/A	$ 431.73	$ -	0.00%	N/A	$ 437.76	$ -	0.00%
			Double	N/A	$ 841.05	$ -	0.00%	N/A	$ 851.97	$ -	0.00%	N/A	$ 863.45	$ -	0.00%	N/A	$ 875.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 714.89	$ -	0.00%	N/A	$ 724.17	$ -	0.00%	N/A	$ 733.93	$ -	0.00%	N/A	$ 744.19	$ -	0.00%
			Family	N/A	$ 1,198.50	$ -	0.00%	N/A	$ 1,214.06	$ -	0.00%	N/A	$ 1,230.42	$ -	0.00%	N/A	$ 1,247.60	$ -	0.00%
Silver	EPO	N/A	SUSF3065																
			Single	N/A	$ 411.65	$ -	0.00%	N/A	$ 416.99	$ -	0.00%	N/A	$ 422.61	$ -	0.00%	N/A	$ 428.51	$ -	0.00%
			Double	N/A	$ 823.29	$ -	0.00%	N/A	$ 833.98	$ -	0.00%	N/A	$ 845.22	$ -	0.00%	N/A	$ 857.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 699.80	$ -	0.00%	N/A	$ 708.88	$ -	0.00%	N/A	$ 718.44	$ -	0.00%	N/A	$ 728.47	$ -	0.00%
			Family	N/A	$ 1,173.19	$ -	0.00%	N/A	$ 1,188.42	$ -	0.00%	N/A	$ 1,204.44	$ -	0.00%	N/A	$ 1,221.26	$ -	0.00%
Bronze	HDE	N/A	SUBF4056																
			Single	N/A	$ 358.94	$ -	0.00%	N/A	$ 363.60	$ -	0.00%	N/A	$ 368.50	$ -	0.00%	N/A	$ 373.65	$ -	0.00%
			Double	N/A	$ 717.89	$ -	0.00%	N/A	$ 727.21	$ -	0.00%	N/A	$ 737.01	$ -	0.00%	N/A	$ 747.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 610.20	$ -	0.00%	N/A	$ 618.13	$ -	0.00%	N/A	$ 626.46	$ -	0.00%	N/A	$ 635.21	$ -	0.00%
			Family	N/A	$ 1,022.99	$ -	0.00%	N/A	$ 1,036.27	$ -	0.00%	N/A	$ 1,050.23	$ -	0.00%	N/A	$ 1,064.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4058																
			Single	N/A	$ 352.66	$ -	0.00%	N/A	$ 357.24	$ -	0.00%	N/A	$ 362.06	$ -	0.00%	N/A	$ 367.11	$ -	0.00%
			Double	N/A	$ 705.33	$ -	0.00%	N/A	$ 714.49	$ -	0.00%	N/A	$ 724.11	$ -	0.00%	N/A	$ 734.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.53	$ -	0.00%	N/A	$ 607.31	$ -	0.00%	N/A	$ 615.50	$ -	0.00%	N/A	$ 624.09	$ -	0.00%
			Family	N/A	$ 1,005.09	$ -	0.00%	N/A	$ 1,018.14	$ -	0.00%	N/A	$ 1,031.86	$ -	0.00%	N/A	$ 1,046.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4059																
			Single	N/A	$ 354.03	$ -	0.00%	N/A	$ 358.62	$ -	0.00%	N/A	$ 363.45	$ -	0.00%	N/A	$ 368.53	$ -	0.00%
			Double	N/A	$ 708.05	$ -	0.00%	N/A	$ 717.24	$ -	0.00%	N/A	$ 726.91	$ -	0.00%	N/A	$ 737.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.84	$ -	0.00%	N/A	$ 609.66	$ -	0.00%	N/A	$ 617.87	$ -	0.00%	N/A	$ 626.50	$ -	0.00%
			Family	N/A	$ 1,008.97	$ -	0.00%	N/A	$ 1,022.07	$ -	0.00%	N/A	$ 1,035.84	$ -	0.00%	N/A	$ 1,050.31	$ -	0.00%
Bronze	HDE	N/A	SUBF4060																
			Single	N/A	$ 353.75	$ -	0.00%	N/A	$ 358.34	$ -	0.00%	N/A	$ 363.17	$ -	0.00%	N/A	$ 368.25	$ -	0.00%
			Double	N/A	$ 707.51	$ -	0.00%	N/A	$ 716.69	$ -	0.00%	N/A	$ 726.35	$ -	0.00%	N/A	$ 736.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.38	$ -	0.00%	N/A	$ 609.19	$ -	0.00%	N/A	$ 617.40	$ -	0.00%	N/A	$ 626.02	$ -	0.00%
			Family	N/A	$ 1,008.19	$ -	0.00%	N/A	$ 1,021.28	$ -	0.00%	N/A	$ 1,035.05	$ -	0.00%	N/A	$ 1,049.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4061																
			Single	N/A	$ 355.64	$ -	0.00%	N/A	$ 360.26	$ -	0.00%	N/A	$ 365.12	$ -	0.00%	N/A	$ 370.22	$ -	0.00%
			Double	N/A	$ 711.29	$ -	0.00%	N/A	$ 720.52	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 604.59	$ -	0.00%	N/A	$ 612.44	$ -	0.00%	N/A	$ 620.70	$ -	0.00%	N/A	$ 629.37	$ -	0.00%
			Family	N/A	$ 1,013.59	$ -	0.00%	N/A	$ 1,026.74	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,055.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4062																
			Single	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.20	$ -	0.00%	N/A	$ 370.12	$ -	0.00%	N/A	$ 375.29	$ -	0.00%
			Double	N/A	$ 721.04	$ -	0.00%	N/A	$ 730.40	$ -	0.00%	N/A	$ 740.24	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.88	$ -	0.00%	N/A	$ 620.84	$ -	0.00%	N/A	$ 629.21	$ -	0.00%	N/A	$ 638.00	$ -	0.00%
			Family	N/A	$ 1,027.48	$ -	0.00%	N/A	$ 1,040.82	$ -	0.00%	N/A	$ 1,054.84	$ -	0.00%	N/A	$ 1,069.58	$ -	0.00%
Bronze	HDE	N/A	SUBF4063																
			Single	N/A	$ 354.95	$ -	0.00%	N/A	$ 359.55	$ -	0.00%	N/A	$ 364.40	$ -	0.00%	N/A	$ 369.49	$ -	0.00%
			Double	N/A	$ 709.89	$ -	0.00%	N/A	$ 719.11	$ -	0.00%	N/A	$ 728.80	$ -	0.00%	N/A	$ 738.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.41	$ -	0.00%	N/A	$ 611.24	$ -	0.00%	N/A	$ 619.48	$ -	0.00%	N/A	$ 628.13	$ -	0.00%
			Family	N/A	$ 1,011.60	$ -	0.00%	N/A	$ 1,024.73	$ -	0.00%	N/A	$ 1,038.54	$ -	0.00%	N/A	$ 1,053.04	$ -	0.00%
Bronze	HDE	N/A	SUBF4064																
			Single	N/A	$ 350.00	$ -	0.00%	N/A	$ 354.55	$ -	0.00%	N/A	$ 359.32	$ -	0.00%	N/A	$ 364.34	$ -	0.00%
			Double	N/A	$ 700.00	$ -	0.00%	N/A	$ 709.09	$ -	0.00%	N/A	$ 718.65	$ -	0.00%	N/A	$ 728.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.00	$ -	0.00%	N/A	$ 602.73	$ -	0.00%	N/A	$ 610.85	$ -	0.00%	N/A	$ 619.38	$ -	0.00%
			Family	N/A	$ 997.51	$ -	0.00%	N/A	$ 1,010.45	$ -	0.00%	N/A	$ 1,024.07	$ -	0.00%	N/A	$ 1,038.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4066																
			Single	N/A	$ 351.86	$ -	0.00%	N/A	$ 356.43	$ -	0.00%	N/A	$ 361.23	$ -	0.00%	N/A	$ 366.28	$ -	0.00%
			Double	N/A	$ 703.73	$ -	0.00%	N/A	$ 712.86	$ -	0.00%	N/A	$ 722.47	$ -	0.00%	N/A	$ 732.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 598.17	$ -	0.00%	N/A	$ 605.93	$ -	0.00%	N/A	$ 614.10	$ -	0.00%	N/A	$ 622.68	$ -	0.00%
			Family	N/A	$ 1,002.81	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%	N/A	$ 1,029.52	$ -	0.00%	N/A	$ 1,043.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4067																
			Single	N/A	$ 355.02	$ -	0.00%	N/A	$ 359.63	$ -	0.00%	N/A	$ 364.47	$ -	0.00%	N/A	$ 369.56	$ -	0.00%
			Double	N/A	$ 710.03	$ -	0.00%	N/A	$ 719.25	$ -	0.00%	N/A	$ 728.94	$ -	0.00%	N/A	$ 739.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 603.53	$ -	0.00%	N/A	$ 611.36	$ -	0.00%	N/A	$ 619.60	$ -	0.00%	N/A	$ 628.26	$ -	0.00%
			Family	N/A	$ 1,011.80	$ -	0.00%	N/A	$ 1,024.93	$ -	0.00%	N/A	$ 1,038.74	$ -	0.00%	N/A	$ 1,053.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4069																
			Single	N/A	$ 339.64	$ -	0.00%	N/A	$ 344.05	$ -	0.00%	N/A	$ 348.68	$ -	0.00%	N/A	$ 353.56	$ -	0.00%
			Double	N/A	$ 679.28	$ -	0.00%	N/A	$ 688.10	$ -	0.00%	N/A	$ 697.37	$ -	0.00%	N/A	$ 707.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 577.39	$ -	0.00%	N/A	$ 584.88	$ -	0.00%	N/A	$ 592.76	$ -	0.00%	N/A	$ 601.04	$ -	0.00%
			Family	N/A	$ 967.97	$ -	0.00%	N/A	$ 980.54	$ -	0.00%	N/A	$ 993.75	$ -	0.00%	N/A	$ 1,007.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4070																
			Single	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.58	$ -	0.00%	N/A	$ 352.27	$ -	0.00%	N/A	$ 357.19	$ -	0.00%
			Double	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.17	$ -	0.00%	N/A	$ 704.53	$ -	0.00%	N/A	$ 714.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 583.32	$ -	0.00%	N/A	$ 590.89	$ -	0.00%	N/A	$ 598.85	$ -	0.00%	N/A	$ 607.22	$ -	0.00%
			Family	N/A	$ 977.92	$ -	0.00%	N/A	$ 990.61	$ -	0.00%	N/A	$ 1,003.96	$ -	0.00%	N/A	$ 1,017.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4071																
			Single	N/A	$ 348.38	$ -	0.00%	N/A	$ 352.90	$ -	0.00%	N/A	$ 357.66	$ -	0.00%	N/A	$ 362.65	$ -	0.00%
			Double	N/A	$ 696.76	$ -	0.00%	N/A	$ 705.80	$ -	0.00%	N/A	$ 715.31	$ -	0.00%	N/A	$ 725.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 592.24	$ -	0.00%	N/A	$ 599.93	$ -	0.00%	N/A	$ 608.02	$ -	0.00%	N/A	$ 616.51	$ -	0.00%
			Family	N/A	$ 992.88	$ -	0.00%	N/A	$ 1,005.77	$ -	0.00%	N/A	$ 1,019.32	$ -	0.00%	N/A	$ 1,033.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4072																
			Single	N/A	$ 353.14	$ -	0.00%	N/A	$ 357.73	$ -	0.00%	N/A	$ 362.55	$ -	0.00%	N/A	$ 367.61	$ -	0.00%
			Double	N/A	$ 706.29	$ -	0.00%	N/A	$ 715.46	$ -	0.00%	N/A	$ 725.10	$ -	0.00%	N/A	$ 735.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.34	$ -	0.00%	N/A	$ 608.14	$ -	0.00%	N/A	$ 616.33	$ -	0.00%	N/A	$ 624.94	$ -	0.00%
			Family	N/A	$ 1,006.46	$ -	0.00%	N/A	$ 1,019.53	$ -	0.00%	N/A	$ 1,033.26	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1058																
			Single	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.61	$ -	0.00%
			Double	N/A	$ 1,144.34	$ -	0.00%	N/A	$ 1,159.19	$ -	0.00%	N/A	$ 1,174.81	$ -	0.00%	N/A	$ 1,191.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 972.69	$ -	0.00%	N/A	$ 985.31	$ -	0.00%	N/A	$ 998.59	$ -	0.00%	N/A	$ 1,012.54	$ -	0.00%
			Family	N/A	$ 1,630.68	$ -	0.00%	N/A	$ 1,651.85	$ -	0.00%	N/A	$ 1,674.11	$ -	0.00%	N/A	$ 1,697.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1059																
			Single	N/A	$ 598.10	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 614.03	$ -	0.00%	N/A	$ 622.60	$ -	0.00%
			Double	N/A	$ 1,196.19	$ -	0.00%	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,228.05	$ -	0.00%	N/A	$ 1,245.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,016.77	$ -	0.00%	N/A	$ 1,029.96	$ -	0.00%	N/A	$ 1,043.84	$ -	0.00%	N/A	$ 1,058.43	$ -	0.00%
			Family	N/A	$ 1,704.58	$ -	0.00%	N/A	$ 1,726.71	$ -	0.00%	N/A	$ 1,749.97	$ -	0.00%	N/A	$ 1,774.42	$ -	0.00%
Platinum	EPO	N/A	SUPF1060																
			Single	N/A	$ 576.70	$ -	0.00%	N/A	$ 584.18	$ -	0.00%	N/A	$ 592.05	$ -	0.00%	N/A	$ 600.32	$ -	0.00%
			Double	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,168.36	$ -	0.00%	N/A	$ 1,184.11	$ -	0.00%	N/A	$ 1,200.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 980.38	$ -	0.00%	N/A	$ 993.11	$ -	0.00%	N/A	$ 1,006.49	$ -	0.00%	N/A	$ 1,020.55	$ -	0.00%
			Family	N/A	$ 1,643.58	$ -	0.00%	N/A	$ 1,664.92	$ -	0.00%	N/A	$ 1,687.35	$ -	0.00%	N/A	$ 1,710.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1062																
			Single	N/A	$ 581.69	$ -	0.00%	N/A	$ 589.24	$ -	0.00%	N/A	$ 597.18	$ -	0.00%	N/A	$ 605.52	$ -	0.00%
			Double	N/A	$ 1,163.38	$ -	0.00%	N/A	$ 1,178.48	$ -	0.00%	N/A	$ 1,194.36	$ -	0.00%	N/A	$ 1,211.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 988.87	$ -	0.00%	N/A	$ 1,001.71	$ -	0.00%	N/A	$ 1,015.21	$ -	0.00%	N/A	$ 1,029.39	$ -	0.00%
			Family	N/A	$ 1,657.81	$ -	0.00%	N/A	$ 1,679.33	$ -	0.00%	N/A	$ 1,701.96	$ -	0.00%	N/A	$ 1,725.74	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1063																
			Single	N/A	$ 595.84	$ -	0.00%	N/A	$ 603.57	$ -	0.00%	N/A	$ 611.71	$ -	0.00%	N/A	$ 620.25	$ -	0.00%
			Double	N/A	$ 1,191.68	$ -	0.00%	N/A	$ 1,207.15	$ -	0.00%	N/A	$ 1,223.41	$ -	0.00%	N/A	$ 1,240.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.93	$ -	0.00%	N/A	$ 1,026.07	$ -	0.00%	N/A	$ 1,039.90	$ -	0.00%	N/A	$ 1,054.43	$ -	0.00%
			Family	N/A	$ 1,698.14	$ -	0.00%	N/A	$ 1,720.18	$ -	0.00%	N/A	$ 1,743.36	$ -	0.00%	N/A	$ 1,767.72	$ -	0.00%
Platinum	EPO	N/A	SUPF1064																
			Single	N/A	$ 597.05	$ -	0.00%	N/A	$ 604.80	$ -	0.00%	N/A	$ 612.95	$ -	0.00%	N/A	$ 621.51	$ -	0.00%
			Double	N/A	$ 1,194.10	$ -	0.00%	N/A	$ 1,209.60	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%	N/A	$ 1,243.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,014.98	$ -	0.00%	N/A	$ 1,028.16	$ -	0.00%	N/A	$ 1,042.01	$ -	0.00%	N/A	$ 1,056.57	$ -	0.00%
			Family	N/A	$ 1,701.59	$ -	0.00%	N/A	$ 1,723.68	$ -	0.00%	N/A	$ 1,746.91	$ -	0.00%	N/A	$ 1,771.31	$ -	0.00%
Gold	EPO	N/A	SUGF2054																
			Single	N/A	$ 502.18	$ -	0.00%	N/A	$ 508.70	$ -	0.00%	N/A	$ 515.56	$ -	0.00%	N/A	$ 522.76	$ -	0.00%
			Double	N/A	$ 1,004.37	$ -	0.00%	N/A	$ 1,017.41	$ -	0.00%	N/A	$ 1,031.12	$ -	0.00%	N/A	$ 1,045.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 853.71	$ -	0.00%	N/A	$ 864.79	$ -	0.00%	N/A	$ 876.45	$ -	0.00%	N/A	$ 888.69	$ -	0.00%
			Family	N/A	$ 1,431.22	$ -	0.00%	N/A	$ 1,449.80	$ -	0.00%	N/A	$ 1,469.34	$ -	0.00%	N/A	$ 1,489.87	$ -	0.00%
Gold	EPO	N/A	SUGF2055																
			Single	N/A	$ 499.63	$ -	0.00%	N/A	$ 506.12	$ -	0.00%	N/A	$ 512.94	$ -	0.00%	N/A	$ 520.10	$ -	0.00%
			Double	N/A	$ 999.27	$ -	0.00%	N/A	$ 1,012.24	$ -	0.00%	N/A	$ 1,025.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 849.38	$ -	0.00%	N/A	$ 860.40	$ -	0.00%	N/A	$ 872.00	$ -	0.00%	N/A	$ 884.18	$ -	0.00%
			Family	N/A	$ 1,423.95	$ -	0.00%	N/A	$ 1,442.44	$ -	0.00%	N/A	$ 1,461.88	$ -	0.00%	N/A	$ 1,482.30	$ -	0.00%
Gold	EPO	N/A	SUGF2056																
			Single	N/A	$ 507.02	$ -	0.00%	N/A	$ 513.61	$ -	0.00%	N/A	$ 520.53	$ -	0.00%	N/A	$ 527.80	$ -	0.00%
			Double	N/A	$ 1,014.05	$ -	0.00%	N/A	$ 1,027.21	$ -	0.00%	N/A	$ 1,041.05	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.94	$ -	0.00%	N/A	$ 873.13	$ -	0.00%	N/A	$ 884.90	$ -	0.00%	N/A	$ 897.26	$ -	0.00%
			Family	N/A	$ 1,445.02	$ -	0.00%	N/A	$ 1,463.78	$ -	0.00%	N/A	$ 1,483.50	$ -	0.00%	N/A	$ 1,504.22	$ -	0.00%
Gold	EPO	N/A	SUGF2057																
			Single	N/A	$ 510.57	$ -	0.00%	N/A	$ 517.20	$ -	0.00%	N/A	$ 524.17	$ -	0.00%	N/A	$ 531.49	$ -	0.00%
			Double	N/A	$ 1,021.14	$ -	0.00%	N/A	$ 1,034.39	$ -	0.00%	N/A	$ 1,048.33	$ -	0.00%	N/A	$ 1,062.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.97	$ -	0.00%	N/A	$ 879.23	$ -	0.00%	N/A	$ 891.08	$ -	0.00%	N/A	$ 903.53	$ -	0.00%
			Family	N/A	$ 1,455.12	$ -	0.00%	N/A	$ 1,474.01	$ -	0.00%	N/A	$ 1,493.87	$ -	0.00%	N/A	$ 1,514.74	$ -	0.00%
Gold	EPO	N/A	SUGF2059																
			Single	N/A	$ 521.67	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.57	$ -	0.00%	N/A	$ 543.05	$ -	0.00%
			Double	N/A	$ 1,043.34	$ -	0.00%	N/A	$ 1,056.89	$ -	0.00%	N/A	$ 1,071.13	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 886.84	$ -	0.00%	N/A	$ 898.36	$ -	0.00%	N/A	$ 910.46	$ -	0.00%	N/A	$ 923.18	$ -	0.00%
			Family	N/A	$ 1,486.77	$ -	0.00%	N/A	$ 1,506.07	$ -	0.00%	N/A	$ 1,526.36	$ -	0.00%	N/A	$ 1,547.68	$ -	0.00%
Gold	EPO	N/A	SUGF2060																
			Single	N/A	$ 517.16	$ -	0.00%	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.94	$ -	0.00%	N/A	$ 538.36	$ -	0.00%
			Double	N/A	$ 1,034.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.88	$ -	0.00%	N/A	$ 1,076.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.59	$ -	0.00%	N/A	$ 902.59	$ -	0.00%	N/A	$ 915.20	$ -	0.00%
			Family	N/A	$ 1,473.92	$ -	0.00%	N/A	$ 1,493.05	$ -	0.00%	N/A	$ 1,513.17	$ -	0.00%	N/A	$ 1,534.31	$ -	0.00%
Gold	EPO	N/A	SUGF2061																
			Single	N/A	$ 517.14	$ -	0.00%	N/A	$ 523.85	$ -	0.00%	N/A	$ 530.91	$ -	0.00%	N/A	$ 538.33	$ -	0.00%
			Double	N/A	$ 1,034.28	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,076.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.13	$ -	0.00%	N/A	$ 890.55	$ -	0.00%	N/A	$ 902.55	$ -	0.00%	N/A	$ 915.16	$ -	0.00%
			Family	N/A	$ 1,473.84	$ -	0.00%	N/A	$ 1,492.98	$ -	0.00%	N/A	$ 1,513.10	$ -	0.00%	N/A	$ 1,534.23	$ -	0.00%
Gold	HDE	N/A	SUGF2063																
			Single	N/A	$ 507.76	$ -	0.00%	N/A	$ 514.35	$ -	0.00%	N/A	$ 521.28	$ -	0.00%	N/A	$ 528.57	$ -	0.00%
			Double	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,028.71	$ -	0.00%	N/A	$ 1,042.57	$ -	0.00%	N/A	$ 1,057.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 863.19	$ -	0.00%	N/A	$ 874.40	$ -	0.00%	N/A	$ 886.18	$ -	0.00%	N/A	$ 898.56	$ -	0.00%
			Family	N/A	$ 1,447.12	$ -	0.00%	N/A	$ 1,465.90	$ -	0.00%	N/A	$ 1,485.66	$ -	0.00%	N/A	$ 1,506.41	$ -	0.00%
Gold	EPO	N/A	SUGF2065																
			Single	N/A	$ 498.15	$ -	0.00%	N/A	$ 504.62	$ -	0.00%	N/A	$ 511.42	$ -	0.00%	N/A	$ 518.56	$ -	0.00%
			Double	N/A	$ 996.30	$ -	0.00%	N/A	$ 1,009.23	$ -	0.00%	N/A	$ 1,022.83	$ -	0.00%	N/A	$ 1,037.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.86	$ -	0.00%	N/A	$ 857.85	$ -	0.00%	N/A	$ 869.41	$ -	0.00%	N/A	$ 881.55	$ -	0.00%
			Family	N/A	$ 1,419.73	$ -	0.00%	N/A	$ 1,438.16	$ -	0.00%	N/A	$ 1,457.54	$ -	0.00%	N/A	$ 1,477.90	$ -	0.00%
Silver	EPO	N/A	SUSF3069																
			Single	N/A	$ 427.28	$ -	0.00%	N/A	$ 432.83	$ -	0.00%	N/A	$ 438.66	$ -	0.00%	N/A	$ 444.79	$ -	0.00%
			Double	N/A	$ 854.57	$ -	0.00%	N/A	$ 865.66	$ -	0.00%	N/A	$ 877.33	$ -	0.00%	N/A	$ 889.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.38	$ -	0.00%	N/A	$ 735.81	$ -	0.00%	N/A	$ 745.73	$ -	0.00%	N/A	$ 756.14	$ -	0.00%
			Family	N/A	$ 1,217.76	$ -	0.00%	N/A	$ 1,233.57	$ -	0.00%	N/A	$ 1,250.19	$ -	0.00%	N/A	$ 1,267.65	$ -	0.00%
Silver	EPO	N/A	SUSF3070																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.50	$ -	0.00%	N/A	$ 749.10	$ -	0.00%	N/A	$ 759.19	$ -	0.00%	N/A	$ 769.80	$ -	0.00%
			Family	N/A	$ 1,239.75	$ -	0.00%	N/A	$ 1,255.84	$ -	0.00%	N/A	$ 1,272.76	$ -	0.00%	N/A	$ 1,290.54	$ -	0.00%
Silver	EPO	N/A	SUSF3071																
			Single	N/A	$ 432.29	$ -	0.00%	N/A	$ 437.90	$ -	0.00%	N/A	$ 443.80	$ -	0.00%	N/A	$ 450.00	$ -	0.00%
			Double	N/A	$ 864.58	$ -	0.00%	N/A	$ 875.81	$ -	0.00%	N/A	$ 887.61	$ -	0.00%	N/A	$ 900.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.44	$ -	0.00%	N/A	$ 754.47	$ -	0.00%	N/A	$ 765.01	$ -	0.00%
			Family	N/A	$ 1,232.03	$ -	0.00%	N/A	$ 1,248.03	$ -	0.00%	N/A	$ 1,264.84	$ -	0.00%	N/A	$ 1,282.51	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3072																
			Single	N/A	$ 430.89	$ -	0.00%	N/A	$ 436.48	$ -	0.00%	N/A	$ 442.36	$ -	0.00%	N/A	$ 448.54	$ -	0.00%
			Double	N/A	$ 861.77	$ -	0.00%	N/A	$ 872.96	$ -	0.00%	N/A	$ 884.72	$ -	0.00%	N/A	$ 897.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.50	$ -	0.00%	N/A	$ 742.01	$ -	0.00%	N/A	$ 752.01	$ -	0.00%	N/A	$ 762.52	$ -	0.00%
			Family	N/A	$ 1,228.02	$ -	0.00%	N/A	$ 1,243.96	$ -	0.00%	N/A	$ 1,260.73	$ -	0.00%	N/A	$ 1,278.34	$ -	0.00%
Silver	HDE	N/A	SUSF3073																
			Single	N/A	$ 432.37	$ -	0.00%	N/A	$ 437.98	$ -	0.00%	N/A	$ 443.89	$ -	0.00%	N/A	$ 450.09	$ -	0.00%
			Double	N/A	$ 864.74	$ -	0.00%	N/A	$ 875.97	$ -	0.00%	N/A	$ 887.77	$ -	0.00%	N/A	$ 900.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 735.03	$ -	0.00%	N/A	$ 744.57	$ -	0.00%	N/A	$ 754.61	$ -	0.00%	N/A	$ 765.15	$ -	0.00%
			Family	N/A	$ 1,232.26	$ -	0.00%	N/A	$ 1,248.25	$ -	0.00%	N/A	$ 1,265.08	$ -	0.00%	N/A	$ 1,282.75	$ -	0.00%
Silver	HDE	N/A	SUSF3074																
			Single	N/A	$ 436.40	$ -	0.00%	N/A	$ 442.07	$ -	0.00%	N/A	$ 448.02	$ -	0.00%	N/A	$ 454.28	$ -	0.00%
			Double	N/A	$ 872.80	$ -	0.00%	N/A	$ 884.13	$ -	0.00%	N/A	$ 896.05	$ -	0.00%	N/A	$ 908.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.88	$ -	0.00%	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.64	$ -	0.00%	N/A	$ 772.28	$ -	0.00%
			Family	N/A	$ 1,243.75	$ -	0.00%	N/A	$ 1,259.89	$ -	0.00%	N/A	$ 1,276.87	$ -	0.00%	N/A	$ 1,294.71	$ -	0.00%
Silver	HDE	N/A	SUSF3075																
			Single	N/A	$ 414.71	$ -	0.00%	N/A	$ 420.09	$ -	0.00%	N/A	$ 425.75	$ -	0.00%	N/A	$ 431.70	$ -	0.00%
			Double	N/A	$ 829.42	$ -	0.00%	N/A	$ 840.19	$ -	0.00%	N/A	$ 851.51	$ -	0.00%	N/A	$ 863.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.01	$ -	0.00%	N/A	$ 714.16	$ -	0.00%	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.89	$ -	0.00%
			Family	N/A	$ 1,181.92	$ -	0.00%	N/A	$ 1,197.27	$ -	0.00%	N/A	$ 1,213.40	$ -	0.00%	N/A	$ 1,230.35	$ -	0.00%
Silver	HDE	N/A	SUSF3077																
			Single	N/A	$ 414.12	$ -	0.00%	N/A	$ 419.50	$ -	0.00%	N/A	$ 425.15	$ -	0.00%	N/A	$ 431.09	$ -	0.00%
			Double	N/A	$ 828.24	$ -	0.00%	N/A	$ 839.00	$ -	0.00%	N/A	$ 850.30	$ -	0.00%	N/A	$ 862.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 704.01	$ -	0.00%	N/A	$ 713.15	$ -	0.00%	N/A	$ 722.76	$ -	0.00%	N/A	$ 732.85	$ -	0.00%
			Family	N/A	$ 1,180.25	$ -	0.00%	N/A	$ 1,195.57	$ -	0.00%	N/A	$ 1,211.68	$ -	0.00%	N/A	$ 1,228.61	$ -	0.00%
Silver	HDE	N/A	SUSF3078																
			Single	N/A	$ 418.85	$ -	0.00%	N/A	$ 424.29	$ -	0.00%	N/A	$ 430.01	$ -	0.00%	N/A	$ 436.01	$ -	0.00%
			Double	N/A	$ 837.70	$ -	0.00%	N/A	$ 848.58	$ -	0.00%	N/A	$ 860.01	$ -	0.00%	N/A	$ 872.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 712.05	$ -	0.00%	N/A	$ 721.29	$ -	0.00%	N/A	$ 731.01	$ -	0.00%	N/A	$ 741.22	$ -	0.00%
			Family	N/A	$ 1,193.73	$ -	0.00%	N/A	$ 1,209.23	$ -	0.00%	N/A	$ 1,225.52	$ -	0.00%	N/A	$ 1,242.64	$ -	0.00%
Silver	HDE	N/A	SUSF3079																
			Single	N/A	$ 425.89	$ -	0.00%	N/A	$ 431.42	$ -	0.00%	N/A	$ 437.23	$ -	0.00%	N/A	$ 443.34	$ -	0.00%
			Double	N/A	$ 851.78	$ -	0.00%	N/A	$ 862.84	$ -	0.00%	N/A	$ 874.46	$ -	0.00%	N/A	$ 886.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.01	$ -	0.00%	N/A	$ 733.41	$ -	0.00%	N/A	$ 743.30	$ -	0.00%	N/A	$ 753.68	$ -	0.00%
			Family	N/A	$ 1,213.79	$ -	0.00%	N/A	$ 1,229.54	$ -	0.00%	N/A	$ 1,246.11	$ -	0.00%	N/A	$ 1,263.52	$ -	0.00%
Silver	EPO	N/A	SUSF3080																
			Single	N/A	$ 427.62	$ -	0.00%	N/A	$ 433.17	$ -	0.00%	N/A	$ 439.00	$ -	0.00%	N/A	$ 445.14	$ -	0.00%
			Double	N/A	$ 855.23	$ -	0.00%	N/A	$ 866.34	$ -	0.00%	N/A	$ 878.01	$ -	0.00%	N/A	$ 890.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.95	$ -	0.00%	N/A	$ 736.39	$ -	0.00%	N/A	$ 746.31	$ -	0.00%	N/A	$ 756.73	$ -	0.00%
			Family	N/A	$ 1,218.71	$ -	0.00%	N/A	$ 1,234.53	$ -	0.00%	N/A	$ 1,251.16	$ -	0.00%	N/A	$ 1,268.64	$ -	0.00%
Silver	EPO	N/A	SUSF3081																
			Single	N/A	$ 418.59	$ -	0.00%	N/A	$ 424.02	$ -	0.00%	N/A	$ 429.74	$ -	0.00%	N/A	$ 435.74	$ -	0.00%
			Double	N/A	$ 837.18	$ -	0.00%	N/A	$ 848.04	$ -	0.00%	N/A	$ 859.47	$ -	0.00%	N/A	$ 871.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 711.60	$ -	0.00%	N/A	$ 720.84	$ -	0.00%	N/A	$ 730.55	$ -	0.00%	N/A	$ 740.76	$ -	0.00%
			Family	N/A	$ 1,192.98	$ -	0.00%	N/A	$ 1,208.46	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4074																
			Single	N/A	$ 365.00	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.72	$ -	0.00%	N/A	$ 379.95	$ -	0.00%
			Double	N/A	$ 729.99	$ -	0.00%	N/A	$ 739.47	$ -	0.00%	N/A	$ 749.43	$ -	0.00%	N/A	$ 759.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.49	$ -	0.00%	N/A	$ 628.55	$ -	0.00%	N/A	$ 637.02	$ -	0.00%	N/A	$ 645.92	$ -	0.00%
			Family	N/A	$ 1,040.24	$ -	0.00%	N/A	$ 1,053.74	$ -	0.00%	N/A	$ 1,067.94	$ -	0.00%	N/A	$ 1,082.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4076																
			Single	N/A	$ 358.61	$ -	0.00%	N/A	$ 363.27	$ -	0.00%	N/A	$ 368.16	$ -	0.00%	N/A	$ 373.30	$ -	0.00%
			Double	N/A	$ 717.22	$ -	0.00%	N/A	$ 726.53	$ -	0.00%	N/A	$ 736.32	$ -	0.00%	N/A	$ 746.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.64	$ -	0.00%	N/A	$ 617.55	$ -	0.00%	N/A	$ 625.87	$ -	0.00%	N/A	$ 634.62	$ -	0.00%
			Family	N/A	$ 1,022.04	$ -	0.00%	N/A	$ 1,035.31	$ -	0.00%	N/A	$ 1,049.26	$ -	0.00%	N/A	$ 1,063.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4077																
			Single	N/A	$ 360.00	$ -	0.00%	N/A	$ 364.67	$ -	0.00%	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.75	$ -	0.00%
			Double	N/A	$ 719.99	$ -	0.00%	N/A	$ 729.34	$ -	0.00%	N/A	$ 739.17	$ -	0.00%	N/A	$ 749.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.99	$ -	0.00%	N/A	$ 619.94	$ -	0.00%	N/A	$ 628.29	$ -	0.00%	N/A	$ 637.07	$ -	0.00%
			Family	N/A	$ 1,025.99	$ -	0.00%	N/A	$ 1,039.31	$ -	0.00%	N/A	$ 1,053.31	$ -	0.00%	N/A	$ 1,068.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4078																
			Single	N/A	$ 359.72	$ -	0.00%	N/A	$ 364.39	$ -	0.00%	N/A	$ 369.30	$ -	0.00%	N/A	$ 374.46	$ -	0.00%
			Double	N/A	$ 719.44	$ -	0.00%	N/A	$ 728.77	$ -	0.00%	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.52	$ -	0.00%	N/A	$ 619.46	$ -	0.00%	N/A	$ 627.81	$ -	0.00%	N/A	$ 636.58	$ -	0.00%
			Family	N/A	$ 1,025.20	$ -	0.00%	N/A	$ 1,038.50	$ -	0.00%	N/A	$ 1,052.50	$ -	0.00%	N/A	$ 1,067.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4079																
			Single	N/A	$ 361.64	$ -	0.00%	N/A	$ 366.34	$ -	0.00%	N/A	$ 371.27	$ -	0.00%	N/A	$ 376.46	$ -	0.00%
			Double	N/A	$ 723.28	$ -	0.00%	N/A	$ 732.67	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 614.79	$ -	0.00%	N/A	$ 622.77	$ -	0.00%	N/A	$ 631.16	$ -	0.00%	N/A	$ 639.98	$ -	0.00%
			Family	N/A	$ 1,030.68	$ -	0.00%	N/A	$ 1,044.06	$ -	0.00%	N/A	$ 1,058.13	$ -	0.00%	N/A	$ 1,072.91	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4080																
			Single	N/A	$ 366.60	$ -	0.00%	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.36	$ -	0.00%	N/A	$ 381.62	$ -	0.00%
			Double	N/A	$ 733.20	$ -	0.00%	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.72	$ -	0.00%	N/A	$ 763.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.22	$ -	0.00%	N/A	$ 631.31	$ -	0.00%	N/A	$ 639.82	$ -	0.00%	N/A	$ 648.75	$ -	0.00%
			Family	N/A	$ 1,044.81	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%	N/A	$ 1,072.63	$ -	0.00%	N/A	$ 1,087.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4081																
			Single	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.62	$ -	0.00%	N/A	$ 370.54	$ -	0.00%	N/A	$ 375.72	$ -	0.00%
			Double	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.23	$ -	0.00%	N/A	$ 741.09	$ -	0.00%	N/A	$ 751.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.58	$ -	0.00%	N/A	$ 621.55	$ -	0.00%	N/A	$ 629.92	$ -	0.00%	N/A	$ 638.72	$ -	0.00%
			Family	N/A	$ 1,028.65	$ -	0.00%	N/A	$ 1,042.01	$ -	0.00%	N/A	$ 1,056.05	$ -	0.00%	N/A	$ 1,070.80	$ -	0.00%
Bronze	HDE	N/A	SUBF4082																
			Single	N/A	$ 355.90	$ -	0.00%	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.38	$ -	0.00%	N/A	$ 370.49	$ -	0.00%
			Double	N/A	$ 711.81	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 730.76	$ -	0.00%	N/A	$ 740.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.04	$ -	0.00%	N/A	$ 612.89	$ -	0.00%	N/A	$ 621.15	$ -	0.00%	N/A	$ 629.83	$ -	0.00%
			Family	N/A	$ 1,014.33	$ -	0.00%	N/A	$ 1,027.49	$ -	0.00%	N/A	$ 1,041.34	$ -	0.00%	N/A	$ 1,055.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4084																
			Single	N/A	$ 357.80	$ -	0.00%	N/A	$ 362.44	$ -	0.00%	N/A	$ 367.33	$ -	0.00%	N/A	$ 372.46	$ -	0.00%
			Double	N/A	$ 715.59	$ -	0.00%	N/A	$ 724.88	$ -	0.00%	N/A	$ 734.65	$ -	0.00%	N/A	$ 744.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.15	$ -	0.00%	N/A	$ 624.45	$ -	0.00%	N/A	$ 633.18	$ -	0.00%
			Family	N/A	$ 1,019.72	$ -	0.00%	N/A	$ 1,032.96	$ -	0.00%	N/A	$ 1,046.88	$ -	0.00%	N/A	$ 1,061.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4085																
			Single	N/A	$ 361.00	$ -	0.00%	N/A	$ 365.69	$ -	0.00%	N/A	$ 370.62	$ -	0.00%	N/A	$ 375.79	$ -	0.00%
			Double	N/A	$ 722.01	$ -	0.00%	N/A	$ 731.38	$ -	0.00%	N/A	$ 741.23	$ -	0.00%	N/A	$ 751.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.71	$ -	0.00%	N/A	$ 621.67	$ -	0.00%	N/A	$ 630.05	$ -	0.00%	N/A	$ 638.85	$ -	0.00%
			Family	N/A	$ 1,028.86	$ -	0.00%	N/A	$ 1,042.22	$ -	0.00%	N/A	$ 1,056.26	$ -	0.00%	N/A	$ 1,071.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4087																
			Single	N/A	$ 345.37	$ -	0.00%	N/A	$ 349.85	$ -	0.00%	N/A	$ 354.56	$ -	0.00%	N/A	$ 359.52	$ -	0.00%
			Double	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.70	$ -	0.00%	N/A	$ 709.13	$ -	0.00%	N/A	$ 719.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.12	$ -	0.00%	N/A	$ 594.74	$ -	0.00%	N/A	$ 602.76	$ -	0.00%	N/A	$ 611.18	$ -	0.00%
			Family	N/A	$ 984.29	$ -	0.00%	N/A	$ 997.07	$ -	0.00%	N/A	$ 1,010.51	$ -	0.00%	N/A	$ 1,024.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4088																
			Single	N/A	$ 348.92	$ -	0.00%	N/A	$ 353.44	$ -	0.00%	N/A	$ 358.21	$ -	0.00%	N/A	$ 363.21	$ -	0.00%
			Double	N/A	$ 697.83	$ -	0.00%	N/A	$ 706.89	$ -	0.00%	N/A	$ 716.41	$ -	0.00%	N/A	$ 726.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.16	$ -	0.00%	N/A	$ 600.86	$ -	0.00%	N/A	$ 608.95	$ -	0.00%	N/A	$ 617.46	$ -	0.00%
			Family	N/A	$ 994.41	$ -	0.00%	N/A	$ 1,007.32	$ -	0.00%	N/A	$ 1,020.89	$ -	0.00%	N/A	$ 1,035.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4089																
			Single	N/A	$ 354.25	$ -	0.00%	N/A	$ 358.85	$ -	0.00%	N/A	$ 363.69	$ -	0.00%	N/A	$ 368.77	$ -	0.00%
			Double	N/A	$ 708.51	$ -	0.00%	N/A	$ 717.70	$ -	0.00%	N/A	$ 727.37	$ -	0.00%	N/A	$ 737.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.23	$ -	0.00%	N/A	$ 610.05	$ -	0.00%	N/A	$ 618.27	$ -	0.00%	N/A	$ 626.91	$ -	0.00%
			Family	N/A	$ 1,009.62	$ -	0.00%	N/A	$ 1,022.73	$ -	0.00%	N/A	$ 1,036.51	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4090																
			Single	N/A	$ 359.10	$ -	0.00%	N/A	$ 363.76	$ -	0.00%	N/A	$ 368.66	$ -	0.00%	N/A	$ 373.81	$ -	0.00%
			Double	N/A	$ 718.20	$ -	0.00%	N/A	$ 727.52	$ -	0.00%	N/A	$ 737.32	$ -	0.00%	N/A	$ 747.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 610.47	$ -	0.00%	N/A	$ 618.39	$ -	0.00%	N/A	$ 626.73	$ -	0.00%	N/A	$ 635.48	$ -	0.00%
			Family	N/A	$ 1,023.43	$ -	0.00%	N/A	$ 1,036.72	$ -	0.00%	N/A	$ 1,050.69	$ -	0.00%	N/A	$ 1,065.37	$ -	0.00%
Platinum	EPO	N/A	SUPF1072																
			Single	N/A	$ 576.18	$ -	0.00%	N/A	$ 583.66	$ -	0.00%	N/A	$ 591.53	$ -	0.00%	N/A	$ 599.79	$ -	0.00%
			Double	N/A	$ 1,152.37	$ -	0.00%	N/A	$ 1,167.33	$ -	0.00%	N/A	$ 1,183.06	$ -	0.00%	N/A	$ 1,199.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 979.51	$ -	0.00%	N/A	$ 992.23	$ -	0.00%	N/A	$ 1,005.60	$ -	0.00%	N/A	$ 1,019.65	$ -	0.00%
			Family	N/A	$ 1,642.13	$ -	0.00%	N/A	$ 1,663.44	$ -	0.00%	N/A	$ 1,685.86	$ -	0.00%	N/A	$ 1,709.41	$ -	0.00%
Platinum	EPO	N/A	SUPF1073																
			Single	N/A	$ 602.30	$ -	0.00%	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.34	$ -	0.00%	N/A	$ 626.97	$ -	0.00%
			Double	N/A	$ 1,204.59	$ -	0.00%	N/A	$ 1,220.23	$ -	0.00%	N/A	$ 1,236.67	$ -	0.00%	N/A	$ 1,253.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,023.90	$ -	0.00%	N/A	$ 1,037.19	$ -	0.00%	N/A	$ 1,051.17	$ -	0.00%	N/A	$ 1,065.86	$ -	0.00%
			Family	N/A	$ 1,716.54	$ -	0.00%	N/A	$ 1,738.83	$ -	0.00%	N/A	$ 1,762.26	$ -	0.00%	N/A	$ 1,786.88	$ -	0.00%
Platinum	EPO	N/A	SUPF1074																
			Single	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.28	$ -	0.00%	N/A	$ 596.21	$ -	0.00%	N/A	$ 604.54	$ -	0.00%
			Double	N/A	$ 1,161.49	$ -	0.00%	N/A	$ 1,176.56	$ -	0.00%	N/A	$ 1,192.42	$ -	0.00%	N/A	$ 1,209.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 987.26	$ -	0.00%	N/A	$ 1,000.08	$ -	0.00%	N/A	$ 1,013.56	$ -	0.00%	N/A	$ 1,027.72	$ -	0.00%
			Family	N/A	$ 1,655.12	$ -	0.00%	N/A	$ 1,676.60	$ -	0.00%	N/A	$ 1,699.20	$ -	0.00%	N/A	$ 1,722.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1076																
			Single	N/A	$ 585.77	$ -	0.00%	N/A	$ 593.38	$ -	0.00%	N/A	$ 601.37	$ -	0.00%	N/A	$ 609.77	$ -	0.00%
			Double	N/A	$ 1,171.54	$ -	0.00%	N/A	$ 1,186.75	$ -	0.00%	N/A	$ 1,202.74	$ -	0.00%	N/A	$ 1,219.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 995.81	$ -	0.00%	N/A	$ 1,008.74	$ -	0.00%	N/A	$ 1,022.33	$ -	0.00%	N/A	$ 1,036.61	$ -	0.00%
			Family	N/A	$ 1,669.45	$ -	0.00%	N/A	$ 1,691.12	$ -	0.00%	N/A	$ 1,713.91	$ -	0.00%	N/A	$ 1,737.85	$ -	0.00%
Platinum	EPO	N/A	SUPF1077																
			Single	N/A	$ 600.02	$ -	0.00%	N/A	$ 607.81	$ -	0.00%	N/A	$ 616.00	$ -	0.00%	N/A	$ 624.61	$ -	0.00%
			Double	N/A	$ 1,200.04	$ -	0.00%	N/A	$ 1,215.62	$ -	0.00%	N/A	$ 1,232.00	$ -	0.00%	N/A	$ 1,249.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.04	$ -	0.00%	N/A	$ 1,033.28	$ -	0.00%	N/A	$ 1,047.20	$ -	0.00%	N/A	$ 1,061.83	$ -	0.00%
			Family	N/A	$ 1,710.06	$ -	0.00%	N/A	$ 1,732.26	$ -	0.00%	N/A	$ 1,755.60	$ -	0.00%	N/A	$ 1,780.13	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1078																
			Single	N/A	$ 601.24	$ -	0.00%	N/A	$ 609.04	$ -	0.00%	N/A	$ 617.25	$ -	0.00%	N/A	$ 625.87	$ -	0.00%
			Double	N/A	$ 1,202.48	$ -	0.00%	N/A	$ 1,218.09	$ -	0.00%	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,251.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,022.11	$ -	0.00%	N/A	$ 1,035.38	$ -	0.00%	N/A	$ 1,049.33	$ -	0.00%	N/A	$ 1,063.99	$ -	0.00%
			Family	N/A	$ 1,713.53	$ -	0.00%	N/A	$ 1,735.78	$ -	0.00%	N/A	$ 1,759.17	$ -	0.00%	N/A	$ 1,783.74	$ -	0.00%
Gold	EPO	N/A	SUGF2067																
			Single	N/A	$ 505.71	$ -	0.00%	N/A	$ 512.27	$ -	0.00%	N/A	$ 519.18	$ -	0.00%	N/A	$ 526.43	$ -	0.00%
			Double	N/A	$ 1,011.42	$ -	0.00%	N/A	$ 1,024.55	$ -	0.00%	N/A	$ 1,038.35	$ -	0.00%	N/A	$ 1,052.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 859.70	$ -	0.00%	N/A	$ 870.86	$ -	0.00%	N/A	$ 882.60	$ -	0.00%	N/A	$ 894.93	$ -	0.00%
			Family	N/A	$ 1,441.27	$ -	0.00%	N/A	$ 1,459.98	$ -	0.00%	N/A	$ 1,479.65	$ -	0.00%	N/A	$ 1,500.32	$ -	0.00%
Gold	EPO	N/A	SUGF2068																
			Single	N/A	$ 503.14	$ -	0.00%	N/A	$ 509.67	$ -	0.00%	N/A	$ 516.54	$ -	0.00%	N/A	$ 523.76	$ -	0.00%
			Double	N/A	$ 1,006.28	$ -	0.00%	N/A	$ 1,019.34	$ -	0.00%	N/A	$ 1,033.08	$ -	0.00%	N/A	$ 1,047.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 855.34	$ -	0.00%	N/A	$ 866.44	$ -	0.00%	N/A	$ 878.12	$ -	0.00%	N/A	$ 890.38	$ -	0.00%
			Family	N/A	$ 1,433.95	$ -	0.00%	N/A	$ 1,452.56	$ -	0.00%	N/A	$ 1,472.14	$ -	0.00%	N/A	$ 1,492.70	$ -	0.00%
Gold	EPO	N/A	SUGF2069																
			Single	N/A	$ 510.58	$ -	0.00%	N/A	$ 517.21	$ -	0.00%	N/A	$ 524.18	$ -	0.00%	N/A	$ 531.50	$ -	0.00%
			Double	N/A	$ 1,021.16	$ -	0.00%	N/A	$ 1,034.42	$ -	0.00%	N/A	$ 1,048.36	$ -	0.00%	N/A	$ 1,063.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.99	$ -	0.00%	N/A	$ 879.26	$ -	0.00%	N/A	$ 891.11	$ -	0.00%	N/A	$ 903.55	$ -	0.00%
			Family	N/A	$ 1,455.16	$ -	0.00%	N/A	$ 1,474.05	$ -	0.00%	N/A	$ 1,493.91	$ -	0.00%	N/A	$ 1,514.78	$ -	0.00%
Gold	EPO	N/A	SUGF2070																
			Single	N/A	$ 514.15	$ -	0.00%	N/A	$ 520.83	$ -	0.00%	N/A	$ 527.85	$ -	0.00%	N/A	$ 535.22	$ -	0.00%
			Double	N/A	$ 1,028.31	$ -	0.00%	N/A	$ 1,041.65	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.06	$ -	0.00%	N/A	$ 885.41	$ -	0.00%	N/A	$ 897.34	$ -	0.00%	N/A	$ 909.87	$ -	0.00%
			Family	N/A	$ 1,465.33	$ -	0.00%	N/A	$ 1,484.36	$ -	0.00%	N/A	$ 1,504.36	$ -	0.00%	N/A	$ 1,525.38	$ -	0.00%
Gold	EPO	N/A	SUGF2072																
			Single	N/A	$ 525.33	$ -	0.00%	N/A	$ 532.15	$ -	0.00%	N/A	$ 539.32	$ -	0.00%	N/A	$ 546.86	$ -	0.00%
			Double	N/A	$ 1,050.67	$ -	0.00%	N/A	$ 1,064.31	$ -	0.00%	N/A	$ 1,078.65	$ -	0.00%	N/A	$ 1,093.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.07	$ -	0.00%	N/A	$ 904.66	$ -	0.00%	N/A	$ 916.85	$ -	0.00%	N/A	$ 929.66	$ -	0.00%
			Family	N/A	$ 1,497.20	$ -	0.00%	N/A	$ 1,516.64	$ -	0.00%	N/A	$ 1,537.08	$ -	0.00%	N/A	$ 1,558.55	$ -	0.00%
Gold	EPO	N/A	SUGF2073																
			Single	N/A	$ 520.80	$ -	0.00%	N/A	$ 527.56	$ -	0.00%	N/A	$ 534.67	$ -	0.00%	N/A	$ 542.13	$ -	0.00%
			Double	N/A	$ 1,041.59	$ -	0.00%	N/A	$ 1,055.11	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 885.35	$ -	0.00%	N/A	$ 896.85	$ -	0.00%	N/A	$ 908.93	$ -	0.00%	N/A	$ 921.63	$ -	0.00%
			Family	N/A	$ 1,484.27	$ -	0.00%	N/A	$ 1,503.53	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%	N/A	$ 1,545.08	$ -	0.00%
Gold	EPO	N/A	SUGF2074																
			Single	N/A	$ 520.77	$ -	0.00%	N/A	$ 527.53	$ -	0.00%	N/A	$ 534.64	$ -	0.00%	N/A	$ 542.11	$ -	0.00%
			Double	N/A	$ 1,041.54	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.27	$ -	0.00%	N/A	$ 1,084.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 885.31	$ -	0.00%	N/A	$ 896.80	$ -	0.00%	N/A	$ 908.88	$ -	0.00%	N/A	$ 921.58	$ -	0.00%
			Family	N/A	$ 1,484.19	$ -	0.00%	N/A	$ 1,503.46	$ -	0.00%	N/A	$ 1,523.72	$ -	0.00%	N/A	$ 1,545.00	$ -	0.00%
Gold	HDE	N/A	SUGF2076																
			Single	N/A	$ 511.33	$ -	0.00%	N/A	$ 517.96	$ -	0.00%	N/A	$ 524.94	$ -	0.00%	N/A	$ 532.28	$ -	0.00%
			Double	N/A	$ 1,022.65	$ -	0.00%	N/A	$ 1,035.93	$ -	0.00%	N/A	$ 1,049.89	$ -	0.00%	N/A	$ 1,064.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 869.25	$ -	0.00%	N/A	$ 880.54	$ -	0.00%	N/A	$ 892.40	$ -	0.00%	N/A	$ 904.87	$ -	0.00%
			Family	N/A	$ 1,457.28	$ -	0.00%	N/A	$ 1,476.19	$ -	0.00%	N/A	$ 1,496.09	$ -	0.00%	N/A	$ 1,516.99	$ -	0.00%
Gold	EPO	N/A	SUGF2078																
			Single	N/A	$ 501.65	$ -	0.00%	N/A	$ 508.16	$ -	0.00%	N/A	$ 515.01	$ -	0.00%	N/A	$ 522.20	$ -	0.00%
			Double	N/A	$ 1,003.29	$ -	0.00%	N/A	$ 1,016.32	$ -	0.00%	N/A	$ 1,030.01	$ -	0.00%	N/A	$ 1,044.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.80	$ -	0.00%	N/A	$ 863.87	$ -	0.00%	N/A	$ 875.51	$ -	0.00%	N/A	$ 887.74	$ -	0.00%
			Family	N/A	$ 1,429.69	$ -	0.00%	N/A	$ 1,448.25	$ -	0.00%	N/A	$ 1,467.77	$ -	0.00%	N/A	$ 1,488.27	$ -	0.00%
Silver	EPO	N/A	SUSF3085																
			Single	N/A	$ 430.28	$ -	0.00%	N/A	$ 435.87	$ -	0.00%	N/A	$ 441.74	$ -	0.00%	N/A	$ 447.91	$ -	0.00%
			Double	N/A	$ 860.57	$ -	0.00%	N/A	$ 871.74	$ -	0.00%	N/A	$ 883.48	$ -	0.00%	N/A	$ 895.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 731.48	$ -	0.00%	N/A	$ 740.98	$ -	0.00%	N/A	$ 750.96	$ -	0.00%	N/A	$ 761.45	$ -	0.00%
			Family	N/A	$ 1,226.31	$ -	0.00%	N/A	$ 1,242.23	$ -	0.00%	N/A	$ 1,258.96	$ -	0.00%	N/A	$ 1,276.55	$ -	0.00%
Silver	EPO	N/A	SUSF3086																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.69	$ -	0.00%	N/A	$ 754.36	$ -	0.00%	N/A	$ 764.52	$ -	0.00%	N/A	$ 775.20	$ -	0.00%
			Family	N/A	$ 1,248.45	$ -	0.00%	N/A	$ 1,264.66	$ -	0.00%	N/A	$ 1,281.70	$ -	0.00%	N/A	$ 1,299.60	$ -	0.00%
Silver	EPO	N/A	SUSF3087																
			Single	N/A	$ 435.33	$ -	0.00%	N/A	$ 440.98	$ -	0.00%	N/A	$ 446.92	$ -	0.00%	N/A	$ 453.16	$ -	0.00%
			Double	N/A	$ 870.65	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.84	$ -	0.00%	N/A	$ 906.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.05	$ -	0.00%	N/A	$ 749.66	$ -	0.00%	N/A	$ 759.76	$ -	0.00%	N/A	$ 770.38	$ -	0.00%
			Family	N/A	$ 1,240.68	$ -	0.00%	N/A	$ 1,256.79	$ -	0.00%	N/A	$ 1,273.72	$ -	0.00%	N/A	$ 1,291.52	$ -	0.00%
Silver	HDE	N/A	SUSF3088																
			Single	N/A	$ 433.91	$ -	0.00%	N/A	$ 439.54	$ -	0.00%	N/A	$ 445.47	$ -	0.00%	N/A	$ 451.69	$ -	0.00%
			Double	N/A	$ 867.82	$ -	0.00%	N/A	$ 879.08	$ -	0.00%	N/A	$ 890.93	$ -	0.00%	N/A	$ 903.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 737.65	$ -	0.00%	N/A	$ 747.22	$ -	0.00%	N/A	$ 757.29	$ -	0.00%	N/A	$ 767.87	$ -	0.00%
			Family	N/A	$ 1,236.64	$ -	0.00%	N/A	$ 1,252.70	$ -	0.00%	N/A	$ 1,269.58	$ -	0.00%	N/A	$ 1,287.31	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3089																
			Single	N/A	$ 435.41	$ -	0.00%	N/A	$ 441.06	$ -	0.00%	N/A	$ 447.00	$ -	0.00%	N/A	$ 453.25	$ -	0.00%
			Double	N/A	$ 870.81	$ -	0.00%	N/A	$ 882.12	$ -	0.00%	N/A	$ 894.00	$ -	0.00%	N/A	$ 906.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.19	$ -	0.00%	N/A	$ 749.80	$ -	0.00%	N/A	$ 759.90	$ -	0.00%	N/A	$ 770.52	$ -	0.00%
			Family	N/A	$ 1,240.91	$ -	0.00%	N/A	$ 1,257.02	$ -	0.00%	N/A	$ 1,273.96	$ -	0.00%	N/A	$ 1,291.75	$ -	0.00%
Silver	HDE	N/A	SUSF3090																
			Single	N/A	$ 439.47	$ -	0.00%	N/A	$ 445.17	$ -	0.00%	N/A	$ 451.17	$ -	0.00%	N/A	$ 457.47	$ -	0.00%
			Double	N/A	$ 878.93	$ -	0.00%	N/A	$ 890.34	$ -	0.00%	N/A	$ 902.34	$ -	0.00%	N/A	$ 914.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 747.09	$ -	0.00%	N/A	$ 756.79	$ -	0.00%	N/A	$ 766.99	$ -	0.00%	N/A	$ 777.70	$ -	0.00%
			Family	N/A	$ 1,252.48	$ -	0.00%	N/A	$ 1,268.73	$ -	0.00%	N/A	$ 1,285.83	$ -	0.00%	N/A	$ 1,303.79	$ -	0.00%
Silver	HDE	N/A	SUSF3091																
			Single	N/A	$ 417.62	$ -	0.00%	N/A	$ 423.04	$ -	0.00%	N/A	$ 428.74	$ -	0.00%	N/A	$ 434.73	$ -	0.00%
			Double	N/A	$ 835.24	$ -	0.00%	N/A	$ 846.08	$ -	0.00%	N/A	$ 857.49	$ -	0.00%	N/A	$ 869.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.96	$ -	0.00%	N/A	$ 719.17	$ -	0.00%	N/A	$ 728.86	$ -	0.00%	N/A	$ 739.04	$ -	0.00%
			Family	N/A	$ 1,190.22	$ -	0.00%	N/A	$ 1,205.67	$ -	0.00%	N/A	$ 1,221.92	$ -	0.00%	N/A	$ 1,238.99	$ -	0.00%
Silver	HDE	N/A	SUSF3093																
			Single	N/A	$ 417.03	$ -	0.00%	N/A	$ 422.44	$ -	0.00%	N/A	$ 428.14	$ -	0.00%	N/A	$ 434.12	$ -	0.00%
			Double	N/A	$ 834.06	$ -	0.00%	N/A	$ 844.89	$ -	0.00%	N/A	$ 856.27	$ -	0.00%	N/A	$ 868.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 708.95	$ -	0.00%	N/A	$ 718.15	$ -	0.00%	N/A	$ 727.83	$ -	0.00%	N/A	$ 738.00	$ -	0.00%
			Family	N/A	$ 1,188.53	$ -	0.00%	N/A	$ 1,203.96	$ -	0.00%	N/A	$ 1,220.19	$ -	0.00%	N/A	$ 1,237.23	$ -	0.00%
Silver	HDE	N/A	SUSF3094																
			Single	N/A	$ 421.79	$ -	0.00%	N/A	$ 427.27	$ -	0.00%	N/A	$ 433.03	$ -	0.00%	N/A	$ 439.07	$ -	0.00%
			Double	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.54	$ -	0.00%	N/A	$ 866.05	$ -	0.00%	N/A	$ 878.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.05	$ -	0.00%	N/A	$ 726.36	$ -	0.00%	N/A	$ 736.14	$ -	0.00%	N/A	$ 746.43	$ -	0.00%
			Family	N/A	$ 1,202.11	$ -	0.00%	N/A	$ 1,217.71	$ -	0.00%	N/A	$ 1,234.12	$ -	0.00%	N/A	$ 1,251.36	$ -	0.00%
Silver	HDE	N/A	SUSF3095																
			Single	N/A	$ 428.88	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.45	$ -	0.00%
			Double	N/A	$ 857.76	$ -	0.00%	N/A	$ 868.89	$ -	0.00%	N/A	$ 880.60	$ -	0.00%	N/A	$ 892.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.09	$ -	0.00%	N/A	$ 738.56	$ -	0.00%	N/A	$ 748.51	$ -	0.00%	N/A	$ 758.97	$ -	0.00%
			Family	N/A	$ 1,222.31	$ -	0.00%	N/A	$ 1,238.17	$ -	0.00%	N/A	$ 1,254.86	$ -	0.00%	N/A	$ 1,272.39	$ -	0.00%
Silver	EPO	N/A	SUSF3096																
			Single	N/A	$ 430.62	$ -	0.00%	N/A	$ 436.21	$ -	0.00%	N/A	$ 442.09	$ -	0.00%	N/A	$ 448.26	$ -	0.00%
			Double	N/A	$ 861.24	$ -	0.00%	N/A	$ 872.42	$ -	0.00%	N/A	$ 884.17	$ -	0.00%	N/A	$ 896.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.05	$ -	0.00%	N/A	$ 741.55	$ -	0.00%	N/A	$ 751.55	$ -	0.00%	N/A	$ 762.05	$ -	0.00%
			Family	N/A	$ 1,227.26	$ -	0.00%	N/A	$ 1,243.19	$ -	0.00%	N/A	$ 1,259.95	$ -	0.00%	N/A	$ 1,277.55	$ -	0.00%
Silver	EPO	N/A	SUSF3097																
			Single	N/A	$ 421.53	$ -	0.00%	N/A	$ 427.00	$ -	0.00%	N/A	$ 432.75	$ -	0.00%	N/A	$ 438.80	$ -	0.00%
			Double	N/A	$ 843.05	$ -	0.00%	N/A	$ 854.00	$ -	0.00%	N/A	$ 865.50	$ -	0.00%	N/A	$ 877.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.59	$ -	0.00%	N/A	$ 725.90	$ -	0.00%	N/A	$ 735.68	$ -	0.00%	N/A	$ 745.96	$ -	0.00%
			Family	N/A	$ 1,201.35	$ -	0.00%	N/A	$ 1,216.94	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,250.57	$ -	0.00%
Bronze	HDE	N/A	SUBF4092																
			Single	N/A	$ 367.56	$ -	0.00%	N/A	$ 372.33	$ -	0.00%	N/A	$ 377.35	$ -	0.00%	N/A	$ 382.62	$ -	0.00%
			Double	N/A	$ 735.12	$ -	0.00%	N/A	$ 744.66	$ -	0.00%	N/A	$ 754.70	$ -	0.00%	N/A	$ 765.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.85	$ -	0.00%	N/A	$ 632.96	$ -	0.00%	N/A	$ 641.49	$ -	0.00%	N/A	$ 650.45	$ -	0.00%
			Family	N/A	$ 1,047.54	$ -	0.00%	N/A	$ 1,061.14	$ -	0.00%	N/A	$ 1,075.44	$ -	0.00%	N/A	$ 1,090.46	$ -	0.00%
Bronze	HDE	N/A	SUBF4094																
			Single	N/A	$ 361.13	$ -	0.00%	N/A	$ 365.82	$ -	0.00%	N/A	$ 370.75	$ -	0.00%	N/A	$ 375.93	$ -	0.00%
			Double	N/A	$ 722.26	$ -	0.00%	N/A	$ 731.63	$ -	0.00%	N/A	$ 741.49	$ -	0.00%	N/A	$ 751.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.92	$ -	0.00%	N/A	$ 621.89	$ -	0.00%	N/A	$ 630.27	$ -	0.00%	N/A	$ 639.07	$ -	0.00%
			Family	N/A	$ 1,029.22	$ -	0.00%	N/A	$ 1,042.58	$ -	0.00%	N/A	$ 1,056.63	$ -	0.00%	N/A	$ 1,071.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4095																
			Single	N/A	$ 362.52	$ -	0.00%	N/A	$ 367.23	$ -	0.00%	N/A	$ 372.18	$ -	0.00%	N/A	$ 377.38	$ -	0.00%
			Double	N/A	$ 725.04	$ -	0.00%	N/A	$ 734.46	$ -	0.00%	N/A	$ 744.35	$ -	0.00%	N/A	$ 754.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.29	$ -	0.00%	N/A	$ 624.29	$ -	0.00%	N/A	$ 632.70	$ -	0.00%	N/A	$ 641.54	$ -	0.00%
			Family	N/A	$ 1,033.19	$ -	0.00%	N/A	$ 1,046.60	$ -	0.00%	N/A	$ 1,060.70	$ -	0.00%	N/A	$ 1,075.52	$ -	0.00%
Bronze	HDE	N/A	SUBF4096																
			Single	N/A	$ 362.24	$ -	0.00%	N/A	$ 366.95	$ -	0.00%	N/A	$ 371.89	$ -	0.00%	N/A	$ 377.09	$ -	0.00%
			Double	N/A	$ 724.49	$ -	0.00%	N/A	$ 733.89	$ -	0.00%	N/A	$ 743.78	$ -	0.00%	N/A	$ 754.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.81	$ -	0.00%	N/A	$ 623.81	$ -	0.00%	N/A	$ 632.21	$ -	0.00%	N/A	$ 641.04	$ -	0.00%
			Family	N/A	$ 1,032.39	$ -	0.00%	N/A	$ 1,045.79	$ -	0.00%	N/A	$ 1,059.89	$ -	0.00%	N/A	$ 1,074.69	$ -	0.00%
Bronze	HDE	N/A	SUBF4097																
			Single	N/A	$ 364.18	$ -	0.00%	N/A	$ 368.91	$ -	0.00%	N/A	$ 373.88	$ -	0.00%	N/A	$ 379.10	$ -	0.00%
			Double	N/A	$ 728.36	$ -	0.00%	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 758.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.10	$ -	0.00%	N/A	$ 627.14	$ -	0.00%	N/A	$ 635.59	$ -	0.00%	N/A	$ 644.47	$ -	0.00%
			Family	N/A	$ 1,037.91	$ -	0.00%	N/A	$ 1,051.39	$ -	0.00%	N/A	$ 1,065.55	$ -	0.00%	N/A	$ 1,080.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4098																
			Single	N/A	$ 369.17	$ -	0.00%	N/A	$ 373.96	$ -	0.00%	N/A	$ 379.00	$ -	0.00%	N/A	$ 384.30	$ -	0.00%
			Double	N/A	$ 738.34	$ -	0.00%	N/A	$ 747.93	$ -	0.00%	N/A	$ 758.01	$ -	0.00%	N/A	$ 768.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.59	$ -	0.00%	N/A	$ 635.74	$ -	0.00%	N/A	$ 644.31	$ -	0.00%	N/A	$ 653.31	$ -	0.00%
			Family	N/A	$ 1,052.14	$ -	0.00%	N/A	$ 1,065.80	$ -	0.00%	N/A	$ 1,080.16	$ -	0.00%	N/A	$ 1,095.25	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4099																
			Single	N/A	$ 363.46	$ -	0.00%	N/A	$ 368.18	$ -	0.00%	N/A	$ 373.14	$ -	0.00%	N/A	$ 378.36	$ -	0.00%
			Double	N/A	$ 726.93	$ -	0.00%	N/A	$ 736.37	$ -	0.00%	N/A	$ 746.29	$ -	0.00%	N/A	$ 756.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 617.89	$ -	0.00%	N/A	$ 625.91	$ -	0.00%	N/A	$ 634.35	$ -	0.00%	N/A	$ 643.21	$ -	0.00%
			Family	N/A	$ 1,035.87	$ -	0.00%	N/A	$ 1,049.32	$ -	0.00%	N/A	$ 1,063.46	$ -	0.00%	N/A	$ 1,078.32	$ -	0.00%
Bronze	HDE	N/A	SUBF4100																
			Single	N/A	$ 358.40	$ -	0.00%	N/A	$ 363.05	$ -	0.00%	N/A	$ 367.95	$ -	0.00%	N/A	$ 373.09	$ -	0.00%
			Double	N/A	$ 716.80	$ -	0.00%	N/A	$ 726.11	$ -	0.00%	N/A	$ 735.89	$ -	0.00%	N/A	$ 746.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.28	$ -	0.00%	N/A	$ 617.19	$ -	0.00%	N/A	$ 625.51	$ -	0.00%	N/A	$ 634.25	$ -	0.00%
			Family	N/A	$ 1,021.45	$ -	0.00%	N/A	$ 1,034.71	$ -	0.00%	N/A	$ 1,048.65	$ -	0.00%	N/A	$ 1,063.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4102																
			Single	N/A	$ 360.31	$ -	0.00%	N/A	$ 364.99	$ -	0.00%	N/A	$ 369.90	$ -	0.00%	N/A	$ 375.07	$ -	0.00%
			Double	N/A	$ 720.62	$ -	0.00%	N/A	$ 729.97	$ -	0.00%	N/A	$ 739.81	$ -	0.00%	N/A	$ 750.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.52	$ -	0.00%	N/A	$ 620.48	$ -	0.00%	N/A	$ 628.84	$ -	0.00%	N/A	$ 637.62	$ -	0.00%
			Family	N/A	$ 1,026.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%	N/A	$ 1,054.23	$ -	0.00%	N/A	$ 1,068.96	$ -	0.00%
Bronze	HDE	N/A	SUBF4103																
			Single	N/A	$ 363.54	$ -	0.00%	N/A	$ 368.26	$ -	0.00%	N/A	$ 373.22	$ -	0.00%	N/A	$ 378.43	$ -	0.00%
			Double	N/A	$ 727.07	$ -	0.00%	N/A	$ 736.51	$ -	0.00%	N/A	$ 746.44	$ -	0.00%	N/A	$ 756.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.01	$ -	0.00%	N/A	$ 626.04	$ -	0.00%	N/A	$ 634.47	$ -	0.00%	N/A	$ 643.34	$ -	0.00%
			Family	N/A	$ 1,036.08	$ -	0.00%	N/A	$ 1,049.53	$ -	0.00%	N/A	$ 1,063.67	$ -	0.00%	N/A	$ 1,078.53	$ -	0.00%
Bronze	HDE	N/A	SUBF4105																
			Single	N/A	$ 347.79	$ -	0.00%	N/A	$ 352.31	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 362.04	$ -	0.00%
			Double	N/A	$ 695.58	$ -	0.00%	N/A	$ 704.61	$ -	0.00%	N/A	$ 714.11	$ -	0.00%	N/A	$ 724.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 591.24	$ -	0.00%	N/A	$ 598.92	$ -	0.00%	N/A	$ 606.99	$ -	0.00%	N/A	$ 615.47	$ -	0.00%
			Family	N/A	$ 991.20	$ -	0.00%	N/A	$ 1,004.07	$ -	0.00%	N/A	$ 1,017.60	$ -	0.00%	N/A	$ 1,031.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4106																
			Single	N/A	$ 351.36	$ -	0.00%	N/A	$ 355.93	$ -	0.00%	N/A	$ 360.72	$ -	0.00%	N/A	$ 365.76	$ -	0.00%
			Double	N/A	$ 702.73	$ -	0.00%	N/A	$ 711.85	$ -	0.00%	N/A	$ 721.44	$ -	0.00%	N/A	$ 731.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.32	$ -	0.00%	N/A	$ 605.07	$ -	0.00%	N/A	$ 613.23	$ -	0.00%	N/A	$ 621.79	$ -	0.00%
			Family	N/A	$ 1,001.39	$ -	0.00%	N/A	$ 1,014.39	$ -	0.00%	N/A	$ 1,028.06	$ -	0.00%	N/A	$ 1,042.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4107																
			Single	N/A	$ 356.74	$ -	0.00%	N/A	$ 361.37	$ -	0.00%	N/A	$ 366.24	$ -	0.00%	N/A	$ 371.36	$ -	0.00%
			Double	N/A	$ 713.48	$ -	0.00%	N/A	$ 722.74	$ -	0.00%	N/A	$ 732.48	$ -	0.00%	N/A	$ 742.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.46	$ -	0.00%	N/A	$ 614.33	$ -	0.00%	N/A	$ 622.61	$ -	0.00%	N/A	$ 631.31	$ -	0.00%
			Family	N/A	$ 1,016.71	$ -	0.00%	N/A	$ 1,029.91	$ -	0.00%	N/A	$ 1,043.78	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%
Bronze	HDE	N/A	SUBF4108																
			Single	N/A	$ 361.62	$ -	0.00%	N/A	$ 366.31	$ -	0.00%	N/A	$ 371.25	$ -	0.00%	N/A	$ 376.44	$ -	0.00%
			Double	N/A	$ 723.24	$ -	0.00%	N/A	$ 732.63	$ -	0.00%	N/A	$ 742.50	$ -	0.00%	N/A	$ 752.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 614.75	$ -	0.00%	N/A	$ 622.73	$ -	0.00%	N/A	$ 631.13	$ -	0.00%	N/A	$ 639.94	$ -	0.00%
			Family	N/A	$ 1,030.61	$ -	0.00%	N/A	$ 1,043.99	$ -	0.00%	N/A	$ 1,058.06	$ -	0.00%	N/A	$ 1,072.84	$ -	0.00%
Platinum	EPO	N/A	SUPF1086																
			Single	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.61	$ -	0.00%
			Double	N/A	$ 1,144.34	$ -	0.00%	N/A	$ 1,159.19	$ -	0.00%	N/A	$ 1,174.81	$ -	0.00%	N/A	$ 1,191.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 972.69	$ -	0.00%	N/A	$ 985.31	$ -	0.00%	N/A	$ 998.59	$ -	0.00%	N/A	$ 1,012.54	$ -	0.00%
			Family	N/A	$ 1,630.68	$ -	0.00%	N/A	$ 1,651.85	$ -	0.00%	N/A	$ 1,674.11	$ -	0.00%	N/A	$ 1,697.50	$ -	0.00%
Platinum	EPO	N/A	SUPF1087																
			Single	N/A	$ 598.10	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 614.03	$ -	0.00%	N/A	$ 622.60	$ -	0.00%
			Double	N/A	$ 1,196.19	$ -	0.00%	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,228.05	$ -	0.00%	N/A	$ 1,245.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,016.77	$ -	0.00%	N/A	$ 1,029.96	$ -	0.00%	N/A	$ 1,043.84	$ -	0.00%	N/A	$ 1,058.43	$ -	0.00%
			Family	N/A	$ 1,704.58	$ -	0.00%	N/A	$ 1,726.71	$ -	0.00%	N/A	$ 1,749.97	$ -	0.00%	N/A	$ 1,774.42	$ -	0.00%
Platinum	EPO	N/A	SUPF1088																
			Single	N/A	$ 576.70	$ -	0.00%	N/A	$ 584.18	$ -	0.00%	N/A	$ 592.05	$ -	0.00%	N/A	$ 600.32	$ -	0.00%
			Double	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,168.36	$ -	0.00%	N/A	$ 1,184.11	$ -	0.00%	N/A	$ 1,200.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 980.38	$ -	0.00%	N/A	$ 993.11	$ -	0.00%	N/A	$ 1,006.49	$ -	0.00%	N/A	$ 1,020.55	$ -	0.00%
			Family	N/A	$ 1,643.58	$ -	0.00%	N/A	$ 1,664.92	$ -	0.00%	N/A	$ 1,687.35	$ -	0.00%	N/A	$ 1,710.93	$ -	0.00%
Platinum	EPO	N/A	SUPF1090																
			Single	N/A	$ 581.69	$ -	0.00%	N/A	$ 589.24	$ -	0.00%	N/A	$ 597.18	$ -	0.00%	N/A	$ 605.52	$ -	0.00%
			Double	N/A	$ 1,163.38	$ -	0.00%	N/A	$ 1,178.48	$ -	0.00%	N/A	$ 1,194.36	$ -	0.00%	N/A	$ 1,211.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 988.87	$ -	0.00%	N/A	$ 1,001.71	$ -	0.00%	N/A	$ 1,015.21	$ -	0.00%	N/A	$ 1,029.39	$ -	0.00%
			Family	N/A	$ 1,657.81	$ -	0.00%	N/A	$ 1,679.33	$ -	0.00%	N/A	$ 1,701.96	$ -	0.00%	N/A	$ 1,725.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1091																
			Single	N/A	$ 595.84	$ -	0.00%	N/A	$ 603.57	$ -	0.00%	N/A	$ 611.71	$ -	0.00%	N/A	$ 620.25	$ -	0.00%
			Double	N/A	$ 1,191.68	$ -	0.00%	N/A	$ 1,207.15	$ -	0.00%	N/A	$ 1,223.41	$ -	0.00%	N/A	$ 1,240.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,012.93	$ -	0.00%	N/A	$ 1,026.07	$ -	0.00%	N/A	$ 1,039.90	$ -	0.00%	N/A	$ 1,054.43	$ -	0.00%
			Family	N/A	$ 1,698.14	$ -	0.00%	N/A	$ 1,720.18	$ -	0.00%	N/A	$ 1,743.36	$ -	0.00%	N/A	$ 1,767.72	$ -	0.00%
Platinum	EPO	N/A	SUPF1092																
			Single	N/A	$ 597.05	$ -	0.00%	N/A	$ 604.80	$ -	0.00%	N/A	$ 612.95	$ -	0.00%	N/A	$ 621.51	$ -	0.00%
			Double	N/A	$ 1,194.10	$ -	0.00%	N/A	$ 1,209.60	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%	N/A	$ 1,243.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,014.98	$ -	0.00%	N/A	$ 1,028.16	$ -	0.00%	N/A	$ 1,042.01	$ -	0.00%	N/A	$ 1,056.57	$ -	0.00%
			Family	N/A	$ 1,701.59	$ -	0.00%	N/A	$ 1,723.68	$ -	0.00%	N/A	$ 1,746.91	$ -	0.00%	N/A	$ 1,771.31	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2080																
			Single	N/A	$ 502.18	$ -	0.00%	N/A	$ 508.70	$ -	0.00%	N/A	$ 515.56	$ -	0.00%	N/A	$ 522.76	$ -	0.00%
			Double	N/A	$ 1,004.37	$ -	0.00%	N/A	$ 1,017.41	$ -	0.00%	N/A	$ 1,031.12	$ -	0.00%	N/A	$ 1,045.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 853.71	$ -	0.00%	N/A	$ 864.79	$ -	0.00%	N/A	$ 876.45	$ -	0.00%	N/A	$ 888.69	$ -	0.00%
			Family	N/A	$ 1,431.22	$ -	0.00%	N/A	$ 1,449.80	$ -	0.00%	N/A	$ 1,469.34	$ -	0.00%	N/A	$ 1,489.87	$ -	0.00%
Gold	EPO	N/A	SUGF2081																
			Single	N/A	$ 499.63	$ -	0.00%	N/A	$ 506.12	$ -	0.00%	N/A	$ 512.94	$ -	0.00%	N/A	$ 520.10	$ -	0.00%
			Double	N/A	$ 999.27	$ -	0.00%	N/A	$ 1,012.24	$ -	0.00%	N/A	$ 1,025.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 849.38	$ -	0.00%	N/A	$ 860.40	$ -	0.00%	N/A	$ 872.00	$ -	0.00%	N/A	$ 884.18	$ -	0.00%
			Family	N/A	$ 1,423.95	$ -	0.00%	N/A	$ 1,442.44	$ -	0.00%	N/A	$ 1,461.88	$ -	0.00%	N/A	$ 1,482.30	$ -	0.00%
Gold	EPO	N/A	SUGF2082																
			Single	N/A	$ 507.02	$ -	0.00%	N/A	$ 513.61	$ -	0.00%	N/A	$ 520.53	$ -	0.00%	N/A	$ 527.80	$ -	0.00%
			Double	N/A	$ 1,014.05	$ -	0.00%	N/A	$ 1,027.21	$ -	0.00%	N/A	$ 1,041.05	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.94	$ -	0.00%	N/A	$ 873.13	$ -	0.00%	N/A	$ 884.90	$ -	0.00%	N/A	$ 897.26	$ -	0.00%
			Family	N/A	$ 1,445.02	$ -	0.00%	N/A	$ 1,463.78	$ -	0.00%	N/A	$ 1,483.50	$ -	0.00%	N/A	$ 1,504.22	$ -	0.00%
Gold	EPO	N/A	SUGF2083																
			Single	N/A	$ 510.57	$ -	0.00%	N/A	$ 517.20	$ -	0.00%	N/A	$ 524.17	$ -	0.00%	N/A	$ 531.49	$ -	0.00%
			Double	N/A	$ 1,021.14	$ -	0.00%	N/A	$ 1,034.39	$ -	0.00%	N/A	$ 1,048.33	$ -	0.00%	N/A	$ 1,062.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 867.97	$ -	0.00%	N/A	$ 879.23	$ -	0.00%	N/A	$ 891.08	$ -	0.00%	N/A	$ 903.53	$ -	0.00%
			Family	N/A	$ 1,455.12	$ -	0.00%	N/A	$ 1,474.01	$ -	0.00%	N/A	$ 1,493.87	$ -	0.00%	N/A	$ 1,514.74	$ -	0.00%
Gold	EPO	N/A	SUGF2085																
			Single	N/A	$ 521.67	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.57	$ -	0.00%	N/A	$ 543.05	$ -	0.00%
			Double	N/A	$ 1,043.34	$ -	0.00%	N/A	$ 1,056.89	$ -	0.00%	N/A	$ 1,071.13	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 886.84	$ -	0.00%	N/A	$ 898.36	$ -	0.00%	N/A	$ 910.46	$ -	0.00%	N/A	$ 923.18	$ -	0.00%
			Family	N/A	$ 1,486.77	$ -	0.00%	N/A	$ 1,506.07	$ -	0.00%	N/A	$ 1,526.36	$ -	0.00%	N/A	$ 1,547.68	$ -	0.00%
Gold	EPO	N/A	SUGF2086																
			Single	N/A	$ 517.16	$ -	0.00%	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.94	$ -	0.00%	N/A	$ 538.36	$ -	0.00%
			Double	N/A	$ 1,034.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.88	$ -	0.00%	N/A	$ 1,076.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.18	$ -	0.00%	N/A	$ 890.59	$ -	0.00%	N/A	$ 902.59	$ -	0.00%	N/A	$ 915.20	$ -	0.00%
			Family	N/A	$ 1,473.92	$ -	0.00%	N/A	$ 1,493.05	$ -	0.00%	N/A	$ 1,513.17	$ -	0.00%	N/A	$ 1,534.31	$ -	0.00%
Gold	EPO	N/A	SUGF2087																
			Single	N/A	$ 517.14	$ -	0.00%	N/A	$ 523.85	$ -	0.00%	N/A	$ 530.91	$ -	0.00%	N/A	$ 538.33	$ -	0.00%
			Double	N/A	$ 1,034.28	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,076.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.13	$ -	0.00%	N/A	$ 890.55	$ -	0.00%	N/A	$ 902.55	$ -	0.00%	N/A	$ 915.16	$ -	0.00%
			Family	N/A	$ 1,473.84	$ -	0.00%	N/A	$ 1,492.98	$ -	0.00%	N/A	$ 1,513.10	$ -	0.00%	N/A	$ 1,534.23	$ -	0.00%
Gold	HDE	N/A	SUGF2089																
			Single	N/A	$ 507.76	$ -	0.00%	N/A	$ 514.35	$ -	0.00%	N/A	$ 521.28	$ -	0.00%	N/A	$ 528.57	$ -	0.00%
			Double	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,028.71	$ -	0.00%	N/A	$ 1,042.57	$ -	0.00%	N/A	$ 1,057.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 863.19	$ -	0.00%	N/A	$ 874.40	$ -	0.00%	N/A	$ 886.18	$ -	0.00%	N/A	$ 898.56	$ -	0.00%
			Family	N/A	$ 1,447.12	$ -	0.00%	N/A	$ 1,465.90	$ -	0.00%	N/A	$ 1,485.66	$ -	0.00%	N/A	$ 1,506.41	$ -	0.00%
Gold	EPO	N/A	SUGF2091																
			Single	N/A	$ 498.15	$ -	0.00%	N/A	$ 504.62	$ -	0.00%	N/A	$ 511.42	$ -	0.00%	N/A	$ 518.56	$ -	0.00%
			Double	N/A	$ 996.30	$ -	0.00%	N/A	$ 1,009.23	$ -	0.00%	N/A	$ 1,022.83	$ -	0.00%	N/A	$ 1,037.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 846.86	$ -	0.00%	N/A	$ 857.85	$ -	0.00%	N/A	$ 869.41	$ -	0.00%	N/A	$ 881.55	$ -	0.00%
			Family	N/A	$ 1,419.73	$ -	0.00%	N/A	$ 1,438.16	$ -	0.00%	N/A	$ 1,457.54	$ -	0.00%	N/A	$ 1,477.90	$ -	0.00%
Silver	EPO	N/A	SUSF3101																
			Single	N/A	$ 427.28	$ -	0.00%	N/A	$ 432.83	$ -	0.00%	N/A	$ 438.66	$ -	0.00%	N/A	$ 444.79	$ -	0.00%
			Double	N/A	$ 854.57	$ -	0.00%	N/A	$ 865.66	$ -	0.00%	N/A	$ 877.33	$ -	0.00%	N/A	$ 889.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.38	$ -	0.00%	N/A	$ 735.81	$ -	0.00%	N/A	$ 745.73	$ -	0.00%	N/A	$ 756.14	$ -	0.00%
			Family	N/A	$ 1,217.76	$ -	0.00%	N/A	$ 1,233.57	$ -	0.00%	N/A	$ 1,250.19	$ -	0.00%	N/A	$ 1,267.65	$ -	0.00%
Silver	EPO	N/A	SUSF3102																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.50	$ -	0.00%	N/A	$ 749.10	$ -	0.00%	N/A	$ 759.19	$ -	0.00%	N/A	$ 769.80	$ -	0.00%
			Family	N/A	$ 1,239.75	$ -	0.00%	N/A	$ 1,255.84	$ -	0.00%	N/A	$ 1,272.76	$ -	0.00%	N/A	$ 1,290.54	$ -	0.00%
Silver	EPO	N/A	SUSF3103																
			Single	N/A	$ 432.29	$ -	0.00%	N/A	$ 437.90	$ -	0.00%	N/A	$ 443.80	$ -	0.00%	N/A	$ 450.00	$ -	0.00%
			Double	N/A	$ 864.58	$ -	0.00%	N/A	$ 875.81	$ -	0.00%	N/A	$ 887.61	$ -	0.00%	N/A	$ 900.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 734.90	$ -	0.00%	N/A	$ 744.44	$ -	0.00%	N/A	$ 754.47	$ -	0.00%	N/A	$ 765.01	$ -	0.00%
			Family	N/A	$ 1,232.03	$ -	0.00%	N/A	$ 1,248.03	$ -	0.00%	N/A	$ 1,264.84	$ -	0.00%	N/A	$ 1,282.51	$ -	0.00%
Silver	HDE	N/A	SUSF3104																
			Single	N/A	$ 430.89	$ -	0.00%	N/A	$ 436.48	$ -	0.00%	N/A	$ 442.36	$ -	0.00%	N/A	$ 448.54	$ -	0.00%
			Double	N/A	$ 861.77	$ -	0.00%	N/A	$ 872.96	$ -	0.00%	N/A	$ 884.72	$ -	0.00%	N/A	$ 897.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.50	$ -	0.00%	N/A	$ 742.01	$ -	0.00%	N/A	$ 752.01	$ -	0.00%	N/A	$ 762.52	$ -	0.00%
			Family	N/A	$ 1,228.02	$ -	0.00%	N/A	$ 1,243.96	$ -	0.00%	N/A	$ 1,260.73	$ -	0.00%	N/A	$ 1,278.34	$ -	0.00%
Silver	HDE	N/A	SUSF3105																
			Single	N/A	$ 432.37	$ -	0.00%	N/A	$ 437.98	$ -	0.00%	N/A	$ 443.89	$ -	0.00%	N/A	$ 450.09	$ -	0.00%
			Double	N/A	$ 864.74	$ -	0.00%	N/A	$ 875.97	$ -	0.00%	N/A	$ 887.77	$ -	0.00%	N/A	$ 900.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 735.03	$ -	0.00%	N/A	$ 744.57	$ -	0.00%	N/A	$ 754.61	$ -	0.00%	N/A	$ 765.15	$ -	0.00%
			Family	N/A	$ 1,232.26	$ -	0.00%	N/A	$ 1,248.25	$ -	0.00%	N/A	$ 1,265.08	$ -	0.00%	N/A	$ 1,282.75	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3106																
			Single	N/A	$ 436.40	$ -	0.00%	N/A	$ 442.07	$ -	0.00%	N/A	$ 448.02	$ -	0.00%	N/A	$ 454.28	$ -	0.00%
			Double	N/A	$ 872.80	$ -	0.00%	N/A	$ 884.13	$ -	0.00%	N/A	$ 896.05	$ -	0.00%	N/A	$ 908.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 741.88	$ -	0.00%	N/A	$ 751.51	$ -	0.00%	N/A	$ 761.64	$ -	0.00%	N/A	$ 772.28	$ -	0.00%
			Family	N/A	$ 1,243.75	$ -	0.00%	N/A	$ 1,259.89	$ -	0.00%	N/A	$ 1,276.87	$ -	0.00%	N/A	$ 1,294.71	$ -	0.00%
Silver	HDE	N/A	SUSF3107																
			Single	N/A	$ 414.71	$ -	0.00%	N/A	$ 420.09	$ -	0.00%	N/A	$ 425.75	$ -	0.00%	N/A	$ 431.70	$ -	0.00%
			Double	N/A	$ 829.42	$ -	0.00%	N/A	$ 840.19	$ -	0.00%	N/A	$ 851.51	$ -	0.00%	N/A	$ 863.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 705.01	$ -	0.00%	N/A	$ 714.16	$ -	0.00%	N/A	$ 723.78	$ -	0.00%	N/A	$ 733.89	$ -	0.00%
			Family	N/A	$ 1,181.92	$ -	0.00%	N/A	$ 1,197.27	$ -	0.00%	N/A	$ 1,213.40	$ -	0.00%	N/A	$ 1,230.35	$ -	0.00%
Silver	HDE	N/A	SUSF3109																
			Single	N/A	$ 414.12	$ -	0.00%	N/A	$ 419.50	$ -	0.00%	N/A	$ 425.15	$ -	0.00%	N/A	$ 431.09	$ -	0.00%
			Double	N/A	$ 828.24	$ -	0.00%	N/A	$ 839.00	$ -	0.00%	N/A	$ 850.30	$ -	0.00%	N/A	$ 862.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 704.01	$ -	0.00%	N/A	$ 713.15	$ -	0.00%	N/A	$ 722.76	$ -	0.00%	N/A	$ 732.85	$ -	0.00%
			Family	N/A	$ 1,180.25	$ -	0.00%	N/A	$ 1,195.57	$ -	0.00%	N/A	$ 1,211.68	$ -	0.00%	N/A	$ 1,228.61	$ -	0.00%
Silver	HDE	N/A	SUSF3110																
			Single	N/A	$ 418.85	$ -	0.00%	N/A	$ 424.29	$ -	0.00%	N/A	$ 430.01	$ -	0.00%	N/A	$ 436.01	$ -	0.00%
			Double	N/A	$ 837.70	$ -	0.00%	N/A	$ 848.58	$ -	0.00%	N/A	$ 860.01	$ -	0.00%	N/A	$ 872.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 712.05	$ -	0.00%	N/A	$ 721.29	$ -	0.00%	N/A	$ 731.01	$ -	0.00%	N/A	$ 741.22	$ -	0.00%
			Family	N/A	$ 1,193.73	$ -	0.00%	N/A	$ 1,209.23	$ -	0.00%	N/A	$ 1,225.52	$ -	0.00%	N/A	$ 1,242.64	$ -	0.00%
Silver	HDE	N/A	SUSF3111																
			Single	N/A	$ 425.89	$ -	0.00%	N/A	$ 431.42	$ -	0.00%	N/A	$ 437.23	$ -	0.00%	N/A	$ 443.34	$ -	0.00%
			Double	N/A	$ 851.78	$ -	0.00%	N/A	$ 862.84	$ -	0.00%	N/A	$ 874.46	$ -	0.00%	N/A	$ 886.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.01	$ -	0.00%	N/A	$ 733.41	$ -	0.00%	N/A	$ 743.30	$ -	0.00%	N/A	$ 753.68	$ -	0.00%
			Family	N/A	$ 1,213.79	$ -	0.00%	N/A	$ 1,229.54	$ -	0.00%	N/A	$ 1,246.11	$ -	0.00%	N/A	$ 1,263.52	$ -	0.00%
Silver	EPO	N/A	SUSF3112																
			Single	N/A	$ 427.62	$ -	0.00%	N/A	$ 433.17	$ -	0.00%	N/A	$ 439.00	$ -	0.00%	N/A	$ 445.14	$ -	0.00%
			Double	N/A	$ 855.23	$ -	0.00%	N/A	$ 866.34	$ -	0.00%	N/A	$ 878.01	$ -	0.00%	N/A	$ 890.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.95	$ -	0.00%	N/A	$ 736.39	$ -	0.00%	N/A	$ 746.31	$ -	0.00%	N/A	$ 756.73	$ -	0.00%
			Family	N/A	$ 1,218.71	$ -	0.00%	N/A	$ 1,234.53	$ -	0.00%	N/A	$ 1,251.16	$ -	0.00%	N/A	$ 1,268.64	$ -	0.00%
Silver	EPO	N/A	SUSF3113																
			Single	N/A	$ 418.59	$ -	0.00%	N/A	$ 424.02	$ -	0.00%	N/A	$ 429.74	$ -	0.00%	N/A	$ 435.74	$ -	0.00%
			Double	N/A	$ 837.18	$ -	0.00%	N/A	$ 848.04	$ -	0.00%	N/A	$ 859.47	$ -	0.00%	N/A	$ 871.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 711.60	$ -	0.00%	N/A	$ 720.84	$ -	0.00%	N/A	$ 730.55	$ -	0.00%	N/A	$ 740.76	$ -	0.00%
			Family	N/A	$ 1,192.98	$ -	0.00%	N/A	$ 1,208.46	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4110																
			Single	N/A	$ 365.00	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.72	$ -	0.00%	N/A	$ 379.95	$ -	0.00%
			Double	N/A	$ 729.99	$ -	0.00%	N/A	$ 739.47	$ -	0.00%	N/A	$ 749.43	$ -	0.00%	N/A	$ 759.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.49	$ -	0.00%	N/A	$ 628.55	$ -	0.00%	N/A	$ 637.02	$ -	0.00%	N/A	$ 645.92	$ -	0.00%
			Family	N/A	$ 1,040.24	$ -	0.00%	N/A	$ 1,053.74	$ -	0.00%	N/A	$ 1,067.94	$ -	0.00%	N/A	$ 1,082.86	$ -	0.00%
Bronze	HDE	N/A	SUBF4112																
			Single	N/A	$ 358.61	$ -	0.00%	N/A	$ 363.27	$ -	0.00%	N/A	$ 368.16	$ -	0.00%	N/A	$ 373.30	$ -	0.00%
			Double	N/A	$ 717.22	$ -	0.00%	N/A	$ 726.53	$ -	0.00%	N/A	$ 736.32	$ -	0.00%	N/A	$ 746.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 609.64	$ -	0.00%	N/A	$ 617.55	$ -	0.00%	N/A	$ 625.87	$ -	0.00%	N/A	$ 634.62	$ -	0.00%
			Family	N/A	$ 1,022.04	$ -	0.00%	N/A	$ 1,035.31	$ -	0.00%	N/A	$ 1,049.26	$ -	0.00%	N/A	$ 1,063.92	$ -	0.00%
Bronze	HDE	N/A	SUBF4113																
			Single	N/A	$ 360.00	$ -	0.00%	N/A	$ 364.67	$ -	0.00%	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.75	$ -	0.00%
			Double	N/A	$ 719.99	$ -	0.00%	N/A	$ 729.34	$ -	0.00%	N/A	$ 739.17	$ -	0.00%	N/A	$ 749.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.99	$ -	0.00%	N/A	$ 619.94	$ -	0.00%	N/A	$ 628.29	$ -	0.00%	N/A	$ 637.07	$ -	0.00%
			Family	N/A	$ 1,025.99	$ -	0.00%	N/A	$ 1,039.31	$ -	0.00%	N/A	$ 1,053.31	$ -	0.00%	N/A	$ 1,068.03	$ -	0.00%
Bronze	HDE	N/A	SUBF4114																
			Single	N/A	$ 359.72	$ -	0.00%	N/A	$ 364.39	$ -	0.00%	N/A	$ 369.30	$ -	0.00%	N/A	$ 374.46	$ -	0.00%
			Double	N/A	$ 719.44	$ -	0.00%	N/A	$ 728.77	$ -	0.00%	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 611.52	$ -	0.00%	N/A	$ 619.46	$ -	0.00%	N/A	$ 627.81	$ -	0.00%	N/A	$ 636.58	$ -	0.00%
			Family	N/A	$ 1,025.20	$ -	0.00%	N/A	$ 1,038.50	$ -	0.00%	N/A	$ 1,052.50	$ -	0.00%	N/A	$ 1,067.20	$ -	0.00%
Bronze	HDE	N/A	SUBF4115																
			Single	N/A	$ 361.64	$ -	0.00%	N/A	$ 366.34	$ -	0.00%	N/A	$ 371.27	$ -	0.00%	N/A	$ 376.46	$ -	0.00%
			Double	N/A	$ 723.28	$ -	0.00%	N/A	$ 732.67	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 614.79	$ -	0.00%	N/A	$ 622.77	$ -	0.00%	N/A	$ 631.16	$ -	0.00%	N/A	$ 639.98	$ -	0.00%
			Family	N/A	$ 1,030.68	$ -	0.00%	N/A	$ 1,044.06	$ -	0.00%	N/A	$ 1,058.13	$ -	0.00%	N/A	$ 1,072.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4116																
			Single	N/A	$ 366.60	$ -	0.00%	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.36	$ -	0.00%	N/A	$ 381.62	$ -	0.00%
			Double	N/A	$ 733.20	$ -	0.00%	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.72	$ -	0.00%	N/A	$ 763.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.22	$ -	0.00%	N/A	$ 631.31	$ -	0.00%	N/A	$ 639.82	$ -	0.00%	N/A	$ 648.75	$ -	0.00%
			Family	N/A	$ 1,044.81	$ -	0.00%	N/A	$ 1,058.37	$ -	0.00%	N/A	$ 1,072.63	$ -	0.00%	N/A	$ 1,087.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4117																
			Single	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.62	$ -	0.00%	N/A	$ 370.54	$ -	0.00%	N/A	$ 375.72	$ -	0.00%
			Double	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.23	$ -	0.00%	N/A	$ 741.09	$ -	0.00%	N/A	$ 751.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.58	$ -	0.00%	N/A	$ 621.55	$ -	0.00%	N/A	$ 629.92	$ -	0.00%	N/A	$ 638.72	$ -	0.00%
			Family	N/A	$ 1,028.65	$ -	0.00%	N/A	$ 1,042.01	$ -	0.00%	N/A	$ 1,056.05	$ -	0.00%	N/A	$ 1,070.80	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4118																
			Single	N/A	$ 355.90	$ -	0.00%	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.38	$ -	0.00%	N/A	$ 370.49	$ -	0.00%
			Double	N/A	$ 711.81	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 730.76	$ -	0.00%	N/A	$ 740.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.04	$ -	0.00%	N/A	$ 612.89	$ -	0.00%	N/A	$ 621.15	$ -	0.00%	N/A	$ 629.83	$ -	0.00%
			Family	N/A	$ 1,014.33	$ -	0.00%	N/A	$ 1,027.49	$ -	0.00%	N/A	$ 1,041.34	$ -	0.00%	N/A	$ 1,055.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4120																
			Single	N/A	$ 357.80	$ -	0.00%	N/A	$ 362.44	$ -	0.00%	N/A	$ 367.33	$ -	0.00%	N/A	$ 372.46	$ -	0.00%
			Double	N/A	$ 715.59	$ -	0.00%	N/A	$ 724.88	$ -	0.00%	N/A	$ 734.65	$ -	0.00%	N/A	$ 744.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.26	$ -	0.00%	N/A	$ 616.15	$ -	0.00%	N/A	$ 624.45	$ -	0.00%	N/A	$ 633.18	$ -	0.00%
			Family	N/A	$ 1,019.72	$ -	0.00%	N/A	$ 1,032.96	$ -	0.00%	N/A	$ 1,046.88	$ -	0.00%	N/A	$ 1,061.50	$ -	0.00%
Bronze	HDE	N/A	SUBF4121																
			Single	N/A	$ 361.00	$ -	0.00%	N/A	$ 365.69	$ -	0.00%	N/A	$ 370.62	$ -	0.00%	N/A	$ 375.79	$ -	0.00%
			Double	N/A	$ 722.01	$ -	0.00%	N/A	$ 731.38	$ -	0.00%	N/A	$ 741.23	$ -	0.00%	N/A	$ 751.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 613.71	$ -	0.00%	N/A	$ 621.67	$ -	0.00%	N/A	$ 630.05	$ -	0.00%	N/A	$ 638.85	$ -	0.00%
			Family	N/A	$ 1,028.86	$ -	0.00%	N/A	$ 1,042.22	$ -	0.00%	N/A	$ 1,056.26	$ -	0.00%	N/A	$ 1,071.02	$ -	0.00%
Bronze	HDE	N/A	SUBF4123																
			Single	N/A	$ 345.37	$ -	0.00%	N/A	$ 349.85	$ -	0.00%	N/A	$ 354.56	$ -	0.00%	N/A	$ 359.52	$ -	0.00%
			Double	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.70	$ -	0.00%	N/A	$ 709.13	$ -	0.00%	N/A	$ 719.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 587.12	$ -	0.00%	N/A	$ 594.74	$ -	0.00%	N/A	$ 602.76	$ -	0.00%	N/A	$ 611.18	$ -	0.00%
			Family	N/A	$ 984.29	$ -	0.00%	N/A	$ 997.07	$ -	0.00%	N/A	$ 1,010.51	$ -	0.00%	N/A	$ 1,024.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4124																
			Single	N/A	$ 348.92	$ -	0.00%	N/A	$ 353.44	$ -	0.00%	N/A	$ 358.21	$ -	0.00%	N/A	$ 363.21	$ -	0.00%
			Double	N/A	$ 697.83	$ -	0.00%	N/A	$ 706.89	$ -	0.00%	N/A	$ 716.41	$ -	0.00%	N/A	$ 726.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 593.16	$ -	0.00%	N/A	$ 600.86	$ -	0.00%	N/A	$ 608.95	$ -	0.00%	N/A	$ 617.46	$ -	0.00%
			Family	N/A	$ 994.41	$ -	0.00%	N/A	$ 1,007.32	$ -	0.00%	N/A	$ 1,020.89	$ -	0.00%	N/A	$ 1,035.15	$ -	0.00%
Bronze	HDE	N/A	SUBF4125																
			Single	N/A	$ 354.25	$ -	0.00%	N/A	$ 358.85	$ -	0.00%	N/A	$ 363.69	$ -	0.00%	N/A	$ 368.77	$ -	0.00%
			Double	N/A	$ 708.51	$ -	0.00%	N/A	$ 717.70	$ -	0.00%	N/A	$ 727.37	$ -	0.00%	N/A	$ 737.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.23	$ -	0.00%	N/A	$ 610.05	$ -	0.00%	N/A	$ 618.27	$ -	0.00%	N/A	$ 626.91	$ -	0.00%
			Family	N/A	$ 1,009.62	$ -	0.00%	N/A	$ 1,022.73	$ -	0.00%	N/A	$ 1,036.51	$ -	0.00%	N/A	$ 1,050.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4126																
			Single	N/A	$ 359.10	$ -	0.00%	N/A	$ 363.76	$ -	0.00%	N/A	$ 368.66	$ -	0.00%	N/A	$ 373.81	$ -	0.00%
			Double	N/A	$ 718.20	$ -	0.00%	N/A	$ 727.52	$ -	0.00%	N/A	$ 737.32	$ -	0.00%	N/A	$ 747.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 610.47	$ -	0.00%	N/A	$ 618.39	$ -	0.00%	N/A	$ 626.73	$ -	0.00%	N/A	$ 635.48	$ -	0.00%
			Family	N/A	$ 1,023.43	$ -	0.00%	N/A	$ 1,036.72	$ -	0.00%	N/A	$ 1,050.69	$ -	0.00%	N/A	$ 1,065.37	$ -	0.00%
Platinum	EPO	N/A	SUPF1100																
			Single	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.01	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.65	$ -	0.00%
			Double	N/A	$ 1,117.52	$ -	0.00%	N/A	$ 1,132.02	$ -	0.00%	N/A	$ 1,147.28	$ -	0.00%	N/A	$ 1,163.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 949.89	$ -	0.00%	N/A	$ 962.22	$ -	0.00%	N/A	$ 975.19	$ -	0.00%	N/A	$ 988.81	$ -	0.00%
			Family	N/A	$ 1,592.46	$ -	0.00%	N/A	$ 1,613.13	$ -	0.00%	N/A	$ 1,634.87	$ -	0.00%	N/A	$ 1,657.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1101																
			Single	N/A	$ 584.08	$ -	0.00%	N/A	$ 591.66	$ -	0.00%	N/A	$ 599.63	$ -	0.00%	N/A	$ 608.01	$ -	0.00%
			Double	N/A	$ 1,168.16	$ -	0.00%	N/A	$ 1,183.32	$ -	0.00%	N/A	$ 1,199.27	$ -	0.00%	N/A	$ 1,216.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 992.93	$ -	0.00%	N/A	$ 1,005.82	$ -	0.00%	N/A	$ 1,019.38	$ -	0.00%	N/A	$ 1,033.62	$ -	0.00%
			Family	N/A	$ 1,664.63	$ -	0.00%	N/A	$ 1,686.24	$ -	0.00%	N/A	$ 1,708.96	$ -	0.00%	N/A	$ 1,732.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1102																
			Single	N/A	$ 563.18	$ -	0.00%	N/A	$ 570.49	$ -	0.00%	N/A	$ 578.18	$ -	0.00%	N/A	$ 586.25	$ -	0.00%
			Double	N/A	$ 1,126.36	$ -	0.00%	N/A	$ 1,140.98	$ -	0.00%	N/A	$ 1,156.36	$ -	0.00%	N/A	$ 1,172.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 957.40	$ -	0.00%	N/A	$ 969.83	$ -	0.00%	N/A	$ 982.90	$ -	0.00%	N/A	$ 996.63	$ -	0.00%
			Family	N/A	$ 1,605.06	$ -	0.00%	N/A	$ 1,625.90	$ -	0.00%	N/A	$ 1,647.81	$ -	0.00%	N/A	$ 1,670.83	$ -	0.00%
Platinum	EPO	N/A	SUPF1104																
			Single	N/A	$ 568.06	$ -	0.00%	N/A	$ 575.43	$ -	0.00%	N/A	$ 583.18	$ -	0.00%	N/A	$ 591.33	$ -	0.00%
			Double	N/A	$ 1,136.11	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,166.37	$ -	0.00%	N/A	$ 1,182.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 965.69	$ -	0.00%	N/A	$ 978.23	$ -	0.00%	N/A	$ 991.41	$ -	0.00%	N/A	$ 1,005.26	$ -	0.00%
			Family	N/A	$ 1,618.96	$ -	0.00%	N/A	$ 1,639.97	$ -	0.00%	N/A	$ 1,662.07	$ -	0.00%	N/A	$ 1,685.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1105																
			Single	N/A	$ 581.87	$ -	0.00%	N/A	$ 589.43	$ -	0.00%	N/A	$ 597.37	$ -	0.00%	N/A	$ 605.72	$ -	0.00%
			Double	N/A	$ 1,163.75	$ -	0.00%	N/A	$ 1,178.85	$ -	0.00%	N/A	$ 1,194.74	$ -	0.00%	N/A	$ 1,211.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 989.18	$ -	0.00%	N/A	$ 1,002.03	$ -	0.00%	N/A	$ 1,015.53	$ -	0.00%	N/A	$ 1,029.72	$ -	0.00%
			Family	N/A	$ 1,658.34	$ -	0.00%	N/A	$ 1,679.87	$ -	0.00%	N/A	$ 1,702.50	$ -	0.00%	N/A	$ 1,726.29	$ -	0.00%
Platinum	EPO	N/A	SUPF1106																
			Single	N/A	$ 583.06	$ -	0.00%	N/A	$ 590.62	$ -	0.00%	N/A	$ 598.58	$ -	0.00%	N/A	$ 606.95	$ -	0.00%
			Double	N/A	$ 1,166.11	$ -	0.00%	N/A	$ 1,181.25	$ -	0.00%	N/A	$ 1,197.17	$ -	0.00%	N/A	$ 1,213.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 991.19	$ -	0.00%	N/A	$ 1,004.06	$ -	0.00%	N/A	$ 1,017.59	$ -	0.00%	N/A	$ 1,031.81	$ -	0.00%
			Family	N/A	$ 1,661.71	$ -	0.00%	N/A	$ 1,683.28	$ -	0.00%	N/A	$ 1,705.96	$ -	0.00%	N/A	$ 1,729.79	$ -	0.00%
Gold	EPO	N/A	SUGF2093																
			Single	N/A	$ 490.41	$ -	0.00%	N/A	$ 496.78	$ -	0.00%	N/A	$ 503.47	$ -	0.00%	N/A	$ 510.51	$ -	0.00%
			Double	N/A	$ 980.83	$ -	0.00%	N/A	$ 993.56	$ -	0.00%	N/A	$ 1,006.95	$ -	0.00%	N/A	$ 1,021.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 833.70	$ -	0.00%	N/A	$ 844.53	$ -	0.00%	N/A	$ 855.91	$ -	0.00%	N/A	$ 867.86	$ -	0.00%
			Family	N/A	$ 1,397.68	$ -	0.00%	N/A	$ 1,415.82	$ -	0.00%	N/A	$ 1,434.90	$ -	0.00%	N/A	$ 1,454.95	$ -	0.00%

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				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2094																
			Single	N/A	$ 487.92	$ -	0.00%	N/A	$ 494.26	$ -	0.00%	N/A	$ 500.92	$ -	0.00%	N/A	$ 507.91	$ -	0.00%
			Double	N/A	$ 975.85	$ -	0.00%	N/A	$ 988.51	$ -	0.00%	N/A	$ 1,001.83	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 829.47	$ -	0.00%	N/A	$ 840.24	$ -	0.00%	N/A	$ 851.56	$ -	0.00%	N/A	$ 863.46	$ -	0.00%
			Family	N/A	$ 1,390.58	$ -	0.00%	N/A	$ 1,408.63	$ -	0.00%	N/A	$ 1,427.61	$ -	0.00%	N/A	$ 1,447.56	$ -	0.00%
Gold	EPO	N/A	SUGF2095																
			Single	N/A	$ 495.14	$ -	0.00%	N/A	$ 501.57	$ -	0.00%	N/A	$ 508.33	$ -	0.00%	N/A	$ 515.43	$ -	0.00%
			Double	N/A	$ 990.28	$ -	0.00%	N/A	$ 1,003.14	$ -	0.00%	N/A	$ 1,016.65	$ -	0.00%	N/A	$ 1,030.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 841.74	$ -	0.00%	N/A	$ 852.67	$ -	0.00%	N/A	$ 864.16	$ -	0.00%	N/A	$ 876.23	$ -	0.00%
			Family	N/A	$ 1,411.15	$ -	0.00%	N/A	$ 1,429.47	$ -	0.00%	N/A	$ 1,448.73	$ -	0.00%	N/A	$ 1,468.97	$ -	0.00%
Gold	EPO	N/A	SUGF2096																
			Single	N/A	$ 498.60	$ -	0.00%	N/A	$ 505.08	$ -	0.00%	N/A	$ 511.88	$ -	0.00%	N/A	$ 519.03	$ -	0.00%
			Double	N/A	$ 997.20	$ -	0.00%	N/A	$ 1,010.15	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 847.62	$ -	0.00%	N/A	$ 858.63	$ -	0.00%	N/A	$ 870.20	$ -	0.00%	N/A	$ 882.35	$ -	0.00%
			Family	N/A	$ 1,421.02	$ -	0.00%	N/A	$ 1,439.46	$ -	0.00%	N/A	$ 1,458.86	$ -	0.00%	N/A	$ 1,479.24	$ -	0.00%
Gold	EPO	N/A	SUGF2098																
			Single	N/A	$ 509.45	$ -	0.00%	N/A	$ 516.06	$ -	0.00%	N/A	$ 523.01	$ -	0.00%	N/A	$ 530.32	$ -	0.00%
			Double	N/A	$ 1,018.89	$ -	0.00%	N/A	$ 1,032.12	$ -	0.00%	N/A	$ 1,046.03	$ -	0.00%	N/A	$ 1,060.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 866.06	$ -	0.00%	N/A	$ 877.30	$ -	0.00%	N/A	$ 889.12	$ -	0.00%	N/A	$ 901.54	$ -	0.00%
			Family	N/A	$ 1,451.92	$ -	0.00%	N/A	$ 1,470.77	$ -	0.00%	N/A	$ 1,490.59	$ -	0.00%	N/A	$ 1,511.41	$ -	0.00%
Gold	EPO	N/A	SUGF2099																
			Single	N/A	$ 505.04	$ -	0.00%	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.49	$ -	0.00%	N/A	$ 525.74	$ -	0.00%
			Double	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.99	$ -	0.00%	N/A	$ 1,051.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.57	$ -	0.00%	N/A	$ 869.72	$ -	0.00%	N/A	$ 881.44	$ -	0.00%	N/A	$ 893.75	$ -	0.00%
			Family	N/A	$ 1,439.38	$ -	0.00%	N/A	$ 1,458.06	$ -	0.00%	N/A	$ 1,477.71	$ -	0.00%	N/A	$ 1,498.35	$ -	0.00%
Gold	EPO	N/A	SUGF2100																
			Single	N/A	$ 505.02	$ -	0.00%	N/A	$ 511.57	$ -	0.00%	N/A	$ 518.47	$ -	0.00%	N/A	$ 525.71	$ -	0.00%
			Double	N/A	$ 1,010.04	$ -	0.00%	N/A	$ 1,023.15	$ -	0.00%	N/A	$ 1,036.93	$ -	0.00%	N/A	$ 1,051.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.53	$ -	0.00%	N/A	$ 869.68	$ -	0.00%	N/A	$ 881.39	$ -	0.00%	N/A	$ 893.71	$ -	0.00%
			Family	N/A	$ 1,439.30	$ -	0.00%	N/A	$ 1,457.98	$ -	0.00%	N/A	$ 1,477.63	$ -	0.00%	N/A	$ 1,498.27	$ -	0.00%
Gold	HDE	N/A	SUGF2102																
			Single	N/A	$ 495.86	$ -	0.00%	N/A	$ 502.30	$ -	0.00%	N/A	$ 509.07	$ -	0.00%	N/A	$ 516.18	$ -	0.00%
			Double	N/A	$ 991.72	$ -	0.00%	N/A	$ 1,004.59	$ -	0.00%	N/A	$ 1,018.13	$ -	0.00%	N/A	$ 1,032.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 842.96	$ -	0.00%	N/A	$ 853.91	$ -	0.00%	N/A	$ 865.41	$ -	0.00%	N/A	$ 877.50	$ -	0.00%
			Family	N/A	$ 1,413.20	$ -	0.00%	N/A	$ 1,431.55	$ -	0.00%	N/A	$ 1,450.84	$ -	0.00%	N/A	$ 1,471.11	$ -	0.00%
Gold	EPO	N/A	SUGF2104																
			Single	N/A	$ 486.48	$ -	0.00%	N/A	$ 492.79	$ -	0.00%	N/A	$ 499.43	$ -	0.00%	N/A	$ 506.41	$ -	0.00%
			Double	N/A	$ 972.95	$ -	0.00%	N/A	$ 985.58	$ -	0.00%	N/A	$ 998.86	$ -	0.00%	N/A	$ 1,012.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 827.01	$ -	0.00%	N/A	$ 837.74	$ -	0.00%	N/A	$ 849.03	$ -	0.00%	N/A	$ 860.89	$ -	0.00%
			Family	N/A	$ 1,386.45	$ -	0.00%	N/A	$ 1,404.45	$ -	0.00%	N/A	$ 1,423.38	$ -	0.00%	N/A	$ 1,443.26	$ -	0.00%
Silver	EPO	N/A	SUSF3117																
			Single	N/A	$ 417.27	$ -	0.00%	N/A	$ 422.69	$ -	0.00%	N/A	$ 428.38	$ -	0.00%	N/A	$ 434.37	$ -	0.00%
			Double	N/A	$ 834.54	$ -	0.00%	N/A	$ 845.37	$ -	0.00%	N/A	$ 856.76	$ -	0.00%	N/A	$ 868.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.36	$ -	0.00%	N/A	$ 718.57	$ -	0.00%	N/A	$ 728.25	$ -	0.00%	N/A	$ 738.42	$ -	0.00%
			Family	N/A	$ 1,189.22	$ -	0.00%	N/A	$ 1,204.65	$ -	0.00%	N/A	$ 1,220.89	$ -	0.00%	N/A	$ 1,237.94	$ -	0.00%
Silver	EPO	N/A	SUSF3118																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.64	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.17	$ -	0.00%	N/A	$ 731.54	$ -	0.00%	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.76	$ -	0.00%
			Family	N/A	$ 1,210.69	$ -	0.00%	N/A	$ 1,226.41	$ -	0.00%	N/A	$ 1,242.93	$ -	0.00%	N/A	$ 1,260.30	$ -	0.00%
Silver	EPO	N/A	SUSF3119																
			Single	N/A	$ 422.16	$ -	0.00%	N/A	$ 427.64	$ -	0.00%	N/A	$ 433.40	$ -	0.00%	N/A	$ 439.46	$ -	0.00%
			Double	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.28	$ -	0.00%	N/A	$ 866.81	$ -	0.00%	N/A	$ 878.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.67	$ -	0.00%	N/A	$ 726.99	$ -	0.00%	N/A	$ 736.79	$ -	0.00%	N/A	$ 747.08	$ -	0.00%
			Family	N/A	$ 1,203.16	$ -	0.00%	N/A	$ 1,218.78	$ -	0.00%	N/A	$ 1,235.20	$ -	0.00%	N/A	$ 1,252.45	$ -	0.00%
Silver	HDE	N/A	SUSF3120																
			Single	N/A	$ 420.79	$ -	0.00%	N/A	$ 426.25	$ -	0.00%	N/A	$ 431.99	$ -	0.00%	N/A	$ 438.03	$ -	0.00%
			Double	N/A	$ 841.57	$ -	0.00%	N/A	$ 852.50	$ -	0.00%	N/A	$ 863.99	$ -	0.00%	N/A	$ 876.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 715.34	$ -	0.00%	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.39	$ -	0.00%	N/A	$ 744.65	$ -	0.00%
			Family	N/A	$ 1,199.24	$ -	0.00%	N/A	$ 1,214.81	$ -	0.00%	N/A	$ 1,231.18	$ -	0.00%	N/A	$ 1,248.38	$ -	0.00%
Silver	HDE	N/A	SUSF3121																
			Single	N/A	$ 422.24	$ -	0.00%	N/A	$ 427.72	$ -	0.00%	N/A	$ 433.48	$ -	0.00%	N/A	$ 439.54	$ -	0.00%
			Double	N/A	$ 844.47	$ -	0.00%	N/A	$ 855.44	$ -	0.00%	N/A	$ 866.97	$ -	0.00%	N/A	$ 879.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.80	$ -	0.00%	N/A	$ 727.12	$ -	0.00%	N/A	$ 736.92	$ -	0.00%	N/A	$ 747.21	$ -	0.00%
			Family	N/A	$ 1,203.38	$ -	0.00%	N/A	$ 1,219.00	$ -	0.00%	N/A	$ 1,235.43	$ -	0.00%	N/A	$ 1,252.68	$ -	0.00%
Silver	HDE	N/A	SUSF3122																
			Single	N/A	$ 426.17	$ -	0.00%	N/A	$ 431.71	$ -	0.00%	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.64	$ -	0.00%
			Double	N/A	$ 852.35	$ -	0.00%	N/A	$ 863.41	$ -	0.00%	N/A	$ 875.05	$ -	0.00%	N/A	$ 887.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.50	$ -	0.00%	N/A	$ 733.90	$ -	0.00%	N/A	$ 743.79	$ -	0.00%	N/A	$ 754.18	$ -	0.00%
			Family	N/A	$ 1,214.60	$ -	0.00%	N/A	$ 1,230.36	$ -	0.00%	N/A	$ 1,246.94	$ -	0.00%	N/A	$ 1,264.36	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3123																
			Single	N/A	$ 404.99	$ -	0.00%	N/A	$ 410.25	$ -	0.00%	N/A	$ 415.78	$ -	0.00%	N/A	$ 421.58	$ -	0.00%
			Double	N/A	$ 809.98	$ -	0.00%	N/A	$ 820.50	$ -	0.00%	N/A	$ 831.55	$ -	0.00%	N/A	$ 843.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 688.48	$ -	0.00%	N/A	$ 697.42	$ -	0.00%	N/A	$ 706.82	$ -	0.00%	N/A	$ 716.69	$ -	0.00%
			Family	N/A	$ 1,154.22	$ -	0.00%	N/A	$ 1,169.21	$ -	0.00%	N/A	$ 1,184.96	$ -	0.00%	N/A	$ 1,201.51	$ -	0.00%
Silver	HDE	N/A	SUSF3125																
			Single	N/A	$ 404.42	$ -	0.00%	N/A	$ 409.67	$ -	0.00%	N/A	$ 415.19	$ -	0.00%	N/A	$ 420.99	$ -	0.00%
			Double	N/A	$ 808.83	$ -	0.00%	N/A	$ 819.33	$ -	0.00%	N/A	$ 830.37	$ -	0.00%	N/A	$ 841.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 687.51	$ -	0.00%	N/A	$ 696.43	$ -	0.00%	N/A	$ 705.82	$ -	0.00%	N/A	$ 715.68	$ -	0.00%
			Family	N/A	$ 1,152.59	$ -	0.00%	N/A	$ 1,167.55	$ -	0.00%	N/A	$ 1,183.28	$ -	0.00%	N/A	$ 1,199.81	$ -	0.00%
Silver	HDE	N/A	SUSF3126																
			Single	N/A	$ 409.04	$ -	0.00%	N/A	$ 414.35	$ -	0.00%	N/A	$ 419.93	$ -	0.00%	N/A	$ 425.80	$ -	0.00%
			Double	N/A	$ 818.07	$ -	0.00%	N/A	$ 828.69	$ -	0.00%	N/A	$ 839.86	$ -	0.00%	N/A	$ 851.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 695.36	$ -	0.00%	N/A	$ 704.39	$ -	0.00%	N/A	$ 713.88	$ -	0.00%	N/A	$ 723.85	$ -	0.00%
			Family	N/A	$ 1,165.75	$ -	0.00%	N/A	$ 1,180.88	$ -	0.00%	N/A	$ 1,196.80	$ -	0.00%	N/A	$ 1,213.52	$ -	0.00%
Silver	HDE	N/A	SUSF3127																
			Single	N/A	$ 415.91	$ -	0.00%	N/A	$ 421.31	$ -	0.00%	N/A	$ 426.98	$ -	0.00%	N/A	$ 432.95	$ -	0.00%
			Double	N/A	$ 831.82	$ -	0.00%	N/A	$ 842.61	$ -	0.00%	N/A	$ 853.97	$ -	0.00%	N/A	$ 865.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 707.04	$ -	0.00%	N/A	$ 716.22	$ -	0.00%	N/A	$ 725.87	$ -	0.00%	N/A	$ 736.01	$ -	0.00%
			Family	N/A	$ 1,185.34	$ -	0.00%	N/A	$ 1,200.73	$ -	0.00%	N/A	$ 1,216.91	$ -	0.00%	N/A	$ 1,233.91	$ -	0.00%
Silver	EPO	N/A	SUSF3128																
			Single	N/A	$ 417.59	$ -	0.00%	N/A	$ 423.02	$ -	0.00%	N/A	$ 428.72	$ -	0.00%	N/A	$ 434.70	$ -	0.00%
			Double	N/A	$ 835.19	$ -	0.00%	N/A	$ 846.03	$ -	0.00%	N/A	$ 857.43	$ -	0.00%	N/A	$ 869.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 709.91	$ -	0.00%	N/A	$ 719.13	$ -	0.00%	N/A	$ 728.82	$ -	0.00%	N/A	$ 739.00	$ -	0.00%
			Family	N/A	$ 1,190.14	$ -	0.00%	N/A	$ 1,205.59	$ -	0.00%	N/A	$ 1,221.84	$ -	0.00%	N/A	$ 1,238.91	$ -	0.00%
Silver	EPO	N/A	SUSF3129																
			Single	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.08	$ -	0.00%	N/A	$ 419.66	$ -	0.00%	N/A	$ 425.53	$ -	0.00%
			Double	N/A	$ 817.55	$ -	0.00%	N/A	$ 828.17	$ -	0.00%	N/A	$ 839.33	$ -	0.00%	N/A	$ 851.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 694.92	$ -	0.00%	N/A	$ 703.94	$ -	0.00%	N/A	$ 713.43	$ -	0.00%	N/A	$ 723.39	$ -	0.00%
			Family	N/A	$ 1,165.01	$ -	0.00%	N/A	$ 1,180.14	$ -	0.00%	N/A	$ 1,196.04	$ -	0.00%	N/A	$ 1,212.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4128																
			Single	N/A	$ 356.44	$ -	0.00%	N/A	$ 361.07	$ -	0.00%	N/A	$ 365.93	$ -	0.00%	N/A	$ 371.05	$ -	0.00%
			Double	N/A	$ 712.88	$ -	0.00%	N/A	$ 722.14	$ -	0.00%	N/A	$ 731.87	$ -	0.00%	N/A	$ 742.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.95	$ -	0.00%	N/A	$ 613.82	$ -	0.00%	N/A	$ 622.09	$ -	0.00%	N/A	$ 630.78	$ -	0.00%
			Family	N/A	$ 1,015.86	$ -	0.00%	N/A	$ 1,029.05	$ -	0.00%	N/A	$ 1,042.91	$ -	0.00%	N/A	$ 1,057.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4130																
			Single	N/A	$ 350.21	$ -	0.00%	N/A	$ 354.75	$ -	0.00%	N/A	$ 359.53	$ -	0.00%	N/A	$ 364.56	$ -	0.00%
			Double	N/A	$ 700.41	$ -	0.00%	N/A	$ 709.50	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 729.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 595.35	$ -	0.00%	N/A	$ 603.08	$ -	0.00%	N/A	$ 611.21	$ -	0.00%	N/A	$ 619.74	$ -	0.00%
			Family	N/A	$ 998.09	$ -	0.00%	N/A	$ 1,011.04	$ -	0.00%	N/A	$ 1,024.67	$ -	0.00%	N/A	$ 1,038.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4131																
			Single	N/A	$ 351.56	$ -	0.00%	N/A	$ 356.12	$ -	0.00%	N/A	$ 360.92	$ -	0.00%	N/A	$ 365.96	$ -	0.00%
			Double	N/A	$ 703.12	$ -	0.00%	N/A	$ 712.24	$ -	0.00%	N/A	$ 721.84	$ -	0.00%	N/A	$ 731.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.65	$ -	0.00%	N/A	$ 605.41	$ -	0.00%	N/A	$ 613.57	$ -	0.00%	N/A	$ 622.14	$ -	0.00%
			Family	N/A	$ 1,001.94	$ -	0.00%	N/A	$ 1,014.95	$ -	0.00%	N/A	$ 1,028.62	$ -	0.00%	N/A	$ 1,042.99	$ -	0.00%
Bronze	HDE	N/A	SUBF4132																
			Single	N/A	$ 351.29	$ -	0.00%	N/A	$ 355.85	$ -	0.00%	N/A	$ 360.64	$ -	0.00%	N/A	$ 365.68	$ -	0.00%
			Double	N/A	$ 702.57	$ -	0.00%	N/A	$ 711.69	$ -	0.00%	N/A	$ 721.28	$ -	0.00%	N/A	$ 731.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 597.19	$ -	0.00%	N/A	$ 604.94	$ -	0.00%	N/A	$ 613.09	$ -	0.00%	N/A	$ 621.66	$ -	0.00%
			Family	N/A	$ 1,001.17	$ -	0.00%	N/A	$ 1,014.16	$ -	0.00%	N/A	$ 1,027.83	$ -	0.00%	N/A	$ 1,042.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4133																
			Single	N/A	$ 353.17	$ -	0.00%	N/A	$ 357.75	$ -	0.00%	N/A	$ 362.57	$ -	0.00%	N/A	$ 367.64	$ -	0.00%
			Double	N/A	$ 706.33	$ -	0.00%	N/A	$ 715.50	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 735.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 600.38	$ -	0.00%	N/A	$ 608.17	$ -	0.00%	N/A	$ 616.37	$ -	0.00%	N/A	$ 624.98	$ -	0.00%
			Family	N/A	$ 1,006.52	$ -	0.00%	N/A	$ 1,019.59	$ -	0.00%	N/A	$ 1,033.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4134																
			Single	N/A	$ 358.01	$ -	0.00%	N/A	$ 362.65	$ -	0.00%	N/A	$ 367.54	$ -	0.00%	N/A	$ 372.68	$ -	0.00%
			Double	N/A	$ 716.01	$ -	0.00%	N/A	$ 725.31	$ -	0.00%	N/A	$ 735.08	$ -	0.00%	N/A	$ 745.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.61	$ -	0.00%	N/A	$ 616.51	$ -	0.00%	N/A	$ 624.82	$ -	0.00%	N/A	$ 633.55	$ -	0.00%
			Family	N/A	$ 1,020.32	$ -	0.00%	N/A	$ 1,033.56	$ -	0.00%	N/A	$ 1,047.49	$ -	0.00%	N/A	$ 1,062.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4135																
			Single	N/A	$ 352.47	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 361.86	$ -	0.00%	N/A	$ 366.91	$ -	0.00%
			Double	N/A	$ 704.94	$ -	0.00%	N/A	$ 714.10	$ -	0.00%	N/A	$ 723.72	$ -	0.00%	N/A	$ 733.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.20	$ -	0.00%	N/A	$ 606.98	$ -	0.00%	N/A	$ 615.16	$ -	0.00%	N/A	$ 623.75	$ -	0.00%
			Family	N/A	$ 1,004.54	$ -	0.00%	N/A	$ 1,017.59	$ -	0.00%	N/A	$ 1,031.30	$ -	0.00%	N/A	$ 1,045.70	$ -	0.00%
Bronze	HDE	N/A	SUBF4136																
			Single	N/A	$ 347.56	$ -	0.00%	N/A	$ 352.07	$ -	0.00%	N/A	$ 356.82	$ -	0.00%	N/A	$ 361.80	$ -	0.00%
			Double	N/A	$ 695.12	$ -	0.00%	N/A	$ 704.15	$ -	0.00%	N/A	$ 713.64	$ -	0.00%	N/A	$ 723.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 590.86	$ -	0.00%	N/A	$ 598.53	$ -	0.00%	N/A	$ 606.59	$ -	0.00%	N/A	$ 615.07	$ -	0.00%
			Family	N/A	$ 990.55	$ -	0.00%	N/A	$ 1,003.41	$ -	0.00%	N/A	$ 1,016.93	$ -	0.00%	N/A	$ 1,031.14	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4138																
			Single	N/A	$ 349.41	$ -	0.00%	N/A	$ 353.95	$ -	0.00%	N/A	$ 358.72	$ -	0.00%	N/A	$ 363.73	$ -	0.00%
			Double	N/A	$ 698.82	$ -	0.00%	N/A	$ 707.89	$ -	0.00%	N/A	$ 717.43	$ -	0.00%	N/A	$ 727.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 594.00	$ -	0.00%	N/A	$ 601.71	$ -	0.00%	N/A	$ 609.82	$ -	0.00%	N/A	$ 618.34	$ -	0.00%
			Family	N/A	$ 995.82	$ -	0.00%	N/A	$ 1,008.75	$ -	0.00%	N/A	$ 1,022.34	$ -	0.00%	N/A	$ 1,036.63	$ -	0.00%
Bronze	HDE	N/A	SUBF4139																
			Single	N/A	$ 352.54	$ -	0.00%	N/A	$ 357.12	$ -	0.00%	N/A	$ 361.93	$ -	0.00%	N/A	$ 366.99	$ -	0.00%
			Double	N/A	$ 705.08	$ -	0.00%	N/A	$ 714.24	$ -	0.00%	N/A	$ 723.86	$ -	0.00%	N/A	$ 733.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 599.32	$ -	0.00%	N/A	$ 607.10	$ -	0.00%	N/A	$ 615.28	$ -	0.00%	N/A	$ 623.88	$ -	0.00%
			Family	N/A	$ 1,004.75	$ -	0.00%	N/A	$ 1,017.79	$ -	0.00%	N/A	$ 1,031.50	$ -	0.00%	N/A	$ 1,045.91	$ -	0.00%
Bronze	HDE	N/A	SUBF4141																
			Single	N/A	$ 337.27	$ -	0.00%	N/A	$ 341.65	$ -	0.00%	N/A	$ 346.25	$ -	0.00%	N/A	$ 351.09	$ -	0.00%
			Double	N/A	$ 674.54	$ -	0.00%	N/A	$ 683.30	$ -	0.00%	N/A	$ 692.51	$ -	0.00%	N/A	$ 702.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 573.36	$ -	0.00%	N/A	$ 580.81	$ -	0.00%	N/A	$ 588.63	$ -	0.00%	N/A	$ 596.86	$ -	0.00%
			Family	N/A	$ 961.23	$ -	0.00%	N/A	$ 973.70	$ -	0.00%	N/A	$ 986.82	$ -	0.00%	N/A	$ 1,000.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4142																
			Single	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.16	$ -	0.00%	N/A	$ 349.81	$ -	0.00%	N/A	$ 354.70	$ -	0.00%
			Double	N/A	$ 681.47	$ -	0.00%	N/A	$ 690.32	$ -	0.00%	N/A	$ 699.62	$ -	0.00%	N/A	$ 709.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 579.25	$ -	0.00%	N/A	$ 586.77	$ -	0.00%	N/A	$ 594.68	$ -	0.00%	N/A	$ 602.99	$ -	0.00%
			Family	N/A	$ 971.10	$ -	0.00%	N/A	$ 983.71	$ -	0.00%	N/A	$ 996.96	$ -	0.00%	N/A	$ 1,010.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4143																
			Single	N/A	$ 345.95	$ -	0.00%	N/A	$ 350.44	$ -	0.00%	N/A	$ 355.16	$ -	0.00%	N/A	$ 360.13	$ -	0.00%
			Double	N/A	$ 691.90	$ -	0.00%	N/A	$ 700.88	$ -	0.00%	N/A	$ 710.33	$ -	0.00%	N/A	$ 720.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 588.12	$ -	0.00%	N/A	$ 595.75	$ -	0.00%	N/A	$ 603.78	$ -	0.00%	N/A	$ 612.21	$ -	0.00%
			Family	N/A	$ 985.96	$ -	0.00%	N/A	$ 998.76	$ -	0.00%	N/A	$ 1,012.22	$ -	0.00%	N/A	$ 1,026.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4144																
			Single	N/A	$ 350.68	$ -	0.00%	N/A	$ 355.23	$ -	0.00%	N/A	$ 360.02	$ -	0.00%	N/A	$ 365.05	$ -	0.00%
			Double	N/A	$ 701.36	$ -	0.00%	N/A	$ 710.47	$ -	0.00%	N/A	$ 720.04	$ -	0.00%	N/A	$ 730.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 596.16	$ -	0.00%	N/A	$ 603.90	$ -	0.00%	N/A	$ 612.04	$ -	0.00%	N/A	$ 620.59	$ -	0.00%
			Family	N/A	$ 999.44	$ -	0.00%	N/A	$ 1,012.42	$ -	0.00%	N/A	$ 1,026.06	$ -	0.00%	N/A	$ 1,040.40	$ -	0.00%
Platinum	EPO	N/A	SUPF1114																
			Single	N/A	$ 562.68	$ -	0.00%	N/A	$ 569.99	$ -	0.00%	N/A	$ 577.67	$ -	0.00%	N/A	$ 585.74	$ -	0.00%
			Double	N/A	$ 1,125.36	$ -	0.00%	N/A	$ 1,139.97	$ -	0.00%	N/A	$ 1,155.33	$ -	0.00%	N/A	$ 1,171.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 982.34	$ -	0.00%	N/A	$ 994.75	$ -	0.00%	N/A	$ 1,007.81	$ -	0.00%	N/A	$ 1,021.53	$ -	0.00%
			Family	N/A	$ 1,629.42	$ -	0.00%	N/A	$ 1,650.24	$ -	0.00%	N/A	$ 1,672.13	$ -	0.00%	N/A	$ 1,695.13	$ -	0.00%
Platinum	EPO	N/A	SUPF1115																
			Single	N/A	$ 588.18	$ -	0.00%	N/A	$ 595.81	$ -	0.00%	N/A	$ 603.84	$ -	0.00%	N/A	$ 612.28	$ -	0.00%
			Double	N/A	$ 1,176.36	$ -	0.00%	N/A	$ 1,191.63	$ -	0.00%	N/A	$ 1,207.69	$ -	0.00%	N/A	$ 1,224.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.76	$ -	0.00%	N/A	$ 1,041.75	$ -	0.00%	N/A	$ 1,055.39	$ -	0.00%	N/A	$ 1,069.73	$ -	0.00%
			Family	N/A	$ 1,705.17	$ -	0.00%	N/A	$ 1,726.93	$ -	0.00%	N/A	$ 1,749.81	$ -	0.00%	N/A	$ 1,773.86	$ -	0.00%
Platinum	EPO	N/A	SUPF1116																
			Single	N/A	$ 567.13	$ -	0.00%	N/A	$ 574.49	$ -	0.00%	N/A	$ 582.24	$ -	0.00%	N/A	$ 590.37	$ -	0.00%
			Double	N/A	$ 1,134.26	$ -	0.00%	N/A	$ 1,148.99	$ -	0.00%	N/A	$ 1,164.47	$ -	0.00%	N/A	$ 1,180.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 992.98	$ -	0.00%	N/A	$ 1,005.50	$ -	0.00%	N/A	$ 1,018.66	$ -	0.00%	N/A	$ 1,032.49	$ -	0.00%
			Family	N/A	$ 1,645.19	$ -	0.00%	N/A	$ 1,666.17	$ -	0.00%	N/A	$ 1,688.23	$ -	0.00%	N/A	$ 1,711.41	$ -	0.00%
Platinum	EPO	N/A	SUPF1118																
			Single	N/A	$ 572.04	$ -	0.00%	N/A	$ 579.47	$ -	0.00%	N/A	$ 587.28	$ -	0.00%	N/A	$ 595.48	$ -	0.00%
			Double	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,158.94	$ -	0.00%	N/A	$ 1,174.56	$ -	0.00%	N/A	$ 1,190.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,001.33	$ -	0.00%	N/A	$ 1,013.96	$ -	0.00%	N/A	$ 1,027.23	$ -	0.00%	N/A	$ 1,041.18	$ -	0.00%
			Family	N/A	$ 1,659.18	$ -	0.00%	N/A	$ 1,680.35	$ -	0.00%	N/A	$ 1,702.60	$ -	0.00%	N/A	$ 1,725.98	$ -	0.00%
Platinum	EPO	N/A	SUPF1119																
			Single	N/A	$ 585.96	$ -	0.00%	N/A	$ 593.56	$ -	0.00%	N/A	$ 601.56	$ -	0.00%	N/A	$ 609.97	$ -	0.00%
			Double	N/A	$ 1,171.92	$ -	0.00%	N/A	$ 1,187.13	$ -	0.00%	N/A	$ 1,203.13	$ -	0.00%	N/A	$ 1,219.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.99	$ -	0.00%	N/A	$ 1,037.92	$ -	0.00%	N/A	$ 1,051.52	$ -	0.00%	N/A	$ 1,065.80	$ -	0.00%
			Family	N/A	$ 1,698.84	$ -	0.00%	N/A	$ 1,720.52	$ -	0.00%	N/A	$ 1,743.31	$ -	0.00%	N/A	$ 1,767.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1120																
			Single	N/A	$ 587.15	$ -	0.00%	N/A	$ 594.77	$ -	0.00%	N/A	$ 602.78	$ -	0.00%	N/A	$ 611.21	$ -	0.00%
			Double	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,205.57	$ -	0.00%	N/A	$ 1,222.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.01	$ -	0.00%	N/A	$ 1,039.97	$ -	0.00%	N/A	$ 1,053.59	$ -	0.00%	N/A	$ 1,067.91	$ -	0.00%
			Family	N/A	$ 1,702.23	$ -	0.00%	N/A	$ 1,723.95	$ -	0.00%	N/A	$ 1,746.80	$ -	0.00%	N/A	$ 1,770.80	$ -	0.00%
Gold	EPO	N/A	SUGF2106																
			Single	N/A	$ 493.86	$ -	0.00%	N/A	$ 500.27	$ -	0.00%	N/A	$ 507.01	$ -	0.00%	N/A	$ 514.09	$ -	0.00%
			Double	N/A	$ 987.71	$ -	0.00%	N/A	$ 1,000.53	$ -	0.00%	N/A	$ 1,014.02	$ -	0.00%	N/A	$ 1,028.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 860.80	$ -	0.00%	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.15	$ -	0.00%	N/A	$ 895.19	$ -	0.00%
			Family	N/A	$ 1,428.73	$ -	0.00%	N/A	$ 1,447.00	$ -	0.00%	N/A	$ 1,466.21	$ -	0.00%	N/A	$ 1,486.40	$ -	0.00%
Gold	EPO	N/A	SUGF2107																
			Single	N/A	$ 491.35	$ -	0.00%	N/A	$ 497.73	$ -	0.00%	N/A	$ 504.43	$ -	0.00%	N/A	$ 511.48	$ -	0.00%
			Double	N/A	$ 982.70	$ -	0.00%	N/A	$ 995.45	$ -	0.00%	N/A	$ 1,008.87	$ -	0.00%	N/A	$ 1,022.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.15	$ -	0.00%	N/A	$ 874.99	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.38	$ -	0.00%
			Family	N/A	$ 1,429.20	$ -	0.00%	N/A	$ 1,447.38	$ -	0.00%	N/A	$ 1,466.49	$ -	0.00%	N/A	$ 1,486.58	$ -	0.00%

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				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2108																
			Single	N/A	$ 498.62	$ -	0.00%	N/A	$ 505.09	$ -	0.00%	N/A	$ 511.89	$ -	0.00%	N/A	$ 519.05	$ -	0.00%
			Double	N/A	$ 997.23	$ -	0.00%	N/A	$ 1,010.18	$ -	0.00%	N/A	$ 1,023.79	$ -	0.00%	N/A	$ 1,038.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.51	$ -	0.00%	N/A	$ 887.51	$ -	0.00%	N/A	$ 899.08	$ -	0.00%	N/A	$ 911.24	$ -	0.00%
			Family	N/A	$ 1,449.91	$ -	0.00%	N/A	$ 1,468.36	$ -	0.00%	N/A	$ 1,487.76	$ -	0.00%	N/A	$ 1,508.14	$ -	0.00%
Gold	EPO	N/A	SUGF2109																
			Single	N/A	$ 502.10	$ -	0.00%	N/A	$ 508.62	$ -	0.00%	N/A	$ 515.47	$ -	0.00%	N/A	$ 522.68	$ -	0.00%
			Double	N/A	$ 1,004.20	$ -	0.00%	N/A	$ 1,017.24	$ -	0.00%	N/A	$ 1,030.95	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.43	$ -	0.00%	N/A	$ 893.51	$ -	0.00%	N/A	$ 905.17	$ -	0.00%	N/A	$ 917.41	$ -	0.00%
			Family	N/A	$ 1,459.85	$ -	0.00%	N/A	$ 1,478.43	$ -	0.00%	N/A	$ 1,497.96	$ -	0.00%	N/A	$ 1,518.48	$ -	0.00%
Gold	EPO	N/A	SUGF2121																
			Single	N/A	$ 513.02	$ -	0.00%	N/A	$ 519.68	$ -	0.00%	N/A	$ 526.68	$ -	0.00%	N/A	$ 534.04	$ -	0.00%
			Double	N/A	$ 1,026.04	$ -	0.00%	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,053.37	$ -	0.00%	N/A	$ 1,068.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.00	$ -	0.00%	N/A	$ 912.32	$ -	0.00%	N/A	$ 924.22	$ -	0.00%	N/A	$ 936.73	$ -	0.00%
			Family	N/A	$ 1,490.97	$ -	0.00%	N/A	$ 1,509.95	$ -	0.00%	N/A	$ 1,529.91	$ -	0.00%	N/A	$ 1,550.88	$ -	0.00%
Gold	EPO	N/A	SUGF2122																
			Single	N/A	$ 508.59	$ -	0.00%	N/A	$ 515.19	$ -	0.00%	N/A	$ 522.13	$ -	0.00%	N/A	$ 529.43	$ -	0.00%
			Double	N/A	$ 1,017.18	$ -	0.00%	N/A	$ 1,030.38	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%	N/A	$ 1,058.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.46	$ -	0.00%	N/A	$ 904.69	$ -	0.00%	N/A	$ 916.49	$ -	0.00%	N/A	$ 928.89	$ -	0.00%
			Family	N/A	$ 1,478.34	$ -	0.00%	N/A	$ 1,497.16	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%	N/A	$ 1,537.73	$ -	0.00%
Gold	EPO	N/A	SUGF2123																
			Single	N/A	$ 508.56	$ -	0.00%	N/A	$ 515.16	$ -	0.00%	N/A	$ 522.11	$ -	0.00%	N/A	$ 529.40	$ -	0.00%
			Double	N/A	$ 1,017.12	$ -	0.00%	N/A	$ 1,030.33	$ -	0.00%	N/A	$ 1,044.21	$ -	0.00%	N/A	$ 1,058.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.42	$ -	0.00%	N/A	$ 904.64	$ -	0.00%	N/A	$ 916.44	$ -	0.00%	N/A	$ 928.84	$ -	0.00%
			Family	N/A	$ 1,478.26	$ -	0.00%	N/A	$ 1,497.08	$ -	0.00%	N/A	$ 1,516.86	$ -	0.00%	N/A	$ 1,537.65	$ -	0.00%
Gold	HDE	N/A	SUGF2125																
			Single	N/A	$ 499.34	$ -	0.00%	N/A	$ 505.82	$ -	0.00%	N/A	$ 512.64	$ -	0.00%	N/A	$ 519.80	$ -	0.00%
			Double	N/A	$ 998.68	$ -	0.00%	N/A	$ 1,011.65	$ -	0.00%	N/A	$ 1,025.28	$ -	0.00%	N/A	$ 1,039.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 877.74	$ -	0.00%	N/A	$ 888.76	$ -	0.00%	N/A	$ 900.35	$ -	0.00%	N/A	$ 912.52	$ -	0.00%
			Family	N/A	$ 1,451.98	$ -	0.00%	N/A	$ 1,470.46	$ -	0.00%	N/A	$ 1,489.88	$ -	0.00%	N/A	$ 1,510.29	$ -	0.00%
Gold	EPO	N/A	SUGF2127																
			Single	N/A	$ 489.89	$ -	0.00%	N/A	$ 496.25	$ -	0.00%	N/A	$ 502.94	$ -	0.00%	N/A	$ 509.96	$ -	0.00%
			Double	N/A	$ 979.78	$ -	0.00%	N/A	$ 992.50	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%	N/A	$ 1,019.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.67	$ -	0.00%	N/A	$ 872.48	$ -	0.00%	N/A	$ 883.85	$ -	0.00%	N/A	$ 895.80	$ -	0.00%
			Family	N/A	$ 1,425.05	$ -	0.00%	N/A	$ 1,443.17	$ -	0.00%	N/A	$ 1,462.23	$ -	0.00%	N/A	$ 1,482.25	$ -	0.00%
Silver	EPO	N/A	SUSF3133																
			Single	N/A	$ 420.20	$ -	0.00%	N/A	$ 425.65	$ -	0.00%	N/A	$ 431.39	$ -	0.00%	N/A	$ 437.42	$ -	0.00%
			Double	N/A	$ 840.40	$ -	0.00%	N/A	$ 851.31	$ -	0.00%	N/A	$ 862.78	$ -	0.00%	N/A	$ 874.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 731.08	$ -	0.00%	N/A	$ 740.35	$ -	0.00%	N/A	$ 750.10	$ -	0.00%	N/A	$ 760.35	$ -	0.00%
			Family	N/A	$ 1,214.30	$ -	0.00%	N/A	$ 1,229.85	$ -	0.00%	N/A	$ 1,246.20	$ -	0.00%	N/A	$ 1,263.37	$ -	0.00%
Silver	EPO	N/A	SUSF3134																
			Single	N/A	$ 427.79	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.36	$ -	0.00%	N/A	$ 890.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.10	$ -	0.00%	N/A	$ 765.54	$ -	0.00%	N/A	$ 775.46	$ -	0.00%	N/A	$ 785.89	$ -	0.00%
			Family	N/A	$ 1,248.05	$ -	0.00%	N/A	$ 1,263.88	$ -	0.00%	N/A	$ 1,280.52	$ -	0.00%	N/A	$ 1,298.00	$ -	0.00%
Silver	EPO	N/A	SUSF3135																
			Single	N/A	$ 425.12	$ -	0.00%	N/A	$ 430.64	$ -	0.00%	N/A	$ 436.45	$ -	0.00%	N/A	$ 442.54	$ -	0.00%
			Double	N/A	$ 850.25	$ -	0.00%	N/A	$ 861.28	$ -	0.00%	N/A	$ 872.89	$ -	0.00%	N/A	$ 885.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.57	$ -	0.00%	N/A	$ 760.95	$ -	0.00%	N/A	$ 770.82	$ -	0.00%	N/A	$ 781.18	$ -	0.00%
			Family	N/A	$ 1,240.46	$ -	0.00%	N/A	$ 1,256.19	$ -	0.00%	N/A	$ 1,272.73	$ -	0.00%	N/A	$ 1,290.11	$ -	0.00%
Silver	HDE	N/A	SUSF3136																
			Single	N/A	$ 423.74	$ -	0.00%	N/A	$ 429.24	$ -	0.00%	N/A	$ 435.02	$ -	0.00%	N/A	$ 441.10	$ -	0.00%
			Double	N/A	$ 847.48	$ -	0.00%	N/A	$ 858.48	$ -	0.00%	N/A	$ 870.05	$ -	0.00%	N/A	$ 882.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 749.22	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.40	$ -	0.00%	N/A	$ 778.73	$ -	0.00%
			Family	N/A	$ 1,236.52	$ -	0.00%	N/A	$ 1,252.20	$ -	0.00%	N/A	$ 1,268.68	$ -	0.00%	N/A	$ 1,286.00	$ -	0.00%
Silver	HDE	N/A	SUSF3137																
			Single	N/A	$ 425.20	$ -	0.00%	N/A	$ 430.72	$ -	0.00%	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.62	$ -	0.00%
			Double	N/A	$ 850.40	$ -	0.00%	N/A	$ 861.44	$ -	0.00%	N/A	$ 873.05	$ -	0.00%	N/A	$ 885.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.70	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 770.95	$ -	0.00%	N/A	$ 781.32	$ -	0.00%
			Family	N/A	$ 1,240.68	$ -	0.00%	N/A	$ 1,256.42	$ -	0.00%	N/A	$ 1,272.96	$ -	0.00%	N/A	$ 1,290.34	$ -	0.00%
Silver	HDE	N/A	SUSF3138																
			Single	N/A	$ 429.17	$ -	0.00%	N/A	$ 434.74	$ -	0.00%	N/A	$ 440.59	$ -	0.00%	N/A	$ 446.75	$ -	0.00%
			Double	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.47	$ -	0.00%	N/A	$ 881.19	$ -	0.00%	N/A	$ 893.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.44	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 777.87	$ -	0.00%	N/A	$ 788.33	$ -	0.00%
			Family	N/A	$ 1,251.98	$ -	0.00%	N/A	$ 1,267.86	$ -	0.00%	N/A	$ 1,284.56	$ -	0.00%	N/A	$ 1,302.10	$ -	0.00%
Silver	HDE	N/A	SUSF3139																
			Single	N/A	$ 407.83	$ -	0.00%	N/A	$ 413.13	$ -	0.00%	N/A	$ 418.69	$ -	0.00%	N/A	$ 424.54	$ -	0.00%
			Double	N/A	$ 815.67	$ -	0.00%	N/A	$ 826.25	$ -	0.00%	N/A	$ 837.39	$ -	0.00%	N/A	$ 849.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.18	$ -	0.00%	N/A	$ 731.18	$ -	0.00%	N/A	$ 740.64	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Family	N/A	$ 1,191.18	$ -	0.00%	N/A	$ 1,206.27	$ -	0.00%	N/A	$ 1,222.14	$ -	0.00%	N/A	$ 1,238.81	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3141																
			Single	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.54	$ -	0.00%	N/A	$ 418.10	$ -	0.00%	N/A	$ 423.94	$ -	0.00%
			Double	N/A	$ 814.51	$ -	0.00%	N/A	$ 825.08	$ -	0.00%	N/A	$ 836.20	$ -	0.00%	N/A	$ 847.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.19	$ -	0.00%	N/A	$ 730.18	$ -	0.00%	N/A	$ 739.63	$ -	0.00%	N/A	$ 749.56	$ -	0.00%
			Family	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,204.60	$ -	0.00%	N/A	$ 1,220.45	$ -	0.00%	N/A	$ 1,237.09	$ -	0.00%
Silver	HDE	N/A	SUSF3142																
			Single	N/A	$ 411.91	$ -	0.00%	N/A	$ 417.25	$ -	0.00%	N/A	$ 422.88	$ -	0.00%	N/A	$ 428.78	$ -	0.00%
			Double	N/A	$ 823.81	$ -	0.00%	N/A	$ 834.51	$ -	0.00%	N/A	$ 845.75	$ -	0.00%	N/A	$ 857.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.10	$ -	0.00%	N/A	$ 738.19	$ -	0.00%	N/A	$ 747.75	$ -	0.00%	N/A	$ 757.79	$ -	0.00%
			Family	N/A	$ 1,202.79	$ -	0.00%	N/A	$ 1,218.03	$ -	0.00%	N/A	$ 1,234.06	$ -	0.00%	N/A	$ 1,250.89	$ -	0.00%
Silver	HDE	N/A	SUSF3143																
			Single	N/A	$ 418.83	$ -	0.00%	N/A	$ 424.26	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.99	$ -	0.00%
			Double	N/A	$ 837.66	$ -	0.00%	N/A	$ 848.53	$ -	0.00%	N/A	$ 859.96	$ -	0.00%	N/A	$ 871.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.87	$ -	0.00%	N/A	$ 750.11	$ -	0.00%	N/A	$ 759.83	$ -	0.00%	N/A	$ 770.04	$ -	0.00%
			Family	N/A	$ 1,222.52	$ -	0.00%	N/A	$ 1,238.01	$ -	0.00%	N/A	$ 1,254.31	$ -	0.00%	N/A	$ 1,271.43	$ -	0.00%
Silver	EPO	N/A	SUSF3144																
			Single	N/A	$ 420.53	$ -	0.00%	N/A	$ 425.98	$ -	0.00%	N/A	$ 431.73	$ -	0.00%	N/A	$ 437.76	$ -	0.00%
			Double	N/A	$ 841.05	$ -	0.00%	N/A	$ 851.97	$ -	0.00%	N/A	$ 863.45	$ -	0.00%	N/A	$ 875.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 743.75	$ -	0.00%	N/A	$ 753.03	$ -	0.00%	N/A	$ 762.79	$ -	0.00%	N/A	$ 773.05	$ -	0.00%
			Family	N/A	$ 1,227.36	$ -	0.00%	N/A	$ 1,242.92	$ -	0.00%	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,276.46	$ -	0.00%
Silver	EPO	N/A	SUSF3145																
			Single	N/A	$ 411.65	$ -	0.00%	N/A	$ 416.99	$ -	0.00%	N/A	$ 422.61	$ -	0.00%	N/A	$ 428.51	$ -	0.00%
			Double	N/A	$ 823.29	$ -	0.00%	N/A	$ 833.98	$ -	0.00%	N/A	$ 845.22	$ -	0.00%	N/A	$ 857.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 728.66	$ -	0.00%	N/A	$ 737.74	$ -	0.00%	N/A	$ 747.30	$ -	0.00%	N/A	$ 757.33	$ -	0.00%
			Family	N/A	$ 1,202.05	$ -	0.00%	N/A	$ 1,217.28	$ -	0.00%	N/A	$ 1,233.30	$ -	0.00%	N/A	$ 1,250.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4146																
			Single	N/A	$ 358.94	$ -	0.00%	N/A	$ 363.60	$ -	0.00%	N/A	$ 368.50	$ -	0.00%	N/A	$ 373.65	$ -	0.00%
			Double	N/A	$ 717.89	$ -	0.00%	N/A	$ 727.21	$ -	0.00%	N/A	$ 737.01	$ -	0.00%	N/A	$ 747.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.91	$ -	0.00%	N/A	$ 626.84	$ -	0.00%	N/A	$ 635.17	$ -	0.00%	N/A	$ 643.92	$ -	0.00%
			Family	N/A	$ 1,031.70	$ -	0.00%	N/A	$ 1,044.98	$ -	0.00%	N/A	$ 1,058.94	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4148																
			Single	N/A	$ 352.66	$ -	0.00%	N/A	$ 357.24	$ -	0.00%	N/A	$ 362.06	$ -	0.00%	N/A	$ 367.11	$ -	0.00%
			Double	N/A	$ 705.33	$ -	0.00%	N/A	$ 714.49	$ -	0.00%	N/A	$ 724.11	$ -	0.00%	N/A	$ 734.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.39	$ -	0.00%	N/A	$ 636.17	$ -	0.00%	N/A	$ 644.36	$ -	0.00%	N/A	$ 652.95	$ -	0.00%
			Family	N/A	$ 1,033.95	$ -	0.00%	N/A	$ 1,047.00	$ -	0.00%	N/A	$ 1,060.72	$ -	0.00%	N/A	$ 1,075.14	$ -	0.00%
Bronze	HDE	N/A	SUBF4149																
			Single	N/A	$ 354.03	$ -	0.00%	N/A	$ 358.62	$ -	0.00%	N/A	$ 363.45	$ -	0.00%	N/A	$ 368.53	$ -	0.00%
			Double	N/A	$ 708.05	$ -	0.00%	N/A	$ 717.24	$ -	0.00%	N/A	$ 726.91	$ -	0.00%	N/A	$ 737.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.70	$ -	0.00%	N/A	$ 638.52	$ -	0.00%	N/A	$ 646.73	$ -	0.00%	N/A	$ 655.36	$ -	0.00%
			Family	N/A	$ 1,037.83	$ -	0.00%	N/A	$ 1,050.93	$ -	0.00%	N/A	$ 1,064.70	$ -	0.00%	N/A	$ 1,079.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4150																
			Single	N/A	$ 353.75	$ -	0.00%	N/A	$ 358.34	$ -	0.00%	N/A	$ 363.17	$ -	0.00%	N/A	$ 368.25	$ -	0.00%
			Double	N/A	$ 707.51	$ -	0.00%	N/A	$ 716.69	$ -	0.00%	N/A	$ 726.35	$ -	0.00%	N/A	$ 736.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.24	$ -	0.00%	N/A	$ 638.05	$ -	0.00%	N/A	$ 646.26	$ -	0.00%	N/A	$ 654.88	$ -	0.00%
			Family	N/A	$ 1,037.05	$ -	0.00%	N/A	$ 1,050.14	$ -	0.00%	N/A	$ 1,063.91	$ -	0.00%	N/A	$ 1,078.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4151																
			Single	N/A	$ 355.64	$ -	0.00%	N/A	$ 360.26	$ -	0.00%	N/A	$ 365.12	$ -	0.00%	N/A	$ 370.22	$ -	0.00%
			Double	N/A	$ 711.29	$ -	0.00%	N/A	$ 720.52	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.45	$ -	0.00%	N/A	$ 641.30	$ -	0.00%	N/A	$ 649.56	$ -	0.00%	N/A	$ 658.23	$ -	0.00%
			Family	N/A	$ 1,042.45	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%	N/A	$ 1,069.44	$ -	0.00%	N/A	$ 1,083.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4152																
			Single	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.20	$ -	0.00%	N/A	$ 370.12	$ -	0.00%	N/A	$ 375.29	$ -	0.00%
			Double	N/A	$ 721.04	$ -	0.00%	N/A	$ 730.40	$ -	0.00%	N/A	$ 740.24	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.74	$ -	0.00%	N/A	$ 649.70	$ -	0.00%	N/A	$ 658.07	$ -	0.00%	N/A	$ 666.86	$ -	0.00%
			Family	N/A	$ 1,056.34	$ -	0.00%	N/A	$ 1,069.68	$ -	0.00%	N/A	$ 1,083.70	$ -	0.00%	N/A	$ 1,098.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4153																
			Single	N/A	$ 354.95	$ -	0.00%	N/A	$ 359.55	$ -	0.00%	N/A	$ 364.40	$ -	0.00%	N/A	$ 369.49	$ -	0.00%
			Double	N/A	$ 709.89	$ -	0.00%	N/A	$ 719.11	$ -	0.00%	N/A	$ 728.80	$ -	0.00%	N/A	$ 738.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.27	$ -	0.00%	N/A	$ 640.10	$ -	0.00%	N/A	$ 648.34	$ -	0.00%	N/A	$ 656.99	$ -	0.00%
			Family	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.59	$ -	0.00%	N/A	$ 1,067.40	$ -	0.00%	N/A	$ 1,081.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4154																
			Single	N/A	$ 350.00	$ -	0.00%	N/A	$ 354.55	$ -	0.00%	N/A	$ 359.32	$ -	0.00%	N/A	$ 364.34	$ -	0.00%
			Double	N/A	$ 700.00	$ -	0.00%	N/A	$ 709.09	$ -	0.00%	N/A	$ 718.65	$ -	0.00%	N/A	$ 728.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.86	$ -	0.00%	N/A	$ 631.59	$ -	0.00%	N/A	$ 639.71	$ -	0.00%	N/A	$ 648.24	$ -	0.00%
			Family	N/A	$ 1,026.37	$ -	0.00%	N/A	$ 1,039.31	$ -	0.00%	N/A	$ 1,052.93	$ -	0.00%	N/A	$ 1,067.24	$ -	0.00%
Bronze	HDE	N/A	SUBF4156																
			Single	N/A	$ 351.86	$ -	0.00%	N/A	$ 356.43	$ -	0.00%	N/A	$ 361.23	$ -	0.00%	N/A	$ 366.28	$ -	0.00%
			Double	N/A	$ 703.73	$ -	0.00%	N/A	$ 712.86	$ -	0.00%	N/A	$ 722.47	$ -	0.00%	N/A	$ 732.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.03	$ -	0.00%	N/A	$ 634.79	$ -	0.00%	N/A	$ 642.96	$ -	0.00%	N/A	$ 651.54	$ -	0.00%
			Family	N/A	$ 1,031.67	$ -	0.00%	N/A	$ 1,044.69	$ -	0.00%	N/A	$ 1,058.38	$ -	0.00%	N/A	$ 1,072.76	$ -	0.00%

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Small Group Rates Off-Exchange
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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4157																
			Single	N/A	$ 355.02	$ -	0.00%	N/A	$ 359.63	$ -	0.00%	N/A	$ 364.47	$ -	0.00%	N/A	$ 369.56	$ -	0.00%
			Double	N/A	$ 710.03	$ -	0.00%	N/A	$ 719.25	$ -	0.00%	N/A	$ 728.94	$ -	0.00%	N/A	$ 739.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.39	$ -	0.00%	N/A	$ 640.22	$ -	0.00%	N/A	$ 648.46	$ -	0.00%	N/A	$ 657.12	$ -	0.00%
			Family	N/A	$ 1,040.66	$ -	0.00%	N/A	$ 1,053.79	$ -	0.00%	N/A	$ 1,067.60	$ -	0.00%	N/A	$ 1,082.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4159																
			Single	N/A	$ 339.64	$ -	0.00%	N/A	$ 344.05	$ -	0.00%	N/A	$ 348.68	$ -	0.00%	N/A	$ 353.56	$ -	0.00%
			Double	N/A	$ 679.28	$ -	0.00%	N/A	$ 688.10	$ -	0.00%	N/A	$ 697.37	$ -	0.00%	N/A	$ 707.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.25	$ -	0.00%	N/A	$ 613.74	$ -	0.00%	N/A	$ 621.62	$ -	0.00%	N/A	$ 629.90	$ -	0.00%
			Family	N/A	$ 996.83	$ -	0.00%	N/A	$ 1,009.40	$ -	0.00%	N/A	$ 1,022.61	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4160																
			Single	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.58	$ -	0.00%	N/A	$ 352.27	$ -	0.00%	N/A	$ 357.19	$ -	0.00%
			Double	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.17	$ -	0.00%	N/A	$ 704.53	$ -	0.00%	N/A	$ 714.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.18	$ -	0.00%	N/A	$ 619.75	$ -	0.00%	N/A	$ 627.71	$ -	0.00%	N/A	$ 636.08	$ -	0.00%
			Family	N/A	$ 1,006.78	$ -	0.00%	N/A	$ 1,019.47	$ -	0.00%	N/A	$ 1,032.82	$ -	0.00%	N/A	$ 1,046.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4161																
			Single	N/A	$ 348.38	$ -	0.00%	N/A	$ 352.90	$ -	0.00%	N/A	$ 357.66	$ -	0.00%	N/A	$ 362.65	$ -	0.00%
			Double	N/A	$ 696.76	$ -	0.00%	N/A	$ 705.80	$ -	0.00%	N/A	$ 715.31	$ -	0.00%	N/A	$ 725.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.10	$ -	0.00%	N/A	$ 628.79	$ -	0.00%	N/A	$ 636.88	$ -	0.00%	N/A	$ 645.37	$ -	0.00%
			Family	N/A	$ 1,021.74	$ -	0.00%	N/A	$ 1,034.63	$ -	0.00%	N/A	$ 1,048.18	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4162																
			Single	N/A	$ 353.14	$ -	0.00%	N/A	$ 357.73	$ -	0.00%	N/A	$ 362.55	$ -	0.00%	N/A	$ 367.61	$ -	0.00%
			Double	N/A	$ 706.29	$ -	0.00%	N/A	$ 715.46	$ -	0.00%	N/A	$ 725.10	$ -	0.00%	N/A	$ 735.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.20	$ -	0.00%	N/A	$ 637.00	$ -	0.00%	N/A	$ 645.19	$ -	0.00%	N/A	$ 653.80	$ -	0.00%
			Family	N/A	$ 1,035.32	$ -	0.00%	N/A	$ 1,048.39	$ -	0.00%	N/A	$ 1,062.12	$ -	0.00%	N/A	$ 1,076.56	$ -	0.00%
Platinum	EPO	N/A	SUPF1128																
			Single	N/A	$ 576.18	$ -	0.00%	N/A	$ 583.66	$ -	0.00%	N/A	$ 591.53	$ -	0.00%	N/A	$ 599.79	$ -	0.00%
			Double	N/A	$ 1,152.37	$ -	0.00%	N/A	$ 1,167.33	$ -	0.00%	N/A	$ 1,183.06	$ -	0.00%	N/A	$ 1,199.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,005.29	$ -	0.00%	N/A	$ 1,018.01	$ -	0.00%	N/A	$ 1,031.38	$ -	0.00%	N/A	$ 1,045.43	$ -	0.00%
			Family	N/A	$ 1,667.91	$ -	0.00%	N/A	$ 1,689.22	$ -	0.00%	N/A	$ 1,711.64	$ -	0.00%	N/A	$ 1,735.19	$ -	0.00%
Platinum	EPO	N/A	SUPF1129																
			Single	N/A	$ 602.30	$ -	0.00%	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.34	$ -	0.00%	N/A	$ 626.97	$ -	0.00%
			Double	N/A	$ 1,204.59	$ -	0.00%	N/A	$ 1,220.23	$ -	0.00%	N/A	$ 1,236.67	$ -	0.00%	N/A	$ 1,253.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,052.76	$ -	0.00%	N/A	$ 1,066.05	$ -	0.00%	N/A	$ 1,080.03	$ -	0.00%	N/A	$ 1,094.72	$ -	0.00%
			Family	N/A	$ 1,745.40	$ -	0.00%	N/A	$ 1,767.69	$ -	0.00%	N/A	$ 1,791.12	$ -	0.00%	N/A	$ 1,815.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1130																
			Single	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.28	$ -	0.00%	N/A	$ 596.21	$ -	0.00%	N/A	$ 604.54	$ -	0.00%
			Double	N/A	$ 1,161.49	$ -	0.00%	N/A	$ 1,176.56	$ -	0.00%	N/A	$ 1,192.42	$ -	0.00%	N/A	$ 1,209.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,016.12	$ -	0.00%	N/A	$ 1,028.94	$ -	0.00%	N/A	$ 1,042.42	$ -	0.00%	N/A	$ 1,056.58	$ -	0.00%
			Family	N/A	$ 1,683.98	$ -	0.00%	N/A	$ 1,705.46	$ -	0.00%	N/A	$ 1,728.06	$ -	0.00%	N/A	$ 1,751.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1132																
			Single	N/A	$ 585.77	$ -	0.00%	N/A	$ 593.38	$ -	0.00%	N/A	$ 601.37	$ -	0.00%	N/A	$ 609.77	$ -	0.00%
			Double	N/A	$ 1,171.54	$ -	0.00%	N/A	$ 1,186.75	$ -	0.00%	N/A	$ 1,202.74	$ -	0.00%	N/A	$ 1,219.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.67	$ -	0.00%	N/A	$ 1,037.60	$ -	0.00%	N/A	$ 1,051.19	$ -	0.00%	N/A	$ 1,065.47	$ -	0.00%
			Family	N/A	$ 1,698.31	$ -	0.00%	N/A	$ 1,719.98	$ -	0.00%	N/A	$ 1,742.77	$ -	0.00%	N/A	$ 1,766.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1133																
			Single	N/A	$ 600.02	$ -	0.00%	N/A	$ 607.81	$ -	0.00%	N/A	$ 616.00	$ -	0.00%	N/A	$ 624.61	$ -	0.00%
			Double	N/A	$ 1,200.04	$ -	0.00%	N/A	$ 1,215.62	$ -	0.00%	N/A	$ 1,232.00	$ -	0.00%	N/A	$ 1,249.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,048.90	$ -	0.00%	N/A	$ 1,062.14	$ -	0.00%	N/A	$ 1,076.06	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Family	N/A	$ 1,738.92	$ -	0.00%	N/A	$ 1,761.12	$ -	0.00%	N/A	$ 1,784.46	$ -	0.00%	N/A	$ 1,808.99	$ -	0.00%
Platinum	EPO	N/A	SUPF1134																
			Single	N/A	$ 601.24	$ -	0.00%	N/A	$ 609.04	$ -	0.00%	N/A	$ 617.25	$ -	0.00%	N/A	$ 625.87	$ -	0.00%
			Double	N/A	$ 1,202.48	$ -	0.00%	N/A	$ 1,218.09	$ -	0.00%	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,251.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.97	$ -	0.00%	N/A	$ 1,064.24	$ -	0.00%	N/A	$ 1,078.19	$ -	0.00%	N/A	$ 1,092.85	$ -	0.00%
			Family	N/A	$ 1,742.39	$ -	0.00%	N/A	$ 1,764.64	$ -	0.00%	N/A	$ 1,788.03	$ -	0.00%	N/A	$ 1,812.60	$ -	0.00%
Gold	EPO	N/A	SUGF2129																
			Single	N/A	$ 505.71	$ -	0.00%	N/A	$ 512.27	$ -	0.00%	N/A	$ 519.18	$ -	0.00%	N/A	$ 526.43	$ -	0.00%
			Double	N/A	$ 1,011.42	$ -	0.00%	N/A	$ 1,024.55	$ -	0.00%	N/A	$ 1,038.35	$ -	0.00%	N/A	$ 1,052.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 880.94	$ -	0.00%	N/A	$ 892.10	$ -	0.00%	N/A	$ 903.84	$ -	0.00%	N/A	$ 916.17	$ -	0.00%
			Family	N/A	$ 1,462.51	$ -	0.00%	N/A	$ 1,481.22	$ -	0.00%	N/A	$ 1,500.89	$ -	0.00%	N/A	$ 1,521.56	$ -	0.00%
Gold	EPO	N/A	SUGF2130																
			Single	N/A	$ 503.14	$ -	0.00%	N/A	$ 509.67	$ -	0.00%	N/A	$ 516.54	$ -	0.00%	N/A	$ 523.76	$ -	0.00%
			Double	N/A	$ 1,006.28	$ -	0.00%	N/A	$ 1,019.34	$ -	0.00%	N/A	$ 1,033.08	$ -	0.00%	N/A	$ 1,047.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.20	$ -	0.00%	N/A	$ 895.30	$ -	0.00%	N/A	$ 906.98	$ -	0.00%	N/A	$ 919.24	$ -	0.00%
			Family	N/A	$ 1,462.81	$ -	0.00%	N/A	$ 1,481.42	$ -	0.00%	N/A	$ 1,501.00	$ -	0.00%	N/A	$ 1,521.56	$ -	0.00%
Gold	EPO	N/A	SUGF2131																
			Single	N/A	$ 510.58	$ -	0.00%	N/A	$ 517.21	$ -	0.00%	N/A	$ 524.18	$ -	0.00%	N/A	$ 531.50	$ -	0.00%
			Double	N/A	$ 1,021.16	$ -	0.00%	N/A	$ 1,034.42	$ -	0.00%	N/A	$ 1,048.36	$ -	0.00%	N/A	$ 1,063.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.85	$ -	0.00%	N/A	$ 908.12	$ -	0.00%	N/A	$ 919.97	$ -	0.00%	N/A	$ 932.41	$ -	0.00%
			Family	N/A	$ 1,484.02	$ -	0.00%	N/A	$ 1,502.91	$ -	0.00%	N/A	$ 1,522.77	$ -	0.00%	N/A	$ 1,543.64	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2132																
			Single	N/A	$ 514.15	$ -	0.00%	N/A	$ 520.83	$ -	0.00%	N/A	$ 527.85	$ -	0.00%	N/A	$ 535.22	$ -	0.00%
			Double	N/A	$ 1,028.31	$ -	0.00%	N/A	$ 1,041.65	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.92	$ -	0.00%	N/A	$ 914.27	$ -	0.00%	N/A	$ 926.20	$ -	0.00%	N/A	$ 938.73	$ -	0.00%
			Family	N/A	$ 1,494.19	$ -	0.00%	N/A	$ 1,513.22	$ -	0.00%	N/A	$ 1,533.22	$ -	0.00%	N/A	$ 1,554.24	$ -	0.00%
Gold	EPO	N/A	SUGF2134																
			Single	N/A	$ 525.33	$ -	0.00%	N/A	$ 532.15	$ -	0.00%	N/A	$ 539.32	$ -	0.00%	N/A	$ 546.86	$ -	0.00%
			Double	N/A	$ 1,050.67	$ -	0.00%	N/A	$ 1,064.31	$ -	0.00%	N/A	$ 1,078.65	$ -	0.00%	N/A	$ 1,093.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.93	$ -	0.00%	N/A	$ 933.52	$ -	0.00%	N/A	$ 945.71	$ -	0.00%	N/A	$ 958.52	$ -	0.00%
			Family	N/A	$ 1,526.06	$ -	0.00%	N/A	$ 1,545.50	$ -	0.00%	N/A	$ 1,565.94	$ -	0.00%	N/A	$ 1,587.41	$ -	0.00%
Gold	EPO	N/A	SUGF2135																
			Single	N/A	$ 520.80	$ -	0.00%	N/A	$ 527.56	$ -	0.00%	N/A	$ 534.67	$ -	0.00%	N/A	$ 542.13	$ -	0.00%
			Double	N/A	$ 1,041.59	$ -	0.00%	N/A	$ 1,055.11	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.21	$ -	0.00%	N/A	$ 925.71	$ -	0.00%	N/A	$ 937.79	$ -	0.00%	N/A	$ 950.49	$ -	0.00%
			Family	N/A	$ 1,513.13	$ -	0.00%	N/A	$ 1,532.39	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%	N/A	$ 1,573.94	$ -	0.00%
Gold	EPO	N/A	SUGF2136																
			Single	N/A	$ 520.77	$ -	0.00%	N/A	$ 527.53	$ -	0.00%	N/A	$ 534.64	$ -	0.00%	N/A	$ 542.11	$ -	0.00%
			Double	N/A	$ 1,041.54	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.27	$ -	0.00%	N/A	$ 1,084.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.17	$ -	0.00%	N/A	$ 925.66	$ -	0.00%	N/A	$ 937.74	$ -	0.00%	N/A	$ 950.44	$ -	0.00%
			Family	N/A	$ 1,513.05	$ -	0.00%	N/A	$ 1,532.32	$ -	0.00%	N/A	$ 1,552.58	$ -	0.00%	N/A	$ 1,573.86	$ -	0.00%
Gold	HDE	N/A	SUGF2138																
			Single	N/A	$ 511.33	$ -	0.00%	N/A	$ 517.96	$ -	0.00%	N/A	$ 524.94	$ -	0.00%	N/A	$ 532.28	$ -	0.00%
			Double	N/A	$ 1,022.65	$ -	0.00%	N/A	$ 1,035.93	$ -	0.00%	N/A	$ 1,049.89	$ -	0.00%	N/A	$ 1,064.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 898.11	$ -	0.00%	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.26	$ -	0.00%	N/A	$ 933.73	$ -	0.00%
			Family	N/A	$ 1,486.14	$ -	0.00%	N/A	$ 1,505.05	$ -	0.00%	N/A	$ 1,524.95	$ -	0.00%	N/A	$ 1,545.85	$ -	0.00%
Gold	EPO	N/A	SUGF2140																
			Single	N/A	$ 501.65	$ -	0.00%	N/A	$ 508.16	$ -	0.00%	N/A	$ 515.01	$ -	0.00%	N/A	$ 522.20	$ -	0.00%
			Double	N/A	$ 1,003.29	$ -	0.00%	N/A	$ 1,016.32	$ -	0.00%	N/A	$ 1,030.01	$ -	0.00%	N/A	$ 1,044.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.66	$ -	0.00%	N/A	$ 892.73	$ -	0.00%	N/A	$ 904.37	$ -	0.00%	N/A	$ 916.60	$ -	0.00%
			Family	N/A	$ 1,458.55	$ -	0.00%	N/A	$ 1,477.11	$ -	0.00%	N/A	$ 1,496.63	$ -	0.00%	N/A	$ 1,517.13	$ -	0.00%
Silver	EPO	N/A	SUSF3149																
			Single	N/A	$ 430.28	$ -	0.00%	N/A	$ 435.87	$ -	0.00%	N/A	$ 441.74	$ -	0.00%	N/A	$ 447.91	$ -	0.00%
			Double	N/A	$ 860.57	$ -	0.00%	N/A	$ 871.74	$ -	0.00%	N/A	$ 883.48	$ -	0.00%	N/A	$ 895.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 748.22	$ -	0.00%	N/A	$ 757.72	$ -	0.00%	N/A	$ 767.70	$ -	0.00%	N/A	$ 778.19	$ -	0.00%
			Family	N/A	$ 1,243.05	$ -	0.00%	N/A	$ 1,258.97	$ -	0.00%	N/A	$ 1,275.70	$ -	0.00%	N/A	$ 1,293.29	$ -	0.00%
Silver	EPO	N/A	SUSF3150																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.55	$ -	0.00%	N/A	$ 783.22	$ -	0.00%	N/A	$ 793.38	$ -	0.00%	N/A	$ 804.06	$ -	0.00%
			Family	N/A	$ 1,277.31	$ -	0.00%	N/A	$ 1,293.52	$ -	0.00%	N/A	$ 1,310.56	$ -	0.00%	N/A	$ 1,328.46	$ -	0.00%
Silver	EPO	N/A	SUSF3151																
			Single	N/A	$ 435.33	$ -	0.00%	N/A	$ 440.98	$ -	0.00%	N/A	$ 446.92	$ -	0.00%	N/A	$ 453.16	$ -	0.00%
			Double	N/A	$ 870.65	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.84	$ -	0.00%	N/A	$ 906.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.91	$ -	0.00%	N/A	$ 778.52	$ -	0.00%	N/A	$ 788.62	$ -	0.00%	N/A	$ 799.24	$ -	0.00%
			Family	N/A	$ 1,269.54	$ -	0.00%	N/A	$ 1,285.65	$ -	0.00%	N/A	$ 1,302.58	$ -	0.00%	N/A	$ 1,320.38	$ -	0.00%
Silver	HDE	N/A	SUSF3152																
			Single	N/A	$ 433.91	$ -	0.00%	N/A	$ 439.54	$ -	0.00%	N/A	$ 445.47	$ -	0.00%	N/A	$ 451.69	$ -	0.00%
			Double	N/A	$ 867.82	$ -	0.00%	N/A	$ 879.08	$ -	0.00%	N/A	$ 890.93	$ -	0.00%	N/A	$ 903.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 766.51	$ -	0.00%	N/A	$ 776.08	$ -	0.00%	N/A	$ 786.15	$ -	0.00%	N/A	$ 796.73	$ -	0.00%
			Family	N/A	$ 1,265.50	$ -	0.00%	N/A	$ 1,281.56	$ -	0.00%	N/A	$ 1,298.44	$ -	0.00%	N/A	$ 1,316.17	$ -	0.00%
Silver	HDE	N/A	SUSF3153																
			Single	N/A	$ 435.41	$ -	0.00%	N/A	$ 441.06	$ -	0.00%	N/A	$ 447.00	$ -	0.00%	N/A	$ 453.25	$ -	0.00%
			Double	N/A	$ 870.81	$ -	0.00%	N/A	$ 882.12	$ -	0.00%	N/A	$ 894.00	$ -	0.00%	N/A	$ 906.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.05	$ -	0.00%	N/A	$ 778.66	$ -	0.00%	N/A	$ 788.76	$ -	0.00%	N/A	$ 799.38	$ -	0.00%
			Family	N/A	$ 1,269.77	$ -	0.00%	N/A	$ 1,285.88	$ -	0.00%	N/A	$ 1,302.82	$ -	0.00%	N/A	$ 1,320.61	$ -	0.00%
Silver	HDE	N/A	SUSF3154																
			Single	N/A	$ 439.47	$ -	0.00%	N/A	$ 445.17	$ -	0.00%	N/A	$ 451.17	$ -	0.00%	N/A	$ 457.47	$ -	0.00%
			Double	N/A	$ 878.93	$ -	0.00%	N/A	$ 890.34	$ -	0.00%	N/A	$ 902.34	$ -	0.00%	N/A	$ 914.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.95	$ -	0.00%	N/A	$ 785.65	$ -	0.00%	N/A	$ 795.85	$ -	0.00%	N/A	$ 806.56	$ -	0.00%
			Family	N/A	$ 1,281.34	$ -	0.00%	N/A	$ 1,297.59	$ -	0.00%	N/A	$ 1,314.69	$ -	0.00%	N/A	$ 1,332.65	$ -	0.00%
Silver	HDE	N/A	SUSF3155																
			Single	N/A	$ 417.62	$ -	0.00%	N/A	$ 423.04	$ -	0.00%	N/A	$ 428.74	$ -	0.00%	N/A	$ 434.73	$ -	0.00%
			Double	N/A	$ 835.24	$ -	0.00%	N/A	$ 846.08	$ -	0.00%	N/A	$ 857.49	$ -	0.00%	N/A	$ 869.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.82	$ -	0.00%	N/A	$ 748.03	$ -	0.00%	N/A	$ 757.72	$ -	0.00%	N/A	$ 767.90	$ -	0.00%
			Family	N/A	$ 1,219.08	$ -	0.00%	N/A	$ 1,234.53	$ -	0.00%	N/A	$ 1,250.78	$ -	0.00%	N/A	$ 1,267.85	$ -	0.00%
Silver	HDE	N/A	SUSF3157																
			Single	N/A	$ 417.03	$ -	0.00%	N/A	$ 422.44	$ -	0.00%	N/A	$ 428.14	$ -	0.00%	N/A	$ 434.12	$ -	0.00%
			Double	N/A	$ 834.06	$ -	0.00%	N/A	$ 844.89	$ -	0.00%	N/A	$ 856.27	$ -	0.00%	N/A	$ 868.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 756.69	$ -	0.00%	N/A	$ 766.86	$ -	0.00%
			Family	N/A	$ 1,217.39	$ -	0.00%	N/A	$ 1,232.82	$ -	0.00%	N/A	$ 1,249.05	$ -	0.00%	N/A	$ 1,266.09	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3158																
			Single	N/A	$ 421.79	$ -	0.00%	N/A	$ 427.27	$ -	0.00%	N/A	$ 433.03	$ -	0.00%	N/A	$ 439.07	$ -	0.00%
			Double	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.54	$ -	0.00%	N/A	$ 866.05	$ -	0.00%	N/A	$ 878.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.91	$ -	0.00%	N/A	$ 755.22	$ -	0.00%	N/A	$ 765.00	$ -	0.00%	N/A	$ 775.29	$ -	0.00%
			Family	N/A	$ 1,230.97	$ -	0.00%	N/A	$ 1,246.57	$ -	0.00%	N/A	$ 1,262.98	$ -	0.00%	N/A	$ 1,280.22	$ -	0.00%
Silver	HDE	N/A	SUSF3159																
			Single	N/A	$ 428.88	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.45	$ -	0.00%
			Double	N/A	$ 857.76	$ -	0.00%	N/A	$ 868.89	$ -	0.00%	N/A	$ 880.60	$ -	0.00%	N/A	$ 892.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.95	$ -	0.00%	N/A	$ 767.42	$ -	0.00%	N/A	$ 777.37	$ -	0.00%	N/A	$ 787.83	$ -	0.00%
			Family	N/A	$ 1,251.17	$ -	0.00%	N/A	$ 1,267.03	$ -	0.00%	N/A	$ 1,283.72	$ -	0.00%	N/A	$ 1,301.25	$ -	0.00%
Silver	EPO	N/A	SUSF3160																
			Single	N/A	$ 430.62	$ -	0.00%	N/A	$ 436.21	$ -	0.00%	N/A	$ 442.09	$ -	0.00%	N/A	$ 448.26	$ -	0.00%
			Double	N/A	$ 861.24	$ -	0.00%	N/A	$ 872.42	$ -	0.00%	N/A	$ 884.17	$ -	0.00%	N/A	$ 896.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.91	$ -	0.00%	N/A	$ 770.41	$ -	0.00%	N/A	$ 780.41	$ -	0.00%	N/A	$ 790.91	$ -	0.00%
			Family	N/A	$ 1,256.12	$ -	0.00%	N/A	$ 1,272.05	$ -	0.00%	N/A	$ 1,288.81	$ -	0.00%	N/A	$ 1,306.41	$ -	0.00%
Silver	EPO	N/A	SUSF3161																
			Single	N/A	$ 421.53	$ -	0.00%	N/A	$ 427.00	$ -	0.00%	N/A	$ 432.75	$ -	0.00%	N/A	$ 438.80	$ -	0.00%
			Double	N/A	$ 843.05	$ -	0.00%	N/A	$ 854.00	$ -	0.00%	N/A	$ 865.50	$ -	0.00%	N/A	$ 877.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.45	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.54	$ -	0.00%	N/A	$ 774.82	$ -	0.00%
			Family	N/A	$ 1,230.21	$ -	0.00%	N/A	$ 1,245.80	$ -	0.00%	N/A	$ 1,262.20	$ -	0.00%	N/A	$ 1,279.43	$ -	0.00%
Bronze	HDE	N/A	SUBF4164																
			Single	N/A	$ 367.56	$ -	0.00%	N/A	$ 372.33	$ -	0.00%	N/A	$ 377.35	$ -	0.00%	N/A	$ 382.62	$ -	0.00%
			Double	N/A	$ 735.12	$ -	0.00%	N/A	$ 744.66	$ -	0.00%	N/A	$ 754.70	$ -	0.00%	N/A	$ 765.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.56	$ -	0.00%	N/A	$ 641.67	$ -	0.00%	N/A	$ 650.20	$ -	0.00%	N/A	$ 659.16	$ -	0.00%
			Family	N/A	$ 1,056.25	$ -	0.00%	N/A	$ 1,069.85	$ -	0.00%	N/A	$ 1,084.15	$ -	0.00%	N/A	$ 1,099.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4166																
			Single	N/A	$ 361.13	$ -	0.00%	N/A	$ 365.82	$ -	0.00%	N/A	$ 370.75	$ -	0.00%	N/A	$ 375.93	$ -	0.00%
			Double	N/A	$ 722.26	$ -	0.00%	N/A	$ 731.63	$ -	0.00%	N/A	$ 741.49	$ -	0.00%	N/A	$ 751.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.78	$ -	0.00%	N/A	$ 650.75	$ -	0.00%	N/A	$ 659.13	$ -	0.00%	N/A	$ 667.93	$ -	0.00%
			Family	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,071.44	$ -	0.00%	N/A	$ 1,085.49	$ -	0.00%	N/A	$ 1,100.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4167																
			Single	N/A	$ 362.52	$ -	0.00%	N/A	$ 367.23	$ -	0.00%	N/A	$ 372.18	$ -	0.00%	N/A	$ 377.38	$ -	0.00%
			Double	N/A	$ 725.04	$ -	0.00%	N/A	$ 734.46	$ -	0.00%	N/A	$ 744.35	$ -	0.00%	N/A	$ 754.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.15	$ -	0.00%	N/A	$ 653.15	$ -	0.00%	N/A	$ 661.56	$ -	0.00%	N/A	$ 670.40	$ -	0.00%
			Family	N/A	$ 1,062.05	$ -	0.00%	N/A	$ 1,075.46	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%	N/A	$ 1,104.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4168																
			Single	N/A	$ 362.24	$ -	0.00%	N/A	$ 366.95	$ -	0.00%	N/A	$ 371.89	$ -	0.00%	N/A	$ 377.09	$ -	0.00%
			Double	N/A	$ 724.49	$ -	0.00%	N/A	$ 733.89	$ -	0.00%	N/A	$ 743.78	$ -	0.00%	N/A	$ 754.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.67	$ -	0.00%	N/A	$ 652.67	$ -	0.00%	N/A	$ 661.07	$ -	0.00%	N/A	$ 669.90	$ -	0.00%
			Family	N/A	$ 1,061.25	$ -	0.00%	N/A	$ 1,074.65	$ -	0.00%	N/A	$ 1,088.75	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4169																
			Single	N/A	$ 364.18	$ -	0.00%	N/A	$ 368.91	$ -	0.00%	N/A	$ 373.88	$ -	0.00%	N/A	$ 379.10	$ -	0.00%
			Double	N/A	$ 728.36	$ -	0.00%	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 758.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 647.96	$ -	0.00%	N/A	$ 656.00	$ -	0.00%	N/A	$ 664.45	$ -	0.00%	N/A	$ 673.33	$ -	0.00%
			Family	N/A	$ 1,066.77	$ -	0.00%	N/A	$ 1,080.25	$ -	0.00%	N/A	$ 1,094.41	$ -	0.00%	N/A	$ 1,109.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4170																
			Single	N/A	$ 369.17	$ -	0.00%	N/A	$ 373.96	$ -	0.00%	N/A	$ 379.00	$ -	0.00%	N/A	$ 384.30	$ -	0.00%
			Double	N/A	$ 738.34	$ -	0.00%	N/A	$ 747.93	$ -	0.00%	N/A	$ 758.01	$ -	0.00%	N/A	$ 768.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.45	$ -	0.00%	N/A	$ 664.60	$ -	0.00%	N/A	$ 673.17	$ -	0.00%	N/A	$ 682.17	$ -	0.00%
			Family	N/A	$ 1,081.00	$ -	0.00%	N/A	$ 1,094.66	$ -	0.00%	N/A	$ 1,109.02	$ -	0.00%	N/A	$ 1,124.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4171																
			Single	N/A	$ 363.46	$ -	0.00%	N/A	$ 368.18	$ -	0.00%	N/A	$ 373.14	$ -	0.00%	N/A	$ 378.36	$ -	0.00%
			Double	N/A	$ 726.93	$ -	0.00%	N/A	$ 736.37	$ -	0.00%	N/A	$ 746.29	$ -	0.00%	N/A	$ 756.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.75	$ -	0.00%	N/A	$ 654.77	$ -	0.00%	N/A	$ 663.21	$ -	0.00%	N/A	$ 672.07	$ -	0.00%
			Family	N/A	$ 1,064.73	$ -	0.00%	N/A	$ 1,078.18	$ -	0.00%	N/A	$ 1,092.32	$ -	0.00%	N/A	$ 1,107.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4172																
			Single	N/A	$ 358.40	$ -	0.00%	N/A	$ 363.05	$ -	0.00%	N/A	$ 367.95	$ -	0.00%	N/A	$ 373.09	$ -	0.00%
			Double	N/A	$ 716.80	$ -	0.00%	N/A	$ 726.11	$ -	0.00%	N/A	$ 735.89	$ -	0.00%	N/A	$ 746.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.14	$ -	0.00%	N/A	$ 646.05	$ -	0.00%	N/A	$ 654.37	$ -	0.00%	N/A	$ 663.11	$ -	0.00%
			Family	N/A	$ 1,050.31	$ -	0.00%	N/A	$ 1,063.57	$ -	0.00%	N/A	$ 1,077.51	$ -	0.00%	N/A	$ 1,092.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4174																
			Single	N/A	$ 360.31	$ -	0.00%	N/A	$ 364.99	$ -	0.00%	N/A	$ 369.90	$ -	0.00%	N/A	$ 375.07	$ -	0.00%
			Double	N/A	$ 720.62	$ -	0.00%	N/A	$ 729.97	$ -	0.00%	N/A	$ 739.81	$ -	0.00%	N/A	$ 750.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.38	$ -	0.00%	N/A	$ 649.34	$ -	0.00%	N/A	$ 657.70	$ -	0.00%	N/A	$ 666.48	$ -	0.00%
			Family	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,069.07	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%	N/A	$ 1,097.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4175																
			Single	N/A	$ 363.54	$ -	0.00%	N/A	$ 368.26	$ -	0.00%	N/A	$ 373.22	$ -	0.00%	N/A	$ 378.43	$ -	0.00%
			Double	N/A	$ 727.07	$ -	0.00%	N/A	$ 736.51	$ -	0.00%	N/A	$ 746.44	$ -	0.00%	N/A	$ 756.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.87	$ -	0.00%	N/A	$ 654.90	$ -	0.00%	N/A	$ 663.33	$ -	0.00%	N/A	$ 672.20	$ -	0.00%
			Family	N/A	$ 1,064.94	$ -	0.00%	N/A	$ 1,078.39	$ -	0.00%	N/A	$ 1,092.53	$ -	0.00%	N/A	$ 1,107.39	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4177																
			Single	N/A	$ 347.79	$ -	0.00%	N/A	$ 352.31	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 362.04	$ -	0.00%
			Double	N/A	$ 695.58	$ -	0.00%	N/A	$ 704.61	$ -	0.00%	N/A	$ 714.11	$ -	0.00%	N/A	$ 724.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.10	$ -	0.00%	N/A	$ 627.78	$ -	0.00%	N/A	$ 635.85	$ -	0.00%	N/A	$ 644.33	$ -	0.00%
			Family	N/A	$ 1,020.06	$ -	0.00%	N/A	$ 1,032.93	$ -	0.00%	N/A	$ 1,046.46	$ -	0.00%	N/A	$ 1,060.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4178																
			Single	N/A	$ 351.36	$ -	0.00%	N/A	$ 355.93	$ -	0.00%	N/A	$ 360.72	$ -	0.00%	N/A	$ 365.76	$ -	0.00%
			Double	N/A	$ 702.73	$ -	0.00%	N/A	$ 711.85	$ -	0.00%	N/A	$ 721.44	$ -	0.00%	N/A	$ 731.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.18	$ -	0.00%	N/A	$ 633.93	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.65	$ -	0.00%
			Family	N/A	$ 1,030.25	$ -	0.00%	N/A	$ 1,043.25	$ -	0.00%	N/A	$ 1,056.92	$ -	0.00%	N/A	$ 1,071.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4179																
			Single	N/A	$ 356.74	$ -	0.00%	N/A	$ 361.37	$ -	0.00%	N/A	$ 366.24	$ -	0.00%	N/A	$ 371.36	$ -	0.00%
			Double	N/A	$ 713.48	$ -	0.00%	N/A	$ 722.74	$ -	0.00%	N/A	$ 732.48	$ -	0.00%	N/A	$ 742.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.32	$ -	0.00%	N/A	$ 643.19	$ -	0.00%	N/A	$ 651.47	$ -	0.00%	N/A	$ 660.17	$ -	0.00%
			Family	N/A	$ 1,045.57	$ -	0.00%	N/A	$ 1,058.77	$ -	0.00%	N/A	$ 1,072.64	$ -	0.00%	N/A	$ 1,087.23	$ -	0.00%
Bronze	HDE	N/A	SUBF4180																
			Single	N/A	$ 361.62	$ -	0.00%	N/A	$ 366.31	$ -	0.00%	N/A	$ 371.25	$ -	0.00%	N/A	$ 376.44	$ -	0.00%
			Double	N/A	$ 723.24	$ -	0.00%	N/A	$ 732.63	$ -	0.00%	N/A	$ 742.50	$ -	0.00%	N/A	$ 752.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.61	$ -	0.00%	N/A	$ 651.59	$ -	0.00%	N/A	$ 659.99	$ -	0.00%	N/A	$ 668.80	$ -	0.00%
			Family	N/A	$ 1,059.47	$ -	0.00%	N/A	$ 1,072.85	$ -	0.00%	N/A	$ 1,086.92	$ -	0.00%	N/A	$ 1,101.70	$ -	0.00%
Platinum	EPO	N/A	SUPF1142																
			Single	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.01	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.65	$ -	0.00%
			Double	N/A	$ 1,117.52	$ -	0.00%	N/A	$ 1,132.02	$ -	0.00%	N/A	$ 1,147.28	$ -	0.00%	N/A	$ 1,163.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 975.67	$ -	0.00%	N/A	$ 988.00	$ -	0.00%	N/A	$ 1,000.97	$ -	0.00%	N/A	$ 1,014.59	$ -	0.00%
			Family	N/A	$ 1,618.24	$ -	0.00%	N/A	$ 1,638.91	$ -	0.00%	N/A	$ 1,660.65	$ -	0.00%	N/A	$ 1,683.49	$ -	0.00%
Platinum	EPO	N/A	SUPF1143																
			Single	N/A	$ 584.08	$ -	0.00%	N/A	$ 591.66	$ -	0.00%	N/A	$ 599.63	$ -	0.00%	N/A	$ 608.01	$ -	0.00%
			Double	N/A	$ 1,168.16	$ -	0.00%	N/A	$ 1,183.32	$ -	0.00%	N/A	$ 1,199.27	$ -	0.00%	N/A	$ 1,216.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,021.79	$ -	0.00%	N/A	$ 1,034.68	$ -	0.00%	N/A	$ 1,048.24	$ -	0.00%	N/A	$ 1,062.48	$ -	0.00%
			Family	N/A	$ 1,693.49	$ -	0.00%	N/A	$ 1,715.10	$ -	0.00%	N/A	$ 1,737.82	$ -	0.00%	N/A	$ 1,761.69	$ -	0.00%
Platinum	EPO	N/A	SUPF1144																
			Single	N/A	$ 563.18	$ -	0.00%	N/A	$ 570.49	$ -	0.00%	N/A	$ 578.18	$ -	0.00%	N/A	$ 586.25	$ -	0.00%
			Double	N/A	$ 1,126.36	$ -	0.00%	N/A	$ 1,140.98	$ -	0.00%	N/A	$ 1,156.36	$ -	0.00%	N/A	$ 1,172.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 986.26	$ -	0.00%	N/A	$ 998.69	$ -	0.00%	N/A	$ 1,011.76	$ -	0.00%	N/A	$ 1,025.49	$ -	0.00%
			Family	N/A	$ 1,633.92	$ -	0.00%	N/A	$ 1,654.76	$ -	0.00%	N/A	$ 1,676.67	$ -	0.00%	N/A	$ 1,699.69	$ -	0.00%
Platinum	EPO	N/A	SUPF1146																
			Single	N/A	$ 568.06	$ -	0.00%	N/A	$ 575.43	$ -	0.00%	N/A	$ 583.18	$ -	0.00%	N/A	$ 591.33	$ -	0.00%
			Double	N/A	$ 1,136.11	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,166.37	$ -	0.00%	N/A	$ 1,182.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 994.55	$ -	0.00%	N/A	$ 1,007.09	$ -	0.00%	N/A	$ 1,020.27	$ -	0.00%	N/A	$ 1,034.12	$ -	0.00%
			Family	N/A	$ 1,647.82	$ -	0.00%	N/A	$ 1,668.83	$ -	0.00%	N/A	$ 1,690.93	$ -	0.00%	N/A	$ 1,714.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1147																
			Single	N/A	$ 581.87	$ -	0.00%	N/A	$ 589.43	$ -	0.00%	N/A	$ 597.37	$ -	0.00%	N/A	$ 605.72	$ -	0.00%
			Double	N/A	$ 1,163.75	$ -	0.00%	N/A	$ 1,178.85	$ -	0.00%	N/A	$ 1,194.74	$ -	0.00%	N/A	$ 1,211.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,018.04	$ -	0.00%	N/A	$ 1,030.89	$ -	0.00%	N/A	$ 1,044.39	$ -	0.00%	N/A	$ 1,058.58	$ -	0.00%
			Family	N/A	$ 1,687.20	$ -	0.00%	N/A	$ 1,708.73	$ -	0.00%	N/A	$ 1,731.36	$ -	0.00%	N/A	$ 1,755.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1148																
			Single	N/A	$ 583.06	$ -	0.00%	N/A	$ 590.62	$ -	0.00%	N/A	$ 598.58	$ -	0.00%	N/A	$ 606.95	$ -	0.00%
			Double	N/A	$ 1,166.11	$ -	0.00%	N/A	$ 1,181.25	$ -	0.00%	N/A	$ 1,197.17	$ -	0.00%	N/A	$ 1,213.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.05	$ -	0.00%	N/A	$ 1,032.92	$ -	0.00%	N/A	$ 1,046.45	$ -	0.00%	N/A	$ 1,060.67	$ -	0.00%
			Family	N/A	$ 1,690.57	$ -	0.00%	N/A	$ 1,712.14	$ -	0.00%	N/A	$ 1,734.82	$ -	0.00%	N/A	$ 1,758.65	$ -	0.00%
Gold	EPO	N/A	SUGF2142																
			Single	N/A	$ 490.41	$ -	0.00%	N/A	$ 496.78	$ -	0.00%	N/A	$ 503.47	$ -	0.00%	N/A	$ 510.51	$ -	0.00%
			Double	N/A	$ 980.83	$ -	0.00%	N/A	$ 993.56	$ -	0.00%	N/A	$ 1,006.95	$ -	0.00%	N/A	$ 1,021.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 854.94	$ -	0.00%	N/A	$ 865.77	$ -	0.00%	N/A	$ 877.15	$ -	0.00%	N/A	$ 889.10	$ -	0.00%
			Family	N/A	$ 1,418.92	$ -	0.00%	N/A	$ 1,437.06	$ -	0.00%	N/A	$ 1,456.14	$ -	0.00%	N/A	$ 1,476.19	$ -	0.00%
Gold	EPO	N/A	SUGF2143																
			Single	N/A	$ 487.92	$ -	0.00%	N/A	$ 494.26	$ -	0.00%	N/A	$ 500.92	$ -	0.00%	N/A	$ 507.91	$ -	0.00%
			Double	N/A	$ 975.85	$ -	0.00%	N/A	$ 988.51	$ -	0.00%	N/A	$ 1,001.83	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.10	$ -	0.00%	N/A	$ 880.42	$ -	0.00%	N/A	$ 892.32	$ -	0.00%
			Family	N/A	$ 1,419.44	$ -	0.00%	N/A	$ 1,437.49	$ -	0.00%	N/A	$ 1,456.47	$ -	0.00%	N/A	$ 1,476.42	$ -	0.00%
Gold	EPO	N/A	SUGF2144																
			Single	N/A	$ 495.14	$ -	0.00%	N/A	$ 501.57	$ -	0.00%	N/A	$ 508.33	$ -	0.00%	N/A	$ 515.43	$ -	0.00%
			Double	N/A	$ 990.28	$ -	0.00%	N/A	$ 1,003.14	$ -	0.00%	N/A	$ 1,016.65	$ -	0.00%	N/A	$ 1,030.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 870.60	$ -	0.00%	N/A	$ 881.53	$ -	0.00%	N/A	$ 893.02	$ -	0.00%	N/A	$ 905.09	$ -	0.00%
			Family	N/A	$ 1,440.01	$ -	0.00%	N/A	$ 1,458.33	$ -	0.00%	N/A	$ 1,477.59	$ -	0.00%	N/A	$ 1,497.83	$ -	0.00%
Gold	EPO	N/A	SUGF2145																
			Single	N/A	$ 498.60	$ -	0.00%	N/A	$ 505.08	$ -	0.00%	N/A	$ 511.88	$ -	0.00%	N/A	$ 519.03	$ -	0.00%
			Double	N/A	$ 997.20	$ -	0.00%	N/A	$ 1,010.15	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.48	$ -	0.00%	N/A	$ 887.49	$ -	0.00%	N/A	$ 899.06	$ -	0.00%	N/A	$ 911.21	$ -	0.00%
			Family	N/A	$ 1,449.88	$ -	0.00%	N/A	$ 1,468.32	$ -	0.00%	N/A	$ 1,487.72	$ -	0.00%	N/A	$ 1,508.10	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2147																
			Single	N/A	$ 509.45	$ -	0.00%	N/A	$ 516.06	$ -	0.00%	N/A	$ 523.01	$ -	0.00%	N/A	$ 530.32	$ -	0.00%
			Double	N/A	$ 1,018.89	$ -	0.00%	N/A	$ 1,032.12	$ -	0.00%	N/A	$ 1,046.03	$ -	0.00%	N/A	$ 1,060.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.92	$ -	0.00%	N/A	$ 906.16	$ -	0.00%	N/A	$ 917.98	$ -	0.00%	N/A	$ 930.40	$ -	0.00%
			Family	N/A	$ 1,480.78	$ -	0.00%	N/A	$ 1,499.63	$ -	0.00%	N/A	$ 1,519.45	$ -	0.00%	N/A	$ 1,540.27	$ -	0.00%
Gold	EPO	N/A	SUGF2148																
			Single	N/A	$ 505.04	$ -	0.00%	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.49	$ -	0.00%	N/A	$ 525.74	$ -	0.00%
			Double	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.99	$ -	0.00%	N/A	$ 1,051.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.43	$ -	0.00%	N/A	$ 898.58	$ -	0.00%	N/A	$ 910.30	$ -	0.00%	N/A	$ 922.61	$ -	0.00%
			Family	N/A	$ 1,468.24	$ -	0.00%	N/A	$ 1,486.92	$ -	0.00%	N/A	$ 1,506.57	$ -	0.00%	N/A	$ 1,527.21	$ -	0.00%
Gold	EPO	N/A	SUGF2149																
			Single	N/A	$ 505.02	$ -	0.00%	N/A	$ 511.57	$ -	0.00%	N/A	$ 518.47	$ -	0.00%	N/A	$ 525.71	$ -	0.00%
			Double	N/A	$ 1,010.04	$ -	0.00%	N/A	$ 1,023.15	$ -	0.00%	N/A	$ 1,036.93	$ -	0.00%	N/A	$ 1,051.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.39	$ -	0.00%	N/A	$ 898.54	$ -	0.00%	N/A	$ 910.25	$ -	0.00%	N/A	$ 922.57	$ -	0.00%
			Family	N/A	$ 1,468.16	$ -	0.00%	N/A	$ 1,486.84	$ -	0.00%	N/A	$ 1,506.49	$ -	0.00%	N/A	$ 1,527.13	$ -	0.00%
Gold	HDE	N/A	SUGF2151																
			Single	N/A	$ 495.86	$ -	0.00%	N/A	$ 502.30	$ -	0.00%	N/A	$ 509.07	$ -	0.00%	N/A	$ 516.18	$ -	0.00%
			Double	N/A	$ 991.72	$ -	0.00%	N/A	$ 1,004.59	$ -	0.00%	N/A	$ 1,018.13	$ -	0.00%	N/A	$ 1,032.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 871.82	$ -	0.00%	N/A	$ 882.77	$ -	0.00%	N/A	$ 894.27	$ -	0.00%	N/A	$ 906.36	$ -	0.00%
			Family	N/A	$ 1,442.06	$ -	0.00%	N/A	$ 1,460.41	$ -	0.00%	N/A	$ 1,479.70	$ -	0.00%	N/A	$ 1,499.97	$ -	0.00%
Gold	EPO	N/A	SUGF2153																
			Single	N/A	$ 486.48	$ -	0.00%	N/A	$ 492.79	$ -	0.00%	N/A	$ 499.43	$ -	0.00%	N/A	$ 506.41	$ -	0.00%
			Double	N/A	$ 972.95	$ -	0.00%	N/A	$ 985.58	$ -	0.00%	N/A	$ 998.86	$ -	0.00%	N/A	$ 1,012.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 855.87	$ -	0.00%	N/A	$ 866.60	$ -	0.00%	N/A	$ 877.89	$ -	0.00%	N/A	$ 889.75	$ -	0.00%
			Family	N/A	$ 1,415.31	$ -	0.00%	N/A	$ 1,433.31	$ -	0.00%	N/A	$ 1,452.24	$ -	0.00%	N/A	$ 1,472.12	$ -	0.00%
Silver	EPO	N/A	SUSF3165																
			Single	N/A	$ 417.27	$ -	0.00%	N/A	$ 422.69	$ -	0.00%	N/A	$ 428.38	$ -	0.00%	N/A	$ 434.37	$ -	0.00%
			Double	N/A	$ 834.54	$ -	0.00%	N/A	$ 845.37	$ -	0.00%	N/A	$ 856.76	$ -	0.00%	N/A	$ 868.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.10	$ -	0.00%	N/A	$ 735.31	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.16	$ -	0.00%
			Family	N/A	$ 1,205.96	$ -	0.00%	N/A	$ 1,221.39	$ -	0.00%	N/A	$ 1,237.63	$ -	0.00%	N/A	$ 1,254.68	$ -	0.00%
Silver	EPO	N/A	SUSF3166																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.64	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.03	$ -	0.00%	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.26	$ -	0.00%	N/A	$ 780.62	$ -	0.00%
			Family	N/A	$ 1,239.55	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,271.79	$ -	0.00%	N/A	$ 1,289.16	$ -	0.00%
Silver	EPO	N/A	SUSF3167																
			Single	N/A	$ 422.16	$ -	0.00%	N/A	$ 427.64	$ -	0.00%	N/A	$ 433.40	$ -	0.00%	N/A	$ 439.46	$ -	0.00%
			Double	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.28	$ -	0.00%	N/A	$ 866.81	$ -	0.00%	N/A	$ 878.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.53	$ -	0.00%	N/A	$ 755.85	$ -	0.00%	N/A	$ 765.65	$ -	0.00%	N/A	$ 775.94	$ -	0.00%
			Family	N/A	$ 1,232.02	$ -	0.00%	N/A	$ 1,247.64	$ -	0.00%	N/A	$ 1,264.06	$ -	0.00%	N/A	$ 1,281.31	$ -	0.00%
Silver	HDE	N/A	SUSF3168																
			Single	N/A	$ 420.79	$ -	0.00%	N/A	$ 426.25	$ -	0.00%	N/A	$ 431.99	$ -	0.00%	N/A	$ 438.03	$ -	0.00%
			Double	N/A	$ 841.57	$ -	0.00%	N/A	$ 852.50	$ -	0.00%	N/A	$ 863.99	$ -	0.00%	N/A	$ 876.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.20	$ -	0.00%	N/A	$ 753.48	$ -	0.00%	N/A	$ 763.25	$ -	0.00%	N/A	$ 773.51	$ -	0.00%
			Family	N/A	$ 1,228.10	$ -	0.00%	N/A	$ 1,243.67	$ -	0.00%	N/A	$ 1,260.04	$ -	0.00%	N/A	$ 1,277.24	$ -	0.00%
Silver	HDE	N/A	SUSF3169																
			Single	N/A	$ 422.24	$ -	0.00%	N/A	$ 427.72	$ -	0.00%	N/A	$ 433.48	$ -	0.00%	N/A	$ 439.54	$ -	0.00%
			Double	N/A	$ 844.47	$ -	0.00%	N/A	$ 855.44	$ -	0.00%	N/A	$ 866.97	$ -	0.00%	N/A	$ 879.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.66	$ -	0.00%	N/A	$ 755.98	$ -	0.00%	N/A	$ 765.78	$ -	0.00%	N/A	$ 776.07	$ -	0.00%
			Family	N/A	$ 1,232.24	$ -	0.00%	N/A	$ 1,247.86	$ -	0.00%	N/A	$ 1,264.29	$ -	0.00%	N/A	$ 1,281.54	$ -	0.00%
Silver	HDE	N/A	SUSF3170																
			Single	N/A	$ 426.17	$ -	0.00%	N/A	$ 431.71	$ -	0.00%	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.64	$ -	0.00%
			Double	N/A	$ 852.35	$ -	0.00%	N/A	$ 863.41	$ -	0.00%	N/A	$ 875.05	$ -	0.00%	N/A	$ 887.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.36	$ -	0.00%	N/A	$ 762.76	$ -	0.00%	N/A	$ 772.65	$ -	0.00%	N/A	$ 783.04	$ -	0.00%
			Family	N/A	$ 1,243.46	$ -	0.00%	N/A	$ 1,259.22	$ -	0.00%	N/A	$ 1,275.80	$ -	0.00%	N/A	$ 1,293.22	$ -	0.00%
Silver	HDE	N/A	SUSF3171																
			Single	N/A	$ 404.99	$ -	0.00%	N/A	$ 410.25	$ -	0.00%	N/A	$ 415.78	$ -	0.00%	N/A	$ 421.58	$ -	0.00%
			Double	N/A	$ 809.98	$ -	0.00%	N/A	$ 820.50	$ -	0.00%	N/A	$ 831.55	$ -	0.00%	N/A	$ 843.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.34	$ -	0.00%	N/A	$ 726.28	$ -	0.00%	N/A	$ 735.68	$ -	0.00%	N/A	$ 745.55	$ -	0.00%
			Family	N/A	$ 1,183.08	$ -	0.00%	N/A	$ 1,198.07	$ -	0.00%	N/A	$ 1,213.82	$ -	0.00%	N/A	$ 1,230.37	$ -	0.00%
Silver	HDE	N/A	SUSF3173																
			Single	N/A	$ 404.42	$ -	0.00%	N/A	$ 409.67	$ -	0.00%	N/A	$ 415.19	$ -	0.00%	N/A	$ 420.99	$ -	0.00%
			Double	N/A	$ 808.83	$ -	0.00%	N/A	$ 819.33	$ -	0.00%	N/A	$ 830.37	$ -	0.00%	N/A	$ 841.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.37	$ -	0.00%	N/A	$ 725.29	$ -	0.00%	N/A	$ 734.68	$ -	0.00%	N/A	$ 744.54	$ -	0.00%
			Family	N/A	$ 1,181.45	$ -	0.00%	N/A	$ 1,196.41	$ -	0.00%	N/A	$ 1,212.14	$ -	0.00%	N/A	$ 1,228.67	$ -	0.00%
Silver	HDE	N/A	SUSF3174																
			Single	N/A	$ 409.04	$ -	0.00%	N/A	$ 414.35	$ -	0.00%	N/A	$ 419.93	$ -	0.00%	N/A	$ 425.80	$ -	0.00%
			Double	N/A	$ 818.07	$ -	0.00%	N/A	$ 828.69	$ -	0.00%	N/A	$ 839.86	$ -	0.00%	N/A	$ 851.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.22	$ -	0.00%	N/A	$ 733.25	$ -	0.00%	N/A	$ 742.74	$ -	0.00%	N/A	$ 752.71	$ -	0.00%
			Family	N/A	$ 1,194.61	$ -	0.00%	N/A	$ 1,209.74	$ -	0.00%	N/A	$ 1,225.66	$ -	0.00%	N/A	$ 1,242.38	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	HDE	N/A	SUSF3175																
			Single	N/A	$ 415.91	$ -	0.00%	N/A	$ 421.31	$ -	0.00%	N/A	$ 426.98	$ -	0.00%	N/A	$ 432.95	$ -	0.00%
			Double	N/A	$ 831.82	$ -	0.00%	N/A	$ 842.61	$ -	0.00%	N/A	$ 853.97	$ -	0.00%	N/A	$ 865.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 735.90	$ -	0.00%	N/A	$ 745.08	$ -	0.00%	N/A	$ 754.73	$ -	0.00%	N/A	$ 764.87	$ -	0.00%
			Family	N/A	$ 1,214.20	$ -	0.00%	N/A	$ 1,229.59	$ -	0.00%	N/A	$ 1,245.77	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%
Silver	EPO	N/A	SUSF3176																
			Single	N/A	$ 417.59	$ -	0.00%	N/A	$ 423.02	$ -	0.00%	N/A	$ 428.72	$ -	0.00%	N/A	$ 434.70	$ -	0.00%
			Double	N/A	$ 835.19	$ -	0.00%	N/A	$ 846.03	$ -	0.00%	N/A	$ 857.43	$ -	0.00%	N/A	$ 869.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.77	$ -	0.00%	N/A	$ 747.99	$ -	0.00%	N/A	$ 757.68	$ -	0.00%	N/A	$ 767.86	$ -	0.00%
			Family	N/A	$ 1,219.00	$ -	0.00%	N/A	$ 1,234.45	$ -	0.00%	N/A	$ 1,250.70	$ -	0.00%	N/A	$ 1,267.77	$ -	0.00%
Silver	EPO	N/A	SUSF3177																
			Single	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.08	$ -	0.00%	N/A	$ 419.66	$ -	0.00%	N/A	$ 425.53	$ -	0.00%
			Double	N/A	$ 817.55	$ -	0.00%	N/A	$ 828.17	$ -	0.00%	N/A	$ 839.33	$ -	0.00%	N/A	$ 851.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 723.78	$ -	0.00%	N/A	$ 732.80	$ -	0.00%	N/A	$ 742.29	$ -	0.00%	N/A	$ 752.25	$ -	0.00%
			Family	N/A	$ 1,193.87	$ -	0.00%	N/A	$ 1,209.00	$ -	0.00%	N/A	$ 1,224.90	$ -	0.00%	N/A	$ 1,241.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4182																
			Single	N/A	$ 356.44	$ -	0.00%	N/A	$ 361.07	$ -	0.00%	N/A	$ 365.93	$ -	0.00%	N/A	$ 371.05	$ -	0.00%
			Double	N/A	$ 712.88	$ -	0.00%	N/A	$ 722.14	$ -	0.00%	N/A	$ 731.87	$ -	0.00%	N/A	$ 742.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 614.66	$ -	0.00%	N/A	$ 622.53	$ -	0.00%	N/A	$ 630.80	$ -	0.00%	N/A	$ 639.49	$ -	0.00%
			Family	N/A	$ 1,024.57	$ -	0.00%	N/A	$ 1,037.76	$ -	0.00%	N/A	$ 1,051.62	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4184																
			Single	N/A	$ 350.21	$ -	0.00%	N/A	$ 354.75	$ -	0.00%	N/A	$ 359.53	$ -	0.00%	N/A	$ 364.56	$ -	0.00%
			Double	N/A	$ 700.41	$ -	0.00%	N/A	$ 709.50	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 729.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.21	$ -	0.00%	N/A	$ 631.94	$ -	0.00%	N/A	$ 640.07	$ -	0.00%	N/A	$ 648.60	$ -	0.00%
			Family	N/A	$ 1,026.95	$ -	0.00%	N/A	$ 1,039.90	$ -	0.00%	N/A	$ 1,053.53	$ -	0.00%	N/A	$ 1,067.84	$ -	0.00%
Bronze	HDE	N/A	SUBF4185																
			Single	N/A	$ 351.56	$ -	0.00%	N/A	$ 356.12	$ -	0.00%	N/A	$ 360.92	$ -	0.00%	N/A	$ 365.96	$ -	0.00%
			Double	N/A	$ 703.12	$ -	0.00%	N/A	$ 712.24	$ -	0.00%	N/A	$ 721.84	$ -	0.00%	N/A	$ 731.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.51	$ -	0.00%	N/A	$ 634.27	$ -	0.00%	N/A	$ 642.43	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Family	N/A	$ 1,030.80	$ -	0.00%	N/A	$ 1,043.81	$ -	0.00%	N/A	$ 1,057.48	$ -	0.00%	N/A	$ 1,071.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4186																
			Single	N/A	$ 351.29	$ -	0.00%	N/A	$ 355.85	$ -	0.00%	N/A	$ 360.64	$ -	0.00%	N/A	$ 365.68	$ -	0.00%
			Double	N/A	$ 702.57	$ -	0.00%	N/A	$ 711.69	$ -	0.00%	N/A	$ 721.28	$ -	0.00%	N/A	$ 731.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.05	$ -	0.00%	N/A	$ 633.80	$ -	0.00%	N/A	$ 641.95	$ -	0.00%	N/A	$ 650.52	$ -	0.00%
			Family	N/A	$ 1,030.03	$ -	0.00%	N/A	$ 1,043.02	$ -	0.00%	N/A	$ 1,056.69	$ -	0.00%	N/A	$ 1,071.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4187																
			Single	N/A	$ 353.17	$ -	0.00%	N/A	$ 357.75	$ -	0.00%	N/A	$ 362.57	$ -	0.00%	N/A	$ 367.64	$ -	0.00%
			Double	N/A	$ 706.33	$ -	0.00%	N/A	$ 715.50	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 735.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.24	$ -	0.00%	N/A	$ 637.03	$ -	0.00%	N/A	$ 645.23	$ -	0.00%	N/A	$ 653.84	$ -	0.00%
			Family	N/A	$ 1,035.38	$ -	0.00%	N/A	$ 1,048.45	$ -	0.00%	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,076.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4188																
			Single	N/A	$ 358.01	$ -	0.00%	N/A	$ 362.65	$ -	0.00%	N/A	$ 367.54	$ -	0.00%	N/A	$ 372.68	$ -	0.00%
			Double	N/A	$ 716.01	$ -	0.00%	N/A	$ 725.31	$ -	0.00%	N/A	$ 735.08	$ -	0.00%	N/A	$ 745.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.47	$ -	0.00%	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.68	$ -	0.00%	N/A	$ 662.41	$ -	0.00%
			Family	N/A	$ 1,049.18	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.35	$ -	0.00%	N/A	$ 1,090.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4189																
			Single	N/A	$ 352.47	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 361.86	$ -	0.00%	N/A	$ 366.91	$ -	0.00%
			Double	N/A	$ 704.94	$ -	0.00%	N/A	$ 714.10	$ -	0.00%	N/A	$ 723.72	$ -	0.00%	N/A	$ 733.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.06	$ -	0.00%	N/A	$ 635.84	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.61	$ -	0.00%
			Family	N/A	$ 1,033.40	$ -	0.00%	N/A	$ 1,046.45	$ -	0.00%	N/A	$ 1,060.16	$ -	0.00%	N/A	$ 1,074.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4190																
			Single	N/A	$ 347.56	$ -	0.00%	N/A	$ 352.07	$ -	0.00%	N/A	$ 356.82	$ -	0.00%	N/A	$ 361.80	$ -	0.00%
			Double	N/A	$ 695.12	$ -	0.00%	N/A	$ 704.15	$ -	0.00%	N/A	$ 713.64	$ -	0.00%	N/A	$ 723.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.72	$ -	0.00%	N/A	$ 627.39	$ -	0.00%	N/A	$ 635.45	$ -	0.00%	N/A	$ 643.93	$ -	0.00%
			Family	N/A	$ 1,019.41	$ -	0.00%	N/A	$ 1,032.27	$ -	0.00%	N/A	$ 1,045.79	$ -	0.00%	N/A	$ 1,060.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4192																
			Single	N/A	$ 349.41	$ -	0.00%	N/A	$ 353.95	$ -	0.00%	N/A	$ 358.72	$ -	0.00%	N/A	$ 363.73	$ -	0.00%
			Double	N/A	$ 698.82	$ -	0.00%	N/A	$ 707.89	$ -	0.00%	N/A	$ 717.43	$ -	0.00%	N/A	$ 727.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.86	$ -	0.00%	N/A	$ 630.57	$ -	0.00%	N/A	$ 638.68	$ -	0.00%	N/A	$ 647.20	$ -	0.00%
			Family	N/A	$ 1,024.68	$ -	0.00%	N/A	$ 1,037.61	$ -	0.00%	N/A	$ 1,051.20	$ -	0.00%	N/A	$ 1,065.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4193																
			Single	N/A	$ 352.54	$ -	0.00%	N/A	$ 357.12	$ -	0.00%	N/A	$ 361.93	$ -	0.00%	N/A	$ 366.99	$ -	0.00%
			Double	N/A	$ 705.08	$ -	0.00%	N/A	$ 714.24	$ -	0.00%	N/A	$ 723.86	$ -	0.00%	N/A	$ 733.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.18	$ -	0.00%	N/A	$ 635.96	$ -	0.00%	N/A	$ 644.14	$ -	0.00%	N/A	$ 652.74	$ -	0.00%
			Family	N/A	$ 1,033.61	$ -	0.00%	N/A	$ 1,046.65	$ -	0.00%	N/A	$ 1,060.36	$ -	0.00%	N/A	$ 1,074.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4195																
			Single	N/A	$ 337.27	$ -	0.00%	N/A	$ 341.65	$ -	0.00%	N/A	$ 346.25	$ -	0.00%	N/A	$ 351.09	$ -	0.00%
			Double	N/A	$ 674.54	$ -	0.00%	N/A	$ 683.30	$ -	0.00%	N/A	$ 692.51	$ -	0.00%	N/A	$ 702.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.22	$ -	0.00%	N/A	$ 609.67	$ -	0.00%	N/A	$ 617.49	$ -	0.00%	N/A	$ 625.72	$ -	0.00%
			Family	N/A	$ 990.09	$ -	0.00%	N/A	$ 1,002.56	$ -	0.00%	N/A	$ 1,015.68	$ -	0.00%	N/A	$ 1,029.47	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4196																
			Single	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.16	$ -	0.00%	N/A	$ 349.81	$ -	0.00%	N/A	$ 354.70	$ -	0.00%
			Double	N/A	$ 681.47	$ -	0.00%	N/A	$ 690.32	$ -	0.00%	N/A	$ 699.62	$ -	0.00%	N/A	$ 709.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.11	$ -	0.00%	N/A	$ 615.63	$ -	0.00%	N/A	$ 623.54	$ -	0.00%	N/A	$ 631.85	$ -	0.00%
			Family	N/A	$ 999.96	$ -	0.00%	N/A	$ 1,012.57	$ -	0.00%	N/A	$ 1,025.82	$ -	0.00%	N/A	$ 1,039.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4197																
			Single	N/A	$ 345.95	$ -	0.00%	N/A	$ 350.44	$ -	0.00%	N/A	$ 355.16	$ -	0.00%	N/A	$ 360.13	$ -	0.00%
			Double	N/A	$ 691.90	$ -	0.00%	N/A	$ 700.88	$ -	0.00%	N/A	$ 710.33	$ -	0.00%	N/A	$ 720.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.98	$ -	0.00%	N/A	$ 624.61	$ -	0.00%	N/A	$ 632.64	$ -	0.00%	N/A	$ 641.07	$ -	0.00%
			Family	N/A	$ 1,014.82	$ -	0.00%	N/A	$ 1,027.62	$ -	0.00%	N/A	$ 1,041.08	$ -	0.00%	N/A	$ 1,055.22	$ -	0.00%
Bronze	HDE	N/A	SUBF4198																
			Single	N/A	$ 350.68	$ -	0.00%	N/A	$ 355.23	$ -	0.00%	N/A	$ 360.02	$ -	0.00%	N/A	$ 365.05	$ -	0.00%
			Double	N/A	$ 701.36	$ -	0.00%	N/A	$ 710.47	$ -	0.00%	N/A	$ 720.04	$ -	0.00%	N/A	$ 730.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.02	$ -	0.00%	N/A	$ 632.76	$ -	0.00%	N/A	$ 640.90	$ -	0.00%	N/A	$ 649.45	$ -	0.00%
			Family	N/A	$ 1,028.30	$ -	0.00%	N/A	$ 1,041.28	$ -	0.00%	N/A	$ 1,054.92	$ -	0.00%	N/A	$ 1,069.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1156																
			Single	N/A	$ 562.68	$ -	0.00%	N/A	$ 569.99	$ -	0.00%	N/A	$ 577.67	$ -	0.00%	N/A	$ 585.74	$ -	0.00%
			Double	N/A	$ 1,125.36	$ -	0.00%	N/A	$ 1,139.97	$ -	0.00%	N/A	$ 1,155.33	$ -	0.00%	N/A	$ 1,171.47	$ -	0.00%
			Emp/Child(ren)	N/A	$ 982.34	$ -	0.00%	N/A	$ 994.75	$ -	0.00%	N/A	$ 1,007.81	$ -	0.00%	N/A	$ 1,021.53	$ -	0.00%
			Family	N/A	$ 1,629.42	$ -	0.00%	N/A	$ 1,650.24	$ -	0.00%	N/A	$ 1,672.13	$ -	0.00%	N/A	$ 1,695.13	$ -	0.00%
Platinum	EPO	N/A	SUPF1157																
			Single	N/A	$ 588.18	$ -	0.00%	N/A	$ 595.81	$ -	0.00%	N/A	$ 603.84	$ -	0.00%	N/A	$ 612.28	$ -	0.00%
			Double	N/A	$ 1,176.36	$ -	0.00%	N/A	$ 1,191.63	$ -	0.00%	N/A	$ 1,207.69	$ -	0.00%	N/A	$ 1,224.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,028.76	$ -	0.00%	N/A	$ 1,041.75	$ -	0.00%	N/A	$ 1,055.39	$ -	0.00%	N/A	$ 1,069.73	$ -	0.00%
			Family	N/A	$ 1,705.17	$ -	0.00%	N/A	$ 1,726.93	$ -	0.00%	N/A	$ 1,749.81	$ -	0.00%	N/A	$ 1,773.86	$ -	0.00%
Platinum	EPO	N/A	SUPF1158																
			Single	N/A	$ 567.13	$ -	0.00%	N/A	$ 574.49	$ -	0.00%	N/A	$ 582.24	$ -	0.00%	N/A	$ 590.37	$ -	0.00%
			Double	N/A	$ 1,134.26	$ -	0.00%	N/A	$ 1,148.99	$ -	0.00%	N/A	$ 1,164.47	$ -	0.00%	N/A	$ 1,180.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 992.98	$ -	0.00%	N/A	$ 1,005.50	$ -	0.00%	N/A	$ 1,018.66	$ -	0.00%	N/A	$ 1,032.49	$ -	0.00%
			Family	N/A	$ 1,645.19	$ -	0.00%	N/A	$ 1,666.17	$ -	0.00%	N/A	$ 1,688.23	$ -	0.00%	N/A	$ 1,711.41	$ -	0.00%
Platinum	EPO	N/A	SUPF1160																
			Single	N/A	$ 572.04	$ -	0.00%	N/A	$ 579.47	$ -	0.00%	N/A	$ 587.28	$ -	0.00%	N/A	$ 595.48	$ -	0.00%
			Double	N/A	$ 1,144.09	$ -	0.00%	N/A	$ 1,158.94	$ -	0.00%	N/A	$ 1,174.56	$ -	0.00%	N/A	$ 1,190.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,001.33	$ -	0.00%	N/A	$ 1,013.96	$ -	0.00%	N/A	$ 1,027.23	$ -	0.00%	N/A	$ 1,041.18	$ -	0.00%
			Family	N/A	$ 1,659.18	$ -	0.00%	N/A	$ 1,680.35	$ -	0.00%	N/A	$ 1,702.60	$ -	0.00%	N/A	$ 1,725.98	$ -	0.00%
Platinum	EPO	N/A	SUPF1161																
			Single	N/A	$ 585.96	$ -	0.00%	N/A	$ 593.56	$ -	0.00%	N/A	$ 601.56	$ -	0.00%	N/A	$ 609.97	$ -	0.00%
			Double	N/A	$ 1,171.92	$ -	0.00%	N/A	$ 1,187.13	$ -	0.00%	N/A	$ 1,203.13	$ -	0.00%	N/A	$ 1,219.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.99	$ -	0.00%	N/A	$ 1,037.92	$ -	0.00%	N/A	$ 1,051.52	$ -	0.00%	N/A	$ 1,065.80	$ -	0.00%
			Family	N/A	$ 1,698.84	$ -	0.00%	N/A	$ 1,720.52	$ -	0.00%	N/A	$ 1,743.31	$ -	0.00%	N/A	$ 1,767.26	$ -	0.00%
Platinum	EPO	N/A	SUPF1162																
			Single	N/A	$ 587.15	$ -	0.00%	N/A	$ 594.77	$ -	0.00%	N/A	$ 602.78	$ -	0.00%	N/A	$ 611.21	$ -	0.00%
			Double	N/A	$ 1,174.30	$ -	0.00%	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,205.57	$ -	0.00%	N/A	$ 1,222.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.01	$ -	0.00%	N/A	$ 1,039.97	$ -	0.00%	N/A	$ 1,053.59	$ -	0.00%	N/A	$ 1,067.91	$ -	0.00%
			Family	N/A	$ 1,702.23	$ -	0.00%	N/A	$ 1,723.95	$ -	0.00%	N/A	$ 1,746.80	$ -	0.00%	N/A	$ 1,770.80	$ -	0.00%
Gold	EPO	N/A	SUGF2155																
			Single	N/A	$ 493.86	$ -	0.00%	N/A	$ 500.27	$ -	0.00%	N/A	$ 507.01	$ -	0.00%	N/A	$ 514.09	$ -	0.00%
			Double	N/A	$ 987.71	$ -	0.00%	N/A	$ 1,000.53	$ -	0.00%	N/A	$ 1,014.02	$ -	0.00%	N/A	$ 1,028.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 860.80	$ -	0.00%	N/A	$ 871.69	$ -	0.00%	N/A	$ 883.15	$ -	0.00%	N/A	$ 895.19	$ -	0.00%
			Family	N/A	$ 1,428.73	$ -	0.00%	N/A	$ 1,447.00	$ -	0.00%	N/A	$ 1,466.21	$ -	0.00%	N/A	$ 1,486.40	$ -	0.00%
Gold	EPO	N/A	SUGF2156																
			Single	N/A	$ 491.35	$ -	0.00%	N/A	$ 497.73	$ -	0.00%	N/A	$ 504.43	$ -	0.00%	N/A	$ 511.48	$ -	0.00%
			Double	N/A	$ 982.70	$ -	0.00%	N/A	$ 995.45	$ -	0.00%	N/A	$ 1,008.87	$ -	0.00%	N/A	$ 1,022.96	$ -	0.00%
			Emp/Child(ren)	N/A	$ 864.15	$ -	0.00%	N/A	$ 874.99	$ -	0.00%	N/A	$ 886.40	$ -	0.00%	N/A	$ 898.38	$ -	0.00%
			Family	N/A	$ 1,429.20	$ -	0.00%	N/A	$ 1,447.38	$ -	0.00%	N/A	$ 1,466.49	$ -	0.00%	N/A	$ 1,486.58	$ -	0.00%
Gold	EPO	N/A	SUGF2157																
			Single	N/A	$ 498.62	$ -	0.00%	N/A	$ 505.09	$ -	0.00%	N/A	$ 511.89	$ -	0.00%	N/A	$ 519.05	$ -	0.00%
			Double	N/A	$ 997.23	$ -	0.00%	N/A	$ 1,010.18	$ -	0.00%	N/A	$ 1,023.79	$ -	0.00%	N/A	$ 1,038.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.51	$ -	0.00%	N/A	$ 887.51	$ -	0.00%	N/A	$ 899.08	$ -	0.00%	N/A	$ 911.24	$ -	0.00%
			Family	N/A	$ 1,449.91	$ -	0.00%	N/A	$ 1,468.36	$ -	0.00%	N/A	$ 1,487.76	$ -	0.00%	N/A	$ 1,508.14	$ -	0.00%
Gold	EPO	N/A	SUGF2158																
			Single	N/A	$ 502.10	$ -	0.00%	N/A	$ 508.62	$ -	0.00%	N/A	$ 515.47	$ -	0.00%	N/A	$ 522.68	$ -	0.00%
			Double	N/A	$ 1,004.20	$ -	0.00%	N/A	$ 1,017.24	$ -	0.00%	N/A	$ 1,030.95	$ -	0.00%	N/A	$ 1,045.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 882.43	$ -	0.00%	N/A	$ 893.51	$ -	0.00%	N/A	$ 905.17	$ -	0.00%	N/A	$ 917.41	$ -	0.00%
			Family	N/A	$ 1,459.85	$ -	0.00%	N/A	$ 1,478.43	$ -	0.00%	N/A	$ 1,497.96	$ -	0.00%	N/A	$ 1,518.48	$ -	0.00%
Gold	EPO	N/A	SUGF2160																
			Single	N/A	$ 513.02	$ -	0.00%	N/A	$ 519.68	$ -	0.00%	N/A	$ 526.68	$ -	0.00%	N/A	$ 534.04	$ -	0.00%
			Double	N/A	$ 1,026.04	$ -	0.00%	N/A	$ 1,039.36	$ -	0.00%	N/A	$ 1,053.37	$ -	0.00%	N/A	$ 1,068.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 901.00	$ -	0.00%	N/A	$ 912.32	$ -	0.00%	N/A	$ 924.22	$ -	0.00%	N/A	$ 936.73	$ -	0.00%
			Family	N/A	$ 1,490.97	$ -	0.00%	N/A	$ 1,509.95	$ -	0.00%	N/A	$ 1,529.91	$ -	0.00%	N/A	$ 1,550.88	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2161																
			Single	N/A	$ 508.59	$ -	0.00%	N/A	$ 515.19	$ -	0.00%	N/A	$ 522.13	$ -	0.00%	N/A	$ 529.43	$ -	0.00%
			Double	N/A	$ 1,017.18	$ -	0.00%	N/A	$ 1,030.38	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%	N/A	$ 1,058.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.46	$ -	0.00%	N/A	$ 904.69	$ -	0.00%	N/A	$ 916.49	$ -	0.00%	N/A	$ 928.89	$ -	0.00%
			Family	N/A	$ 1,478.34	$ -	0.00%	N/A	$ 1,497.16	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%	N/A	$ 1,537.73	$ -	0.00%
Gold	EPO	N/A	SUGF2162																
			Single	N/A	$ 508.56	$ -	0.00%	N/A	$ 515.16	$ -	0.00%	N/A	$ 522.11	$ -	0.00%	N/A	$ 529.40	$ -	0.00%
			Double	N/A	$ 1,017.12	$ -	0.00%	N/A	$ 1,030.33	$ -	0.00%	N/A	$ 1,044.21	$ -	0.00%	N/A	$ 1,058.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 893.42	$ -	0.00%	N/A	$ 904.64	$ -	0.00%	N/A	$ 916.44	$ -	0.00%	N/A	$ 928.84	$ -	0.00%
			Family	N/A	$ 1,478.26	$ -	0.00%	N/A	$ 1,497.08	$ -	0.00%	N/A	$ 1,516.86	$ -	0.00%	N/A	$ 1,537.65	$ -	0.00%
Gold	HDE	N/A	SUGF2164																
			Single	N/A	$ 499.34	$ -	0.00%	N/A	$ 505.82	$ -	0.00%	N/A	$ 512.64	$ -	0.00%	N/A	$ 519.80	$ -	0.00%
			Double	N/A	$ 998.68	$ -	0.00%	N/A	$ 1,011.65	$ -	0.00%	N/A	$ 1,025.28	$ -	0.00%	N/A	$ 1,039.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 877.74	$ -	0.00%	N/A	$ 888.76	$ -	0.00%	N/A	$ 900.35	$ -	0.00%	N/A	$ 912.52	$ -	0.00%
			Family	N/A	$ 1,451.98	$ -	0.00%	N/A	$ 1,470.46	$ -	0.00%	N/A	$ 1,489.88	$ -	0.00%	N/A	$ 1,510.29	$ -	0.00%
Gold	EPO	N/A	SUGF2166																
			Single	N/A	$ 489.89	$ -	0.00%	N/A	$ 496.25	$ -	0.00%	N/A	$ 502.94	$ -	0.00%	N/A	$ 509.96	$ -	0.00%
			Double	N/A	$ 979.78	$ -	0.00%	N/A	$ 992.50	$ -	0.00%	N/A	$ 1,005.87	$ -	0.00%	N/A	$ 1,019.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 861.67	$ -	0.00%	N/A	$ 872.48	$ -	0.00%	N/A	$ 883.85	$ -	0.00%	N/A	$ 895.80	$ -	0.00%
			Family	N/A	$ 1,425.05	$ -	0.00%	N/A	$ 1,443.17	$ -	0.00%	N/A	$ 1,462.23	$ -	0.00%	N/A	$ 1,482.25	$ -	0.00%
Silver	EPO	N/A	SUSF3181																
			Single	N/A	$ 420.20	$ -	0.00%	N/A	$ 425.65	$ -	0.00%	N/A	$ 431.39	$ -	0.00%	N/A	$ 437.42	$ -	0.00%
			Double	N/A	$ 840.40	$ -	0.00%	N/A	$ 851.31	$ -	0.00%	N/A	$ 862.78	$ -	0.00%	N/A	$ 874.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 731.08	$ -	0.00%	N/A	$ 740.35	$ -	0.00%	N/A	$ 750.10	$ -	0.00%	N/A	$ 760.35	$ -	0.00%
			Family	N/A	$ 1,214.30	$ -	0.00%	N/A	$ 1,229.85	$ -	0.00%	N/A	$ 1,246.20	$ -	0.00%	N/A	$ 1,263.37	$ -	0.00%
Silver	EPO	N/A	SUSF3182																
			Single	N/A	$ 427.79	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.36	$ -	0.00%	N/A	$ 890.63	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.10	$ -	0.00%	N/A	$ 765.54	$ -	0.00%	N/A	$ 775.46	$ -	0.00%	N/A	$ 785.89	$ -	0.00%
			Family	N/A	$ 1,248.05	$ -	0.00%	N/A	$ 1,263.88	$ -	0.00%	N/A	$ 1,280.52	$ -	0.00%	N/A	$ 1,298.00	$ -	0.00%
Silver	EPO	N/A	SUSF3183																
			Single	N/A	$ 425.12	$ -	0.00%	N/A	$ 430.64	$ -	0.00%	N/A	$ 436.45	$ -	0.00%	N/A	$ 442.54	$ -	0.00%
			Double	N/A	$ 850.25	$ -	0.00%	N/A	$ 861.28	$ -	0.00%	N/A	$ 872.89	$ -	0.00%	N/A	$ 885.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.57	$ -	0.00%	N/A	$ 760.95	$ -	0.00%	N/A	$ 770.82	$ -	0.00%	N/A	$ 781.18	$ -	0.00%
			Family	N/A	$ 1,240.46	$ -	0.00%	N/A	$ 1,256.19	$ -	0.00%	N/A	$ 1,272.73	$ -	0.00%	N/A	$ 1,290.11	$ -	0.00%
Silver	HDE	N/A	SUSF3184																
			Single	N/A	$ 423.74	$ -	0.00%	N/A	$ 429.24	$ -	0.00%	N/A	$ 435.02	$ -	0.00%	N/A	$ 441.10	$ -	0.00%
			Double	N/A	$ 847.48	$ -	0.00%	N/A	$ 858.48	$ -	0.00%	N/A	$ 870.05	$ -	0.00%	N/A	$ 882.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 749.22	$ -	0.00%	N/A	$ 758.57	$ -	0.00%	N/A	$ 768.40	$ -	0.00%	N/A	$ 778.73	$ -	0.00%
			Family	N/A	$ 1,236.52	$ -	0.00%	N/A	$ 1,252.20	$ -	0.00%	N/A	$ 1,268.68	$ -	0.00%	N/A	$ 1,286.00	$ -	0.00%
Silver	HDE	N/A	SUSF3185																
			Single	N/A	$ 425.20	$ -	0.00%	N/A	$ 430.72	$ -	0.00%	N/A	$ 436.53	$ -	0.00%	N/A	$ 442.62	$ -	0.00%
			Double	N/A	$ 850.40	$ -	0.00%	N/A	$ 861.44	$ -	0.00%	N/A	$ 873.05	$ -	0.00%	N/A	$ 885.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.70	$ -	0.00%	N/A	$ 761.09	$ -	0.00%	N/A	$ 770.95	$ -	0.00%	N/A	$ 781.32	$ -	0.00%
			Family	N/A	$ 1,240.68	$ -	0.00%	N/A	$ 1,256.42	$ -	0.00%	N/A	$ 1,272.96	$ -	0.00%	N/A	$ 1,290.34	$ -	0.00%
Silver	HDE	N/A	SUSF3186																
			Single	N/A	$ 429.17	$ -	0.00%	N/A	$ 434.74	$ -	0.00%	N/A	$ 440.59	$ -	0.00%	N/A	$ 446.75	$ -	0.00%
			Double	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.47	$ -	0.00%	N/A	$ 881.19	$ -	0.00%	N/A	$ 893.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 758.44	$ -	0.00%	N/A	$ 767.91	$ -	0.00%	N/A	$ 777.87	$ -	0.00%	N/A	$ 788.33	$ -	0.00%
			Family	N/A	$ 1,251.98	$ -	0.00%	N/A	$ 1,267.86	$ -	0.00%	N/A	$ 1,284.56	$ -	0.00%	N/A	$ 1,302.10	$ -	0.00%
Silver	HDE	N/A	SUSF3187																
			Single	N/A	$ 407.83	$ -	0.00%	N/A	$ 413.13	$ -	0.00%	N/A	$ 418.69	$ -	0.00%	N/A	$ 424.54	$ -	0.00%
			Double	N/A	$ 815.67	$ -	0.00%	N/A	$ 826.25	$ -	0.00%	N/A	$ 837.39	$ -	0.00%	N/A	$ 849.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.18	$ -	0.00%	N/A	$ 731.18	$ -	0.00%	N/A	$ 740.64	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Family	N/A	$ 1,191.18	$ -	0.00%	N/A	$ 1,206.27	$ -	0.00%	N/A	$ 1,222.14	$ -	0.00%	N/A	$ 1,238.81	$ -	0.00%
Silver	HDE	N/A	SUSF3189																
			Single	N/A	$ 407.26	$ -	0.00%	N/A	$ 412.54	$ -	0.00%	N/A	$ 418.10	$ -	0.00%	N/A	$ 423.94	$ -	0.00%
			Double	N/A	$ 814.51	$ -	0.00%	N/A	$ 825.08	$ -	0.00%	N/A	$ 836.20	$ -	0.00%	N/A	$ 847.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 721.19	$ -	0.00%	N/A	$ 730.18	$ -	0.00%	N/A	$ 739.63	$ -	0.00%	N/A	$ 749.56	$ -	0.00%
			Family	N/A	$ 1,189.54	$ -	0.00%	N/A	$ 1,204.60	$ -	0.00%	N/A	$ 1,220.45	$ -	0.00%	N/A	$ 1,237.09	$ -	0.00%
Silver	HDE	N/A	SUSF3190																
			Single	N/A	$ 411.91	$ -	0.00%	N/A	$ 417.25	$ -	0.00%	N/A	$ 422.88	$ -	0.00%	N/A	$ 428.78	$ -	0.00%
			Double	N/A	$ 823.81	$ -	0.00%	N/A	$ 834.51	$ -	0.00%	N/A	$ 845.75	$ -	0.00%	N/A	$ 857.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 729.10	$ -	0.00%	N/A	$ 738.19	$ -	0.00%	N/A	$ 747.75	$ -	0.00%	N/A	$ 757.79	$ -	0.00%
			Family	N/A	$ 1,202.79	$ -	0.00%	N/A	$ 1,218.03	$ -	0.00%	N/A	$ 1,234.06	$ -	0.00%	N/A	$ 1,250.89	$ -	0.00%
Silver	HDE	N/A	SUSF3191																
			Single	N/A	$ 418.83	$ -	0.00%	N/A	$ 424.26	$ -	0.00%	N/A	$ 429.98	$ -	0.00%	N/A	$ 435.99	$ -	0.00%
			Double	N/A	$ 837.66	$ -	0.00%	N/A	$ 848.53	$ -	0.00%	N/A	$ 859.96	$ -	0.00%	N/A	$ 871.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.87	$ -	0.00%	N/A	$ 750.11	$ -	0.00%	N/A	$ 759.83	$ -	0.00%	N/A	$ 770.04	$ -	0.00%
			Family	N/A	$ 1,222.52	$ -	0.00%	N/A	$ 1,238.01	$ -	0.00%	N/A	$ 1,254.31	$ -	0.00%	N/A	$ 1,271.43	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3192																
			Single	N/A	$ 420.53	$ -	0.00%	N/A	$ 425.98	$ -	0.00%	N/A	$ 431.73	$ -	0.00%	N/A	$ 437.76	$ -	0.00%
			Double	N/A	$ 841.05	$ -	0.00%	N/A	$ 851.97	$ -	0.00%	N/A	$ 863.45	$ -	0.00%	N/A	$ 875.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 743.75	$ -	0.00%	N/A	$ 753.03	$ -	0.00%	N/A	$ 762.79	$ -	0.00%	N/A	$ 773.05	$ -	0.00%
			Family	N/A	$ 1,227.36	$ -	0.00%	N/A	$ 1,242.92	$ -	0.00%	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,276.46	$ -	0.00%
Silver	EPO	N/A	SUSF3193																
			Single	N/A	$ 411.65	$ -	0.00%	N/A	$ 416.99	$ -	0.00%	N/A	$ 422.61	$ -	0.00%	N/A	$ 428.51	$ -	0.00%
			Double	N/A	$ 823.29	$ -	0.00%	N/A	$ 833.98	$ -	0.00%	N/A	$ 845.22	$ -	0.00%	N/A	$ 857.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 728.66	$ -	0.00%	N/A	$ 737.74	$ -	0.00%	N/A	$ 747.30	$ -	0.00%	N/A	$ 757.33	$ -	0.00%
			Family	N/A	$ 1,202.05	$ -	0.00%	N/A	$ 1,217.28	$ -	0.00%	N/A	$ 1,233.30	$ -	0.00%	N/A	$ 1,250.12	$ -	0.00%
Bronze	HDE	N/A	SUBF4200																
			Single	N/A	$ 358.94	$ -	0.00%	N/A	$ 363.60	$ -	0.00%	N/A	$ 368.50	$ -	0.00%	N/A	$ 373.65	$ -	0.00%
			Double	N/A	$ 717.89	$ -	0.00%	N/A	$ 727.21	$ -	0.00%	N/A	$ 737.01	$ -	0.00%	N/A	$ 747.30	$ -	0.00%
			Emp/Child(ren)	N/A	$ 618.91	$ -	0.00%	N/A	$ 626.84	$ -	0.00%	N/A	$ 635.17	$ -	0.00%	N/A	$ 643.92	$ -	0.00%
			Family	N/A	$ 1,031.70	$ -	0.00%	N/A	$ 1,044.98	$ -	0.00%	N/A	$ 1,058.94	$ -	0.00%	N/A	$ 1,073.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4202																
			Single	N/A	$ 352.66	$ -	0.00%	N/A	$ 357.24	$ -	0.00%	N/A	$ 362.06	$ -	0.00%	N/A	$ 367.11	$ -	0.00%
			Double	N/A	$ 705.33	$ -	0.00%	N/A	$ 714.49	$ -	0.00%	N/A	$ 724.11	$ -	0.00%	N/A	$ 734.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.39	$ -	0.00%	N/A	$ 636.17	$ -	0.00%	N/A	$ 644.36	$ -	0.00%	N/A	$ 652.95	$ -	0.00%
			Family	N/A	$ 1,033.95	$ -	0.00%	N/A	$ 1,047.00	$ -	0.00%	N/A	$ 1,060.72	$ -	0.00%	N/A	$ 1,075.14	$ -	0.00%
Bronze	HDE	N/A	SUBF4203																
			Single	N/A	$ 354.03	$ -	0.00%	N/A	$ 358.62	$ -	0.00%	N/A	$ 363.45	$ -	0.00%	N/A	$ 368.53	$ -	0.00%
			Double	N/A	$ 708.05	$ -	0.00%	N/A	$ 717.24	$ -	0.00%	N/A	$ 726.91	$ -	0.00%	N/A	$ 737.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.70	$ -	0.00%	N/A	$ 638.52	$ -	0.00%	N/A	$ 646.73	$ -	0.00%	N/A	$ 655.36	$ -	0.00%
			Family	N/A	$ 1,037.83	$ -	0.00%	N/A	$ 1,050.93	$ -	0.00%	N/A	$ 1,064.70	$ -	0.00%	N/A	$ 1,079.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4204																
			Single	N/A	$ 353.75	$ -	0.00%	N/A	$ 358.34	$ -	0.00%	N/A	$ 363.17	$ -	0.00%	N/A	$ 368.25	$ -	0.00%
			Double	N/A	$ 707.51	$ -	0.00%	N/A	$ 716.69	$ -	0.00%	N/A	$ 726.35	$ -	0.00%	N/A	$ 736.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.24	$ -	0.00%	N/A	$ 638.05	$ -	0.00%	N/A	$ 646.26	$ -	0.00%	N/A	$ 654.88	$ -	0.00%
			Family	N/A	$ 1,037.05	$ -	0.00%	N/A	$ 1,050.14	$ -	0.00%	N/A	$ 1,063.91	$ -	0.00%	N/A	$ 1,078.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4205																
			Single	N/A	$ 355.64	$ -	0.00%	N/A	$ 360.26	$ -	0.00%	N/A	$ 365.12	$ -	0.00%	N/A	$ 370.22	$ -	0.00%
			Double	N/A	$ 711.29	$ -	0.00%	N/A	$ 720.52	$ -	0.00%	N/A	$ 730.23	$ -	0.00%	N/A	$ 740.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.45	$ -	0.00%	N/A	$ 641.30	$ -	0.00%	N/A	$ 649.56	$ -	0.00%	N/A	$ 658.23	$ -	0.00%
			Family	N/A	$ 1,042.45	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%	N/A	$ 1,069.44	$ -	0.00%	N/A	$ 1,083.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4206																
			Single	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.20	$ -	0.00%	N/A	$ 370.12	$ -	0.00%	N/A	$ 375.29	$ -	0.00%
			Double	N/A	$ 721.04	$ -	0.00%	N/A	$ 730.40	$ -	0.00%	N/A	$ 740.24	$ -	0.00%	N/A	$ 750.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.74	$ -	0.00%	N/A	$ 649.70	$ -	0.00%	N/A	$ 658.07	$ -	0.00%	N/A	$ 666.86	$ -	0.00%
			Family	N/A	$ 1,056.34	$ -	0.00%	N/A	$ 1,069.68	$ -	0.00%	N/A	$ 1,083.70	$ -	0.00%	N/A	$ 1,098.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4207																
			Single	N/A	$ 354.95	$ -	0.00%	N/A	$ 359.55	$ -	0.00%	N/A	$ 364.40	$ -	0.00%	N/A	$ 369.49	$ -	0.00%
			Double	N/A	$ 709.89	$ -	0.00%	N/A	$ 719.11	$ -	0.00%	N/A	$ 728.80	$ -	0.00%	N/A	$ 738.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.27	$ -	0.00%	N/A	$ 640.10	$ -	0.00%	N/A	$ 648.34	$ -	0.00%	N/A	$ 656.99	$ -	0.00%
			Family	N/A	$ 1,040.46	$ -	0.00%	N/A	$ 1,053.59	$ -	0.00%	N/A	$ 1,067.40	$ -	0.00%	N/A	$ 1,081.90	$ -	0.00%
Bronze	HDE	N/A	SUBF4208																
			Single	N/A	$ 350.00	$ -	0.00%	N/A	$ 354.55	$ -	0.00%	N/A	$ 359.32	$ -	0.00%	N/A	$ 364.34	$ -	0.00%
			Double	N/A	$ 700.00	$ -	0.00%	N/A	$ 709.09	$ -	0.00%	N/A	$ 718.65	$ -	0.00%	N/A	$ 728.69	$ -	0.00%
			Emp/Child(ren)	N/A	$ 623.86	$ -	0.00%	N/A	$ 631.59	$ -	0.00%	N/A	$ 639.71	$ -	0.00%	N/A	$ 648.24	$ -	0.00%
			Family	N/A	$ 1,026.37	$ -	0.00%	N/A	$ 1,039.31	$ -	0.00%	N/A	$ 1,052.93	$ -	0.00%	N/A	$ 1,067.24	$ -	0.00%
Bronze	HDE	N/A	SUBF4210																
			Single	N/A	$ 351.86	$ -	0.00%	N/A	$ 356.43	$ -	0.00%	N/A	$ 361.23	$ -	0.00%	N/A	$ 366.28	$ -	0.00%
			Double	N/A	$ 703.73	$ -	0.00%	N/A	$ 712.86	$ -	0.00%	N/A	$ 722.47	$ -	0.00%	N/A	$ 732.56	$ -	0.00%
			Emp/Child(ren)	N/A	$ 627.03	$ -	0.00%	N/A	$ 634.79	$ -	0.00%	N/A	$ 642.96	$ -	0.00%	N/A	$ 651.54	$ -	0.00%
			Family	N/A	$ 1,031.67	$ -	0.00%	N/A	$ 1,044.69	$ -	0.00%	N/A	$ 1,058.38	$ -	0.00%	N/A	$ 1,072.76	$ -	0.00%
Bronze	HDE	N/A	SUBF4211																
			Single	N/A	$ 355.02	$ -	0.00%	N/A	$ 359.63	$ -	0.00%	N/A	$ 364.47	$ -	0.00%	N/A	$ 369.56	$ -	0.00%
			Double	N/A	$ 710.03	$ -	0.00%	N/A	$ 719.25	$ -	0.00%	N/A	$ 728.94	$ -	0.00%	N/A	$ 739.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 632.39	$ -	0.00%	N/A	$ 640.22	$ -	0.00%	N/A	$ 648.46	$ -	0.00%	N/A	$ 657.12	$ -	0.00%
			Family	N/A	$ 1,040.66	$ -	0.00%	N/A	$ 1,053.79	$ -	0.00%	N/A	$ 1,067.60	$ -	0.00%	N/A	$ 1,082.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4213																
			Single	N/A	$ 339.64	$ -	0.00%	N/A	$ 344.05	$ -	0.00%	N/A	$ 348.68	$ -	0.00%	N/A	$ 353.56	$ -	0.00%
			Double	N/A	$ 679.28	$ -	0.00%	N/A	$ 688.10	$ -	0.00%	N/A	$ 697.37	$ -	0.00%	N/A	$ 707.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 606.25	$ -	0.00%	N/A	$ 613.74	$ -	0.00%	N/A	$ 621.62	$ -	0.00%	N/A	$ 629.90	$ -	0.00%
			Family	N/A	$ 996.83	$ -	0.00%	N/A	$ 1,009.40	$ -	0.00%	N/A	$ 1,022.61	$ -	0.00%	N/A	$ 1,036.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4214																
			Single	N/A	$ 343.13	$ -	0.00%	N/A	$ 347.58	$ -	0.00%	N/A	$ 352.27	$ -	0.00%	N/A	$ 357.19	$ -	0.00%
			Double	N/A	$ 686.26	$ -	0.00%	N/A	$ 695.17	$ -	0.00%	N/A	$ 704.53	$ -	0.00%	N/A	$ 714.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 612.18	$ -	0.00%	N/A	$ 619.75	$ -	0.00%	N/A	$ 627.71	$ -	0.00%	N/A	$ 636.08	$ -	0.00%
			Family	N/A	$ 1,006.78	$ -	0.00%	N/A	$ 1,019.47	$ -	0.00%	N/A	$ 1,032.82	$ -	0.00%	N/A	$ 1,046.85	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4215																
			Single	N/A	$ 348.38	$ -	0.00%	N/A	$ 352.90	$ -	0.00%	N/A	$ 357.66	$ -	0.00%	N/A	$ 362.65	$ -	0.00%
			Double	N/A	$ 696.76	$ -	0.00%	N/A	$ 705.80	$ -	0.00%	N/A	$ 715.31	$ -	0.00%	N/A	$ 725.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 621.10	$ -	0.00%	N/A	$ 628.79	$ -	0.00%	N/A	$ 636.88	$ -	0.00%	N/A	$ 645.37	$ -	0.00%
			Family	N/A	$ 1,021.74	$ -	0.00%	N/A	$ 1,034.63	$ -	0.00%	N/A	$ 1,048.18	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%
Bronze	HDE	N/A	SUBF4216																
			Single	N/A	$ 353.14	$ -	0.00%	N/A	$ 357.73	$ -	0.00%	N/A	$ 362.55	$ -	0.00%	N/A	$ 367.61	$ -	0.00%
			Double	N/A	$ 706.29	$ -	0.00%	N/A	$ 715.46	$ -	0.00%	N/A	$ 725.10	$ -	0.00%	N/A	$ 735.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.20	$ -	0.00%	N/A	$ 637.00	$ -	0.00%	N/A	$ 645.19	$ -	0.00%	N/A	$ 653.80	$ -	0.00%
			Family	N/A	$ 1,035.32	$ -	0.00%	N/A	$ 1,048.39	$ -	0.00%	N/A	$ 1,062.12	$ -	0.00%	N/A	$ 1,076.56	$ -	0.00%
Platinum	EPO	N/A	SUPF1170																
			Single	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.61	$ -	0.00%
			Double	N/A	$ 1,144.34	$ -	0.00%	N/A	$ 1,159.19	$ -	0.00%	N/A	$ 1,174.81	$ -	0.00%	N/A	$ 1,191.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 998.47	$ -	0.00%	N/A	$ 1,011.09	$ -	0.00%	N/A	$ 1,024.37	$ -	0.00%	N/A	$ 1,038.32	$ -	0.00%
			Family	N/A	$ 1,656.46	$ -	0.00%	N/A	$ 1,677.63	$ -	0.00%	N/A	$ 1,699.89	$ -	0.00%	N/A	$ 1,723.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1171																
			Single	N/A	$ 598.10	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 614.03	$ -	0.00%	N/A	$ 622.60	$ -	0.00%
			Double	N/A	$ 1,196.19	$ -	0.00%	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,228.05	$ -	0.00%	N/A	$ 1,245.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.63	$ -	0.00%	N/A	$ 1,058.82	$ -	0.00%	N/A	$ 1,072.70	$ -	0.00%	N/A	$ 1,087.29	$ -	0.00%
			Family	N/A	$ 1,733.44	$ -	0.00%	N/A	$ 1,755.57	$ -	0.00%	N/A	$ 1,778.83	$ -	0.00%	N/A	$ 1,803.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1172																
			Single	N/A	$ 576.70	$ -	0.00%	N/A	$ 584.18	$ -	0.00%	N/A	$ 592.05	$ -	0.00%	N/A	$ 600.32	$ -	0.00%
			Double	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,168.36	$ -	0.00%	N/A	$ 1,184.11	$ -	0.00%	N/A	$ 1,200.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,009.24	$ -	0.00%	N/A	$ 1,021.97	$ -	0.00%	N/A	$ 1,035.35	$ -	0.00%	N/A	$ 1,049.41	$ -	0.00%
			Family	N/A	$ 1,672.44	$ -	0.00%	N/A	$ 1,693.78	$ -	0.00%	N/A	$ 1,716.21	$ -	0.00%	N/A	$ 1,739.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1174																
			Single	N/A	$ 581.69	$ -	0.00%	N/A	$ 589.24	$ -	0.00%	N/A	$ 597.18	$ -	0.00%	N/A	$ 605.52	$ -	0.00%
			Double	N/A	$ 1,163.38	$ -	0.00%	N/A	$ 1,178.48	$ -	0.00%	N/A	$ 1,194.36	$ -	0.00%	N/A	$ 1,211.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,017.73	$ -	0.00%	N/A	$ 1,030.57	$ -	0.00%	N/A	$ 1,044.07	$ -	0.00%	N/A	$ 1,058.25	$ -	0.00%
			Family	N/A	$ 1,686.67	$ -	0.00%	N/A	$ 1,708.19	$ -	0.00%	N/A	$ 1,730.82	$ -	0.00%	N/A	$ 1,754.60	$ -	0.00%
Platinum	EPO	N/A	SUPF1175																
			Single	N/A	$ 595.84	$ -	0.00%	N/A	$ 603.57	$ -	0.00%	N/A	$ 611.71	$ -	0.00%	N/A	$ 620.25	$ -	0.00%
			Double	N/A	$ 1,191.68	$ -	0.00%	N/A	$ 1,207.15	$ -	0.00%	N/A	$ 1,223.41	$ -	0.00%	N/A	$ 1,240.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,041.79	$ -	0.00%	N/A	$ 1,054.93	$ -	0.00%	N/A	$ 1,068.76	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%
			Family	N/A	$ 1,727.00	$ -	0.00%	N/A	$ 1,749.04	$ -	0.00%	N/A	$ 1,772.22	$ -	0.00%	N/A	$ 1,796.58	$ -	0.00%
Platinum	EPO	N/A	SUPF1176																
			Single	N/A	$ 597.05	$ -	0.00%	N/A	$ 604.80	$ -	0.00%	N/A	$ 612.95	$ -	0.00%	N/A	$ 621.51	$ -	0.00%
			Double	N/A	$ 1,194.10	$ -	0.00%	N/A	$ 1,209.60	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%	N/A	$ 1,243.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,043.84	$ -	0.00%	N/A	$ 1,057.02	$ -	0.00%	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,085.43	$ -	0.00%
			Family	N/A	$ 1,730.45	$ -	0.00%	N/A	$ 1,752.54	$ -	0.00%	N/A	$ 1,775.77	$ -	0.00%	N/A	$ 1,800.17	$ -	0.00%
Gold	EPO	N/A	SUGF2168																
			Single	N/A	$ 502.18	$ -	0.00%	N/A	$ 508.70	$ -	0.00%	N/A	$ 515.56	$ -	0.00%	N/A	$ 522.76	$ -	0.00%
			Double	N/A	$ 1,004.37	$ -	0.00%	N/A	$ 1,017.41	$ -	0.00%	N/A	$ 1,031.12	$ -	0.00%	N/A	$ 1,045.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.95	$ -	0.00%	N/A	$ 886.03	$ -	0.00%	N/A	$ 897.69	$ -	0.00%	N/A	$ 909.93	$ -	0.00%
			Family	N/A	$ 1,452.46	$ -	0.00%	N/A	$ 1,471.04	$ -	0.00%	N/A	$ 1,490.58	$ -	0.00%	N/A	$ 1,511.11	$ -	0.00%
Gold	EPO	N/A	SUGF2169																
			Single	N/A	$ 499.63	$ -	0.00%	N/A	$ 506.12	$ -	0.00%	N/A	$ 512.94	$ -	0.00%	N/A	$ 520.10	$ -	0.00%
			Double	N/A	$ 999.27	$ -	0.00%	N/A	$ 1,012.24	$ -	0.00%	N/A	$ 1,025.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 878.24	$ -	0.00%	N/A	$ 889.26	$ -	0.00%	N/A	$ 900.86	$ -	0.00%	N/A	$ 913.04	$ -	0.00%
			Family	N/A	$ 1,452.81	$ -	0.00%	N/A	$ 1,471.30	$ -	0.00%	N/A	$ 1,490.74	$ -	0.00%	N/A	$ 1,511.16	$ -	0.00%
Gold	EPO	N/A	SUGF2170																
			Single	N/A	$ 507.02	$ -	0.00%	N/A	$ 513.61	$ -	0.00%	N/A	$ 520.53	$ -	0.00%	N/A	$ 527.80	$ -	0.00%
			Double	N/A	$ 1,014.05	$ -	0.00%	N/A	$ 1,027.21	$ -	0.00%	N/A	$ 1,041.05	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.80	$ -	0.00%	N/A	$ 901.99	$ -	0.00%	N/A	$ 913.76	$ -	0.00%	N/A	$ 926.12	$ -	0.00%
			Family	N/A	$ 1,473.88	$ -	0.00%	N/A	$ 1,492.64	$ -	0.00%	N/A	$ 1,512.36	$ -	0.00%	N/A	$ 1,533.08	$ -	0.00%
Gold	EPO	N/A	SUGF2171																
			Single	N/A	$ 510.57	$ -	0.00%	N/A	$ 517.20	$ -	0.00%	N/A	$ 524.17	$ -	0.00%	N/A	$ 531.49	$ -	0.00%
			Double	N/A	$ 1,021.14	$ -	0.00%	N/A	$ 1,034.39	$ -	0.00%	N/A	$ 1,048.33	$ -	0.00%	N/A	$ 1,062.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.83	$ -	0.00%	N/A	$ 908.09	$ -	0.00%	N/A	$ 919.94	$ -	0.00%	N/A	$ 932.39	$ -	0.00%
			Family	N/A	$ 1,483.98	$ -	0.00%	N/A	$ 1,502.87	$ -	0.00%	N/A	$ 1,522.73	$ -	0.00%	N/A	$ 1,543.60	$ -	0.00%
Gold	EPO	N/A	SUGF2173																
			Single	N/A	$ 521.67	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.57	$ -	0.00%	N/A	$ 543.05	$ -	0.00%
			Double	N/A	$ 1,043.34	$ -	0.00%	N/A	$ 1,056.89	$ -	0.00%	N/A	$ 1,071.13	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.70	$ -	0.00%	N/A	$ 927.22	$ -	0.00%	N/A	$ 939.32	$ -	0.00%	N/A	$ 952.04	$ -	0.00%
			Family	N/A	$ 1,515.63	$ -	0.00%	N/A	$ 1,534.93	$ -	0.00%	N/A	$ 1,555.22	$ -	0.00%	N/A	$ 1,576.54	$ -	0.00%
Gold	EPO	N/A	SUGF2174																
			Single	N/A	$ 517.16	$ -	0.00%	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.94	$ -	0.00%	N/A	$ 538.36	$ -	0.00%
			Double	N/A	$ 1,034.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.88	$ -	0.00%	N/A	$ 1,076.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.04	$ -	0.00%	N/A	$ 919.45	$ -	0.00%	N/A	$ 931.45	$ -	0.00%	N/A	$ 944.06	$ -	0.00%
			Family	N/A	$ 1,502.78	$ -	0.00%	N/A	$ 1,521.91	$ -	0.00%	N/A	$ 1,542.03	$ -	0.00%	N/A	$ 1,563.17	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2175																
			Single	N/A	$ 517.14	$ -	0.00%	N/A	$ 523.85	$ -	0.00%	N/A	$ 530.91	$ -	0.00%	N/A	$ 538.33	$ -	0.00%
			Double	N/A	$ 1,034.28	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,076.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.99	$ -	0.00%	N/A	$ 919.41	$ -	0.00%	N/A	$ 931.41	$ -	0.00%	N/A	$ 944.02	$ -	0.00%
			Family	N/A	$ 1,502.70	$ -	0.00%	N/A	$ 1,521.84	$ -	0.00%	N/A	$ 1,541.96	$ -	0.00%	N/A	$ 1,563.09	$ -	0.00%
Gold	HDE	N/A	SUGF2177																
			Single	N/A	$ 507.76	$ -	0.00%	N/A	$ 514.35	$ -	0.00%	N/A	$ 521.28	$ -	0.00%	N/A	$ 528.57	$ -	0.00%
			Double	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,028.71	$ -	0.00%	N/A	$ 1,042.57	$ -	0.00%	N/A	$ 1,057.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 892.05	$ -	0.00%	N/A	$ 903.26	$ -	0.00%	N/A	$ 915.04	$ -	0.00%	N/A	$ 927.42	$ -	0.00%
			Family	N/A	$ 1,475.98	$ -	0.00%	N/A	$ 1,494.76	$ -	0.00%	N/A	$ 1,514.52	$ -	0.00%	N/A	$ 1,535.27	$ -	0.00%
Gold	EPO	N/A	SUGF2179																
			Single	N/A	$ 498.15	$ -	0.00%	N/A	$ 504.62	$ -	0.00%	N/A	$ 511.42	$ -	0.00%	N/A	$ 518.56	$ -	0.00%
			Double	N/A	$ 996.30	$ -	0.00%	N/A	$ 1,009.23	$ -	0.00%	N/A	$ 1,022.83	$ -	0.00%	N/A	$ 1,037.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 875.72	$ -	0.00%	N/A	$ 886.71	$ -	0.00%	N/A	$ 898.27	$ -	0.00%	N/A	$ 910.41	$ -	0.00%
			Family	N/A	$ 1,448.59	$ -	0.00%	N/A	$ 1,467.02	$ -	0.00%	N/A	$ 1,486.40	$ -	0.00%	N/A	$ 1,506.76	$ -	0.00%
Silver	EPO	N/A	SUSF3197																
			Single	N/A	$ 427.28	$ -	0.00%	N/A	$ 432.83	$ -	0.00%	N/A	$ 438.66	$ -	0.00%	N/A	$ 444.79	$ -	0.00%
			Double	N/A	$ 854.57	$ -	0.00%	N/A	$ 865.66	$ -	0.00%	N/A	$ 877.33	$ -	0.00%	N/A	$ 889.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 743.12	$ -	0.00%	N/A	$ 752.55	$ -	0.00%	N/A	$ 762.47	$ -	0.00%	N/A	$ 772.88	$ -	0.00%
			Family	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,250.31	$ -	0.00%	N/A	$ 1,266.93	$ -	0.00%	N/A	$ 1,284.39	$ -	0.00%
Silver	EPO	N/A	SUSF3198																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.36	$ -	0.00%	N/A	$ 777.96	$ -	0.00%	N/A	$ 788.05	$ -	0.00%	N/A	$ 798.66	$ -	0.00%
			Family	N/A	$ 1,268.61	$ -	0.00%	N/A	$ 1,284.70	$ -	0.00%	N/A	$ 1,301.62	$ -	0.00%	N/A	$ 1,319.40	$ -	0.00%
Silver	EPO	N/A	SUSF3199																
			Single	N/A	$ 432.29	$ -	0.00%	N/A	$ 437.90	$ -	0.00%	N/A	$ 443.80	$ -	0.00%	N/A	$ 450.00	$ -	0.00%
			Double	N/A	$ 864.58	$ -	0.00%	N/A	$ 875.81	$ -	0.00%	N/A	$ 887.61	$ -	0.00%	N/A	$ 900.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.76	$ -	0.00%	N/A	$ 773.30	$ -	0.00%	N/A	$ 783.33	$ -	0.00%	N/A	$ 793.87	$ -	0.00%
			Family	N/A	$ 1,260.89	$ -	0.00%	N/A	$ 1,276.89	$ -	0.00%	N/A	$ 1,293.70	$ -	0.00%	N/A	$ 1,311.37	$ -	0.00%
Silver	HDE	N/A	SUSF3200																
			Single	N/A	$ 430.89	$ -	0.00%	N/A	$ 436.48	$ -	0.00%	N/A	$ 442.36	$ -	0.00%	N/A	$ 448.54	$ -	0.00%
			Double	N/A	$ 861.77	$ -	0.00%	N/A	$ 872.96	$ -	0.00%	N/A	$ 884.72	$ -	0.00%	N/A	$ 897.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.36	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 780.87	$ -	0.00%	N/A	$ 791.38	$ -	0.00%
			Family	N/A	$ 1,256.88	$ -	0.00%	N/A	$ 1,272.82	$ -	0.00%	N/A	$ 1,289.59	$ -	0.00%	N/A	$ 1,307.20	$ -	0.00%
Silver	HDE	N/A	SUSF3201																
			Single	N/A	$ 432.37	$ -	0.00%	N/A	$ 437.98	$ -	0.00%	N/A	$ 443.89	$ -	0.00%	N/A	$ 450.09	$ -	0.00%
			Double	N/A	$ 864.74	$ -	0.00%	N/A	$ 875.97	$ -	0.00%	N/A	$ 887.77	$ -	0.00%	N/A	$ 900.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.89	$ -	0.00%	N/A	$ 773.43	$ -	0.00%	N/A	$ 783.47	$ -	0.00%	N/A	$ 794.01	$ -	0.00%
			Family	N/A	$ 1,261.12	$ -	0.00%	N/A	$ 1,277.11	$ -	0.00%	N/A	$ 1,293.94	$ -	0.00%	N/A	$ 1,311.61	$ -	0.00%
Silver	HDE	N/A	SUSF3202																
			Single	N/A	$ 436.40	$ -	0.00%	N/A	$ 442.07	$ -	0.00%	N/A	$ 448.02	$ -	0.00%	N/A	$ 454.28	$ -	0.00%
			Double	N/A	$ 872.80	$ -	0.00%	N/A	$ 884.13	$ -	0.00%	N/A	$ 896.05	$ -	0.00%	N/A	$ 908.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.74	$ -	0.00%	N/A	$ 780.37	$ -	0.00%	N/A	$ 790.50	$ -	0.00%	N/A	$ 801.14	$ -	0.00%
			Family	N/A	$ 1,272.61	$ -	0.00%	N/A	$ 1,288.75	$ -	0.00%	N/A	$ 1,305.73	$ -	0.00%	N/A	$ 1,323.57	$ -	0.00%
Silver	HDE	N/A	SUSF3203																
			Single	N/A	$ 414.71	$ -	0.00%	N/A	$ 420.09	$ -	0.00%	N/A	$ 425.75	$ -	0.00%	N/A	$ 431.70	$ -	0.00%
			Double	N/A	$ 829.42	$ -	0.00%	N/A	$ 840.19	$ -	0.00%	N/A	$ 851.51	$ -	0.00%	N/A	$ 863.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 733.87	$ -	0.00%	N/A	$ 743.02	$ -	0.00%	N/A	$ 752.64	$ -	0.00%	N/A	$ 762.75	$ -	0.00%
			Family	N/A	$ 1,210.78	$ -	0.00%	N/A	$ 1,226.13	$ -	0.00%	N/A	$ 1,242.26	$ -	0.00%	N/A	$ 1,259.21	$ -	0.00%
Silver	HDE	N/A	SUSF3205																
			Single	N/A	$ 414.12	$ -	0.00%	N/A	$ 419.50	$ -	0.00%	N/A	$ 425.15	$ -	0.00%	N/A	$ 431.09	$ -	0.00%
			Double	N/A	$ 828.24	$ -	0.00%	N/A	$ 839.00	$ -	0.00%	N/A	$ 850.30	$ -	0.00%	N/A	$ 862.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.87	$ -	0.00%	N/A	$ 742.01	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.71	$ -	0.00%
			Family	N/A	$ 1,209.11	$ -	0.00%	N/A	$ 1,224.43	$ -	0.00%	N/A	$ 1,240.54	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%
Silver	HDE	N/A	SUSF3206																
			Single	N/A	$ 418.85	$ -	0.00%	N/A	$ 424.29	$ -	0.00%	N/A	$ 430.01	$ -	0.00%	N/A	$ 436.01	$ -	0.00%
			Double	N/A	$ 837.70	$ -	0.00%	N/A	$ 848.58	$ -	0.00%	N/A	$ 860.01	$ -	0.00%	N/A	$ 872.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.91	$ -	0.00%	N/A	$ 750.15	$ -	0.00%	N/A	$ 759.87	$ -	0.00%	N/A	$ 770.08	$ -	0.00%
			Family	N/A	$ 1,222.59	$ -	0.00%	N/A	$ 1,238.09	$ -	0.00%	N/A	$ 1,254.38	$ -	0.00%	N/A	$ 1,271.50	$ -	0.00%
Silver	HDE	N/A	SUSF3207																
			Single	N/A	$ 425.89	$ -	0.00%	N/A	$ 431.42	$ -	0.00%	N/A	$ 437.23	$ -	0.00%	N/A	$ 443.34	$ -	0.00%
			Double	N/A	$ 851.78	$ -	0.00%	N/A	$ 862.84	$ -	0.00%	N/A	$ 874.46	$ -	0.00%	N/A	$ 886.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.87	$ -	0.00%	N/A	$ 762.27	$ -	0.00%	N/A	$ 772.16	$ -	0.00%	N/A	$ 782.54	$ -	0.00%
			Family	N/A	$ 1,242.65	$ -	0.00%	N/A	$ 1,258.40	$ -	0.00%	N/A	$ 1,274.97	$ -	0.00%	N/A	$ 1,292.38	$ -	0.00%
Silver	EPO	N/A	SUSF3208																
			Single	N/A	$ 427.62	$ -	0.00%	N/A	$ 433.17	$ -	0.00%	N/A	$ 439.00	$ -	0.00%	N/A	$ 445.14	$ -	0.00%
			Double	N/A	$ 855.23	$ -	0.00%	N/A	$ 866.34	$ -	0.00%	N/A	$ 878.01	$ -	0.00%	N/A	$ 890.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.81	$ -	0.00%	N/A	$ 765.25	$ -	0.00%	N/A	$ 775.17	$ -	0.00%	N/A	$ 785.59	$ -	0.00%
			Family	N/A	$ 1,247.57	$ -	0.00%	N/A	$ 1,263.39	$ -	0.00%	N/A	$ 1,280.02	$ -	0.00%	N/A	$ 1,297.50	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3209																
			Single	N/A	$ 418.59	$ -	0.00%	N/A	$ 424.02	$ -	0.00%	N/A	$ 429.74	$ -	0.00%	N/A	$ 435.74	$ -	0.00%
			Double	N/A	$ 837.18	$ -	0.00%	N/A	$ 848.04	$ -	0.00%	N/A	$ 859.47	$ -	0.00%	N/A	$ 871.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.46	$ -	0.00%	N/A	$ 749.70	$ -	0.00%	N/A	$ 759.41	$ -	0.00%	N/A	$ 769.62	$ -	0.00%
			Family	N/A	$ 1,221.84	$ -	0.00%	N/A	$ 1,237.32	$ -	0.00%	N/A	$ 1,253.61	$ -	0.00%	N/A	$ 1,270.72	$ -	0.00%
Bronze	HDE	N/A	SUBF4218																
			Single	N/A	$ 366.64	$ -	0.00%	N/A	$ 371.40	$ -	0.00%	N/A	$ 376.40	$ -	0.00%	N/A	$ 381.66	$ -	0.00%
			Double	N/A	$ 733.27	$ -	0.00%	N/A	$ 742.79	$ -	0.00%	N/A	$ 752.80	$ -	0.00%	N/A	$ 763.32	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.99	$ -	0.00%	N/A	$ 640.08	$ -	0.00%	N/A	$ 648.59	$ -	0.00%	N/A	$ 657.53	$ -	0.00%
			Family	N/A	$ 1,053.62	$ -	0.00%	N/A	$ 1,067.19	$ -	0.00%	N/A	$ 1,081.45	$ -	0.00%	N/A	$ 1,096.44	$ -	0.00%
Bronze	HDE	N/A	SUBF4220																
			Single	N/A	$ 358.61	$ -	0.00%	N/A	$ 363.27	$ -	0.00%	N/A	$ 368.16	$ -	0.00%	N/A	$ 373.30	$ -	0.00%
			Double	N/A	$ 717.22	$ -	0.00%	N/A	$ 726.53	$ -	0.00%	N/A	$ 736.32	$ -	0.00%	N/A	$ 746.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.50	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 654.73	$ -	0.00%	N/A	$ 663.48	$ -	0.00%
			Family	N/A	$ 1,050.90	$ -	0.00%	N/A	$ 1,064.17	$ -	0.00%	N/A	$ 1,078.12	$ -	0.00%	N/A	$ 1,092.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4221																
			Single	N/A	$ 360.00	$ -	0.00%	N/A	$ 364.67	$ -	0.00%	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.75	$ -	0.00%
			Double	N/A	$ 719.99	$ -	0.00%	N/A	$ 729.34	$ -	0.00%	N/A	$ 739.17	$ -	0.00%	N/A	$ 749.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.85	$ -	0.00%	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.15	$ -	0.00%	N/A	$ 665.93	$ -	0.00%
			Family	N/A	$ 1,054.85	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,082.17	$ -	0.00%	N/A	$ 1,096.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4222																
			Single	N/A	$ 359.72	$ -	0.00%	N/A	$ 364.39	$ -	0.00%	N/A	$ 369.30	$ -	0.00%	N/A	$ 374.46	$ -	0.00%
			Double	N/A	$ 719.44	$ -	0.00%	N/A	$ 728.77	$ -	0.00%	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.38	$ -	0.00%	N/A	$ 648.32	$ -	0.00%	N/A	$ 656.67	$ -	0.00%	N/A	$ 665.44	$ -	0.00%
			Family	N/A	$ 1,054.06	$ -	0.00%	N/A	$ 1,067.36	$ -	0.00%	N/A	$ 1,081.36	$ -	0.00%	N/A	$ 1,096.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4223																
			Single	N/A	$ 361.64	$ -	0.00%	N/A	$ 366.34	$ -	0.00%	N/A	$ 371.27	$ -	0.00%	N/A	$ 376.46	$ -	0.00%
			Double	N/A	$ 723.28	$ -	0.00%	N/A	$ 732.67	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.65	$ -	0.00%	N/A	$ 651.63	$ -	0.00%	N/A	$ 660.02	$ -	0.00%	N/A	$ 668.84	$ -	0.00%
			Family	N/A	$ 1,059.54	$ -	0.00%	N/A	$ 1,072.92	$ -	0.00%	N/A	$ 1,086.99	$ -	0.00%	N/A	$ 1,101.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4224																
			Single	N/A	$ 366.60	$ -	0.00%	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.36	$ -	0.00%	N/A	$ 381.62	$ -	0.00%
			Double	N/A	$ 733.20	$ -	0.00%	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.72	$ -	0.00%	N/A	$ 763.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.08	$ -	0.00%	N/A	$ 660.17	$ -	0.00%	N/A	$ 668.68	$ -	0.00%	N/A	$ 677.61	$ -	0.00%
			Family	N/A	$ 1,073.67	$ -	0.00%	N/A	$ 1,087.23	$ -	0.00%	N/A	$ 1,101.49	$ -	0.00%	N/A	$ 1,116.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4225																
			Single	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.62	$ -	0.00%	N/A	$ 370.54	$ -	0.00%	N/A	$ 375.72	$ -	0.00%
			Double	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.23	$ -	0.00%	N/A	$ 741.09	$ -	0.00%	N/A	$ 751.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.44	$ -	0.00%	N/A	$ 650.41	$ -	0.00%	N/A	$ 658.78	$ -	0.00%	N/A	$ 667.58	$ -	0.00%
			Family	N/A	$ 1,057.51	$ -	0.00%	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,084.91	$ -	0.00%	N/A	$ 1,099.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4226																
			Single	N/A	$ 355.90	$ -	0.00%	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.38	$ -	0.00%	N/A	$ 370.49	$ -	0.00%
			Double	N/A	$ 711.81	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 730.76	$ -	0.00%	N/A	$ 740.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.90	$ -	0.00%	N/A	$ 641.75	$ -	0.00%	N/A	$ 650.01	$ -	0.00%	N/A	$ 658.69	$ -	0.00%
			Family	N/A	$ 1,043.19	$ -	0.00%	N/A	$ 1,056.35	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%	N/A	$ 1,084.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4228																
			Single	N/A	$ 357.80	$ -	0.00%	N/A	$ 362.44	$ -	0.00%	N/A	$ 367.33	$ -	0.00%	N/A	$ 372.46	$ -	0.00%
			Double	N/A	$ 715.59	$ -	0.00%	N/A	$ 724.88	$ -	0.00%	N/A	$ 734.65	$ -	0.00%	N/A	$ 744.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.12	$ -	0.00%	N/A	$ 645.01	$ -	0.00%	N/A	$ 653.31	$ -	0.00%	N/A	$ 662.04	$ -	0.00%
			Family	N/A	$ 1,048.58	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,075.74	$ -	0.00%	N/A	$ 1,090.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4229																
			Single	N/A	$ 361.00	$ -	0.00%	N/A	$ 365.69	$ -	0.00%	N/A	$ 370.62	$ -	0.00%	N/A	$ 375.79	$ -	0.00%
			Double	N/A	$ 722.01	$ -	0.00%	N/A	$ 731.38	$ -	0.00%	N/A	$ 741.23	$ -	0.00%	N/A	$ 751.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.57	$ -	0.00%	N/A	$ 650.53	$ -	0.00%	N/A	$ 658.91	$ -	0.00%	N/A	$ 667.71	$ -	0.00%
			Family	N/A	$ 1,057.72	$ -	0.00%	N/A	$ 1,071.08	$ -	0.00%	N/A	$ 1,085.12	$ -	0.00%	N/A	$ 1,099.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4231																
			Single	N/A	$ 345.37	$ -	0.00%	N/A	$ 349.85	$ -	0.00%	N/A	$ 354.56	$ -	0.00%	N/A	$ 359.52	$ -	0.00%
			Double	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.70	$ -	0.00%	N/A	$ 709.13	$ -	0.00%	N/A	$ 719.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.98	$ -	0.00%	N/A	$ 623.60	$ -	0.00%	N/A	$ 631.62	$ -	0.00%	N/A	$ 640.04	$ -	0.00%
			Family	N/A	$ 1,013.15	$ -	0.00%	N/A	$ 1,025.93	$ -	0.00%	N/A	$ 1,039.37	$ -	0.00%	N/A	$ 1,053.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4232																
			Single	N/A	$ 348.92	$ -	0.00%	N/A	$ 353.44	$ -	0.00%	N/A	$ 358.21	$ -	0.00%	N/A	$ 363.21	$ -	0.00%
			Double	N/A	$ 697.83	$ -	0.00%	N/A	$ 706.89	$ -	0.00%	N/A	$ 716.41	$ -	0.00%	N/A	$ 726.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.02	$ -	0.00%	N/A	$ 629.72	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.32	$ -	0.00%
			Family	N/A	$ 1,023.27	$ -	0.00%	N/A	$ 1,036.18	$ -	0.00%	N/A	$ 1,049.75	$ -	0.00%	N/A	$ 1,064.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4233																
			Single	N/A	$ 354.25	$ -	0.00%	N/A	$ 358.85	$ -	0.00%	N/A	$ 363.69	$ -	0.00%	N/A	$ 368.77	$ -	0.00%
			Double	N/A	$ 708.51	$ -	0.00%	N/A	$ 717.70	$ -	0.00%	N/A	$ 727.37	$ -	0.00%	N/A	$ 737.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.09	$ -	0.00%	N/A	$ 638.91	$ -	0.00%	N/A	$ 647.13	$ -	0.00%	N/A	$ 655.77	$ -	0.00%
			Family	N/A	$ 1,038.48	$ -	0.00%	N/A	$ 1,051.59	$ -	0.00%	N/A	$ 1,065.37	$ -	0.00%	N/A	$ 1,079.85	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4234																
			Single	N/A	$ 359.10	$ -	0.00%	N/A	$ 363.76	$ -	0.00%	N/A	$ 368.66	$ -	0.00%	N/A	$ 373.81	$ -	0.00%
			Double	N/A	$ 718.20	$ -	0.00%	N/A	$ 727.52	$ -	0.00%	N/A	$ 737.32	$ -	0.00%	N/A	$ 747.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.33	$ -	0.00%	N/A	$ 647.25	$ -	0.00%	N/A	$ 655.59	$ -	0.00%	N/A	$ 664.34	$ -	0.00%
			Family	N/A	$ 1,052.29	$ -	0.00%	N/A	$ 1,065.58	$ -	0.00%	N/A	$ 1,079.55	$ -	0.00%	N/A	$ 1,094.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1184																
			Single	N/A	$ 576.18	$ -	0.00%	N/A	$ 583.66	$ -	0.00%	N/A	$ 591.53	$ -	0.00%	N/A	$ 599.79	$ -	0.00%
			Double	N/A	$ 1,152.37	$ -	0.00%	N/A	$ 1,167.33	$ -	0.00%	N/A	$ 1,183.06	$ -	0.00%	N/A	$ 1,199.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,005.29	$ -	0.00%	N/A	$ 1,018.01	$ -	0.00%	N/A	$ 1,031.38	$ -	0.00%	N/A	$ 1,045.43	$ -	0.00%
			Family	N/A	$ 1,667.91	$ -	0.00%	N/A	$ 1,689.22	$ -	0.00%	N/A	$ 1,711.64	$ -	0.00%	N/A	$ 1,735.19	$ -	0.00%
Platinum	EPO	N/A	SUPF1185																
			Single	N/A	$ 602.30	$ -	0.00%	N/A	$ 610.11	$ -	0.00%	N/A	$ 618.34	$ -	0.00%	N/A	$ 626.97	$ -	0.00%
			Double	N/A	$ 1,204.59	$ -	0.00%	N/A	$ 1,220.23	$ -	0.00%	N/A	$ 1,236.67	$ -	0.00%	N/A	$ 1,253.95	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,052.76	$ -	0.00%	N/A	$ 1,066.05	$ -	0.00%	N/A	$ 1,080.03	$ -	0.00%	N/A	$ 1,094.72	$ -	0.00%
			Family	N/A	$ 1,745.40	$ -	0.00%	N/A	$ 1,767.69	$ -	0.00%	N/A	$ 1,791.12	$ -	0.00%	N/A	$ 1,815.74	$ -	0.00%
Platinum	EPO	N/A	SUPF1186																
			Single	N/A	$ 580.74	$ -	0.00%	N/A	$ 588.28	$ -	0.00%	N/A	$ 596.21	$ -	0.00%	N/A	$ 604.54	$ -	0.00%
			Double	N/A	$ 1,161.49	$ -	0.00%	N/A	$ 1,176.56	$ -	0.00%	N/A	$ 1,192.42	$ -	0.00%	N/A	$ 1,209.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,016.12	$ -	0.00%	N/A	$ 1,028.94	$ -	0.00%	N/A	$ 1,042.42	$ -	0.00%	N/A	$ 1,056.58	$ -	0.00%
			Family	N/A	$ 1,683.98	$ -	0.00%	N/A	$ 1,705.46	$ -	0.00%	N/A	$ 1,728.06	$ -	0.00%	N/A	$ 1,751.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1188																
			Single	N/A	$ 585.77	$ -	0.00%	N/A	$ 593.38	$ -	0.00%	N/A	$ 601.37	$ -	0.00%	N/A	$ 609.77	$ -	0.00%
			Double	N/A	$ 1,171.54	$ -	0.00%	N/A	$ 1,186.75	$ -	0.00%	N/A	$ 1,202.74	$ -	0.00%	N/A	$ 1,219.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,024.67	$ -	0.00%	N/A	$ 1,037.60	$ -	0.00%	N/A	$ 1,051.19	$ -	0.00%	N/A	$ 1,065.47	$ -	0.00%
			Family	N/A	$ 1,698.31	$ -	0.00%	N/A	$ 1,719.98	$ -	0.00%	N/A	$ 1,742.77	$ -	0.00%	N/A	$ 1,766.71	$ -	0.00%
Platinum	EPO	N/A	SUPF1189																
			Single	N/A	$ 600.02	$ -	0.00%	N/A	$ 607.81	$ -	0.00%	N/A	$ 616.00	$ -	0.00%	N/A	$ 624.61	$ -	0.00%
			Double	N/A	$ 1,200.04	$ -	0.00%	N/A	$ 1,215.62	$ -	0.00%	N/A	$ 1,232.00	$ -	0.00%	N/A	$ 1,249.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,048.90	$ -	0.00%	N/A	$ 1,062.14	$ -	0.00%	N/A	$ 1,076.06	$ -	0.00%	N/A	$ 1,090.69	$ -	0.00%
			Family	N/A	$ 1,738.92	$ -	0.00%	N/A	$ 1,761.12	$ -	0.00%	N/A	$ 1,784.46	$ -	0.00%	N/A	$ 1,808.99	$ -	0.00%
Platinum	EPO	N/A	SUPF1190																
			Single	N/A	$ 601.24	$ -	0.00%	N/A	$ 609.04	$ -	0.00%	N/A	$ 617.25	$ -	0.00%	N/A	$ 625.87	$ -	0.00%
			Double	N/A	$ 1,202.48	$ -	0.00%	N/A	$ 1,218.09	$ -	0.00%	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,251.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,050.97	$ -	0.00%	N/A	$ 1,064.24	$ -	0.00%	N/A	$ 1,078.19	$ -	0.00%	N/A	$ 1,092.85	$ -	0.00%
			Family	N/A	$ 1,742.39	$ -	0.00%	N/A	$ 1,764.64	$ -	0.00%	N/A	$ 1,788.03	$ -	0.00%	N/A	$ 1,812.60	$ -	0.00%
Gold	EPO	N/A	SUGF2181																
			Single	N/A	$ 505.71	$ -	0.00%	N/A	$ 512.27	$ -	0.00%	N/A	$ 519.18	$ -	0.00%	N/A	$ 526.43	$ -	0.00%
			Double	N/A	$ 1,011.42	$ -	0.00%	N/A	$ 1,024.55	$ -	0.00%	N/A	$ 1,038.35	$ -	0.00%	N/A	$ 1,052.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 880.94	$ -	0.00%	N/A	$ 892.10	$ -	0.00%	N/A	$ 903.84	$ -	0.00%	N/A	$ 916.17	$ -	0.00%
			Family	N/A	$ 1,462.51	$ -	0.00%	N/A	$ 1,481.22	$ -	0.00%	N/A	$ 1,500.89	$ -	0.00%	N/A	$ 1,521.56	$ -	0.00%
Gold	EPO	N/A	SUGF2182																
			Single	N/A	$ 503.14	$ -	0.00%	N/A	$ 509.67	$ -	0.00%	N/A	$ 516.54	$ -	0.00%	N/A	$ 523.76	$ -	0.00%
			Double	N/A	$ 1,006.28	$ -	0.00%	N/A	$ 1,019.34	$ -	0.00%	N/A	$ 1,033.08	$ -	0.00%	N/A	$ 1,047.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 884.20	$ -	0.00%	N/A	$ 895.30	$ -	0.00%	N/A	$ 906.98	$ -	0.00%	N/A	$ 919.24	$ -	0.00%
			Family	N/A	$ 1,462.81	$ -	0.00%	N/A	$ 1,481.42	$ -	0.00%	N/A	$ 1,501.00	$ -	0.00%	N/A	$ 1,521.56	$ -	0.00%
Gold	EPO	N/A	SUGF2183																
			Single	N/A	$ 510.58	$ -	0.00%	N/A	$ 517.21	$ -	0.00%	N/A	$ 524.18	$ -	0.00%	N/A	$ 531.50	$ -	0.00%
			Double	N/A	$ 1,021.16	$ -	0.00%	N/A	$ 1,034.42	$ -	0.00%	N/A	$ 1,048.36	$ -	0.00%	N/A	$ 1,063.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.85	$ -	0.00%	N/A	$ 908.12	$ -	0.00%	N/A	$ 919.97	$ -	0.00%	N/A	$ 932.41	$ -	0.00%
			Family	N/A	$ 1,484.02	$ -	0.00%	N/A	$ 1,502.91	$ -	0.00%	N/A	$ 1,522.77	$ -	0.00%	N/A	$ 1,543.64	$ -	0.00%
Gold	EPO	N/A	SUGF2184																
			Single	N/A	$ 514.15	$ -	0.00%	N/A	$ 520.83	$ -	0.00%	N/A	$ 527.85	$ -	0.00%	N/A	$ 535.22	$ -	0.00%
			Double	N/A	$ 1,028.31	$ -	0.00%	N/A	$ 1,041.65	$ -	0.00%	N/A	$ 1,055.69	$ -	0.00%	N/A	$ 1,070.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.92	$ -	0.00%	N/A	$ 914.27	$ -	0.00%	N/A	$ 926.20	$ -	0.00%	N/A	$ 938.73	$ -	0.00%
			Family	N/A	$ 1,494.19	$ -	0.00%	N/A	$ 1,513.22	$ -	0.00%	N/A	$ 1,533.22	$ -	0.00%	N/A	$ 1,554.24	$ -	0.00%
Gold	EPO	N/A	SUGF2186																
			Single	N/A	$ 525.33	$ -	0.00%	N/A	$ 532.15	$ -	0.00%	N/A	$ 539.32	$ -	0.00%	N/A	$ 546.86	$ -	0.00%
			Double	N/A	$ 1,050.67	$ -	0.00%	N/A	$ 1,064.31	$ -	0.00%	N/A	$ 1,078.65	$ -	0.00%	N/A	$ 1,093.72	$ -	0.00%
			Emp/Child(ren)	N/A	$ 921.93	$ -	0.00%	N/A	$ 933.52	$ -	0.00%	N/A	$ 945.71	$ -	0.00%	N/A	$ 958.52	$ -	0.00%
			Family	N/A	$ 1,526.06	$ -	0.00%	N/A	$ 1,545.50	$ -	0.00%	N/A	$ 1,565.94	$ -	0.00%	N/A	$ 1,587.41	$ -	0.00%
Gold	EPO	N/A	SUGF2187																
			Single	N/A	$ 520.80	$ -	0.00%	N/A	$ 527.56	$ -	0.00%	N/A	$ 534.67	$ -	0.00%	N/A	$ 542.13	$ -	0.00%
			Double	N/A	$ 1,041.59	$ -	0.00%	N/A	$ 1,055.11	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%	N/A	$ 1,084.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.21	$ -	0.00%	N/A	$ 925.71	$ -	0.00%	N/A	$ 937.79	$ -	0.00%	N/A	$ 950.49	$ -	0.00%
			Family	N/A	$ 1,513.13	$ -	0.00%	N/A	$ 1,532.39	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%	N/A	$ 1,573.94	$ -	0.00%
Gold	EPO	N/A	SUGF2188																
			Single	N/A	$ 520.77	$ -	0.00%	N/A	$ 527.53	$ -	0.00%	N/A	$ 534.64	$ -	0.00%	N/A	$ 542.11	$ -	0.00%
			Double	N/A	$ 1,041.54	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.27	$ -	0.00%	N/A	$ 1,084.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 914.17	$ -	0.00%	N/A	$ 925.66	$ -	0.00%	N/A	$ 937.74	$ -	0.00%	N/A	$ 950.44	$ -	0.00%
			Family	N/A	$ 1,513.05	$ -	0.00%	N/A	$ 1,532.32	$ -	0.00%	N/A	$ 1,552.58	$ -	0.00%	N/A	$ 1,573.86	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	HDE	N/A	SUGF2190																
			Single	N/A	$ 511.33	$ -	0.00%	N/A	$ 517.96	$ -	0.00%	N/A	$ 524.94	$ -	0.00%	N/A	$ 532.28	$ -	0.00%
			Double	N/A	$ 1,022.65	$ -	0.00%	N/A	$ 1,035.93	$ -	0.00%	N/A	$ 1,049.89	$ -	0.00%	N/A	$ 1,064.55	$ -	0.00%
			Emp/Child(ren)	N/A	$ 898.11	$ -	0.00%	N/A	$ 909.40	$ -	0.00%	N/A	$ 921.26	$ -	0.00%	N/A	$ 933.73	$ -	0.00%
			Family	N/A	$ 1,486.14	$ -	0.00%	N/A	$ 1,505.05	$ -	0.00%	N/A	$ 1,524.95	$ -	0.00%	N/A	$ 1,545.85	$ -	0.00%
Gold	EPO	N/A	SUGF2192																
			Single	N/A	$ 501.65	$ -	0.00%	N/A	$ 508.16	$ -	0.00%	N/A	$ 515.01	$ -	0.00%	N/A	$ 522.20	$ -	0.00%
			Double	N/A	$ 1,003.29	$ -	0.00%	N/A	$ 1,016.32	$ -	0.00%	N/A	$ 1,030.01	$ -	0.00%	N/A	$ 1,044.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.66	$ -	0.00%	N/A	$ 892.73	$ -	0.00%	N/A	$ 904.37	$ -	0.00%	N/A	$ 916.60	$ -	0.00%
			Family	N/A	$ 1,458.55	$ -	0.00%	N/A	$ 1,477.11	$ -	0.00%	N/A	$ 1,496.63	$ -	0.00%	N/A	$ 1,517.13	$ -	0.00%
Silver	EPO	N/A	SUSF3213																
			Single	N/A	$ 430.28	$ -	0.00%	N/A	$ 435.87	$ -	0.00%	N/A	$ 441.74	$ -	0.00%	N/A	$ 447.91	$ -	0.00%
			Double	N/A	$ 860.57	$ -	0.00%	N/A	$ 871.74	$ -	0.00%	N/A	$ 883.48	$ -	0.00%	N/A	$ 895.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 748.22	$ -	0.00%	N/A	$ 757.72	$ -	0.00%	N/A	$ 767.70	$ -	0.00%	N/A	$ 778.19	$ -	0.00%
			Family	N/A	$ 1,243.05	$ -	0.00%	N/A	$ 1,258.97	$ -	0.00%	N/A	$ 1,275.70	$ -	0.00%	N/A	$ 1,293.29	$ -	0.00%
Silver	EPO	N/A	SUSF3214																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.55	$ -	0.00%	N/A	$ 783.22	$ -	0.00%	N/A	$ 793.38	$ -	0.00%	N/A	$ 804.06	$ -	0.00%
			Family	N/A	$ 1,277.31	$ -	0.00%	N/A	$ 1,293.52	$ -	0.00%	N/A	$ 1,310.56	$ -	0.00%	N/A	$ 1,328.46	$ -	0.00%
Silver	EPO	N/A	SUSF3215																
			Single	N/A	$ 435.33	$ -	0.00%	N/A	$ 440.98	$ -	0.00%	N/A	$ 446.92	$ -	0.00%	N/A	$ 453.16	$ -	0.00%
			Double	N/A	$ 870.65	$ -	0.00%	N/A	$ 881.96	$ -	0.00%	N/A	$ 893.84	$ -	0.00%	N/A	$ 906.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.91	$ -	0.00%	N/A	$ 778.52	$ -	0.00%	N/A	$ 788.62	$ -	0.00%	N/A	$ 799.24	$ -	0.00%
			Family	N/A	$ 1,269.54	$ -	0.00%	N/A	$ 1,285.65	$ -	0.00%	N/A	$ 1,302.58	$ -	0.00%	N/A	$ 1,320.38	$ -	0.00%
Silver	HDE	N/A	SUSF3216																
			Single	N/A	$ 433.91	$ -	0.00%	N/A	$ 439.54	$ -	0.00%	N/A	$ 445.47	$ -	0.00%	N/A	$ 451.69	$ -	0.00%
			Double	N/A	$ 867.82	$ -	0.00%	N/A	$ 879.08	$ -	0.00%	N/A	$ 890.93	$ -	0.00%	N/A	$ 903.38	$ -	0.00%
			Emp/Child(ren)	N/A	$ 766.51	$ -	0.00%	N/A	$ 776.08	$ -	0.00%	N/A	$ 786.15	$ -	0.00%	N/A	$ 796.73	$ -	0.00%
			Family	N/A	$ 1,265.50	$ -	0.00%	N/A	$ 1,281.56	$ -	0.00%	N/A	$ 1,298.44	$ -	0.00%	N/A	$ 1,316.17	$ -	0.00%
Silver	HDE	N/A	SUSF3217																
			Single	N/A	$ 435.41	$ -	0.00%	N/A	$ 441.06	$ -	0.00%	N/A	$ 447.00	$ -	0.00%	N/A	$ 453.25	$ -	0.00%
			Double	N/A	$ 870.81	$ -	0.00%	N/A	$ 882.12	$ -	0.00%	N/A	$ 894.00	$ -	0.00%	N/A	$ 906.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 769.05	$ -	0.00%	N/A	$ 778.66	$ -	0.00%	N/A	$ 788.76	$ -	0.00%	N/A	$ 799.38	$ -	0.00%
			Family	N/A	$ 1,269.77	$ -	0.00%	N/A	$ 1,285.88	$ -	0.00%	N/A	$ 1,302.82	$ -	0.00%	N/A	$ 1,320.61	$ -	0.00%
Silver	HDE	N/A	SUSF3218																
			Single	N/A	$ 439.47	$ -	0.00%	N/A	$ 445.17	$ -	0.00%	N/A	$ 451.17	$ -	0.00%	N/A	$ 457.47	$ -	0.00%
			Double	N/A	$ 878.93	$ -	0.00%	N/A	$ 890.34	$ -	0.00%	N/A	$ 902.34	$ -	0.00%	N/A	$ 914.94	$ -	0.00%
			Emp/Child(ren)	N/A	$ 775.95	$ -	0.00%	N/A	$ 785.65	$ -	0.00%	N/A	$ 795.85	$ -	0.00%	N/A	$ 806.56	$ -	0.00%
			Family	N/A	$ 1,281.34	$ -	0.00%	N/A	$ 1,297.59	$ -	0.00%	N/A	$ 1,314.69	$ -	0.00%	N/A	$ 1,332.65	$ -	0.00%
Silver	HDE	N/A	SUSF3219																
			Single	N/A	$ 417.62	$ -	0.00%	N/A	$ 423.04	$ -	0.00%	N/A	$ 428.74	$ -	0.00%	N/A	$ 434.73	$ -	0.00%
			Double	N/A	$ 835.24	$ -	0.00%	N/A	$ 846.08	$ -	0.00%	N/A	$ 857.49	$ -	0.00%	N/A	$ 869.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.82	$ -	0.00%	N/A	$ 748.03	$ -	0.00%	N/A	$ 757.72	$ -	0.00%	N/A	$ 767.90	$ -	0.00%
			Family	N/A	$ 1,219.08	$ -	0.00%	N/A	$ 1,234.53	$ -	0.00%	N/A	$ 1,250.78	$ -	0.00%	N/A	$ 1,267.85	$ -	0.00%
Silver	HDE	N/A	SUSF3221																
			Single	N/A	$ 417.03	$ -	0.00%	N/A	$ 422.44	$ -	0.00%	N/A	$ 428.14	$ -	0.00%	N/A	$ 434.12	$ -	0.00%
			Double	N/A	$ 834.06	$ -	0.00%	N/A	$ 844.89	$ -	0.00%	N/A	$ 856.27	$ -	0.00%	N/A	$ 868.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.01	$ -	0.00%	N/A	$ 756.69	$ -	0.00%	N/A	$ 766.86	$ -	0.00%
			Family	N/A	$ 1,217.39	$ -	0.00%	N/A	$ 1,232.82	$ -	0.00%	N/A	$ 1,249.05	$ -	0.00%	N/A	$ 1,266.09	$ -	0.00%
Silver	HDE	N/A	SUSF3222																
			Single	N/A	$ 421.79	$ -	0.00%	N/A	$ 427.27	$ -	0.00%	N/A	$ 433.03	$ -	0.00%	N/A	$ 439.07	$ -	0.00%
			Double	N/A	$ 843.58	$ -	0.00%	N/A	$ 854.54	$ -	0.00%	N/A	$ 866.05	$ -	0.00%	N/A	$ 878.15	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.91	$ -	0.00%	N/A	$ 755.22	$ -	0.00%	N/A	$ 765.00	$ -	0.00%	N/A	$ 775.29	$ -	0.00%
			Family	N/A	$ 1,230.97	$ -	0.00%	N/A	$ 1,246.57	$ -	0.00%	N/A	$ 1,262.98	$ -	0.00%	N/A	$ 1,280.22	$ -	0.00%
Silver	HDE	N/A	SUSF3223																
			Single	N/A	$ 428.88	$ -	0.00%	N/A	$ 434.45	$ -	0.00%	N/A	$ 440.30	$ -	0.00%	N/A	$ 446.45	$ -	0.00%
			Double	N/A	$ 857.76	$ -	0.00%	N/A	$ 868.89	$ -	0.00%	N/A	$ 880.60	$ -	0.00%	N/A	$ 892.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 757.95	$ -	0.00%	N/A	$ 767.42	$ -	0.00%	N/A	$ 777.37	$ -	0.00%	N/A	$ 787.83	$ -	0.00%
			Family	N/A	$ 1,251.17	$ -	0.00%	N/A	$ 1,267.03	$ -	0.00%	N/A	$ 1,283.72	$ -	0.00%	N/A	$ 1,301.25	$ -	0.00%
Silver	EPO	N/A	SUSF3224																
			Single	N/A	$ 430.62	$ -	0.00%	N/A	$ 436.21	$ -	0.00%	N/A	$ 442.09	$ -	0.00%	N/A	$ 448.26	$ -	0.00%
			Double	N/A	$ 861.24	$ -	0.00%	N/A	$ 872.42	$ -	0.00%	N/A	$ 884.17	$ -	0.00%	N/A	$ 896.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 760.91	$ -	0.00%	N/A	$ 770.41	$ -	0.00%	N/A	$ 780.41	$ -	0.00%	N/A	$ 790.91	$ -	0.00%
			Family	N/A	$ 1,256.12	$ -	0.00%	N/A	$ 1,272.05	$ -	0.00%	N/A	$ 1,288.81	$ -	0.00%	N/A	$ 1,306.41	$ -	0.00%
Silver	EPO	N/A	SUSF3225																
			Single	N/A	$ 421.53	$ -	0.00%	N/A	$ 427.00	$ -	0.00%	N/A	$ 432.75	$ -	0.00%	N/A	$ 438.80	$ -	0.00%
			Double	N/A	$ 843.05	$ -	0.00%	N/A	$ 854.00	$ -	0.00%	N/A	$ 865.50	$ -	0.00%	N/A	$ 877.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 745.45	$ -	0.00%	N/A	$ 754.76	$ -	0.00%	N/A	$ 764.54	$ -	0.00%	N/A	$ 774.82	$ -	0.00%
			Family	N/A	$ 1,230.21	$ -	0.00%	N/A	$ 1,245.80	$ -	0.00%	N/A	$ 1,262.20	$ -	0.00%	N/A	$ 1,279.43	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4236																
			Single	N/A	$ 367.56	$ -	0.00%	N/A	$ 372.33	$ -	0.00%	N/A	$ 377.35	$ -	0.00%	N/A	$ 382.62	$ -	0.00%
			Double	N/A	$ 735.12	$ -	0.00%	N/A	$ 744.66	$ -	0.00%	N/A	$ 754.70	$ -	0.00%	N/A	$ 765.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.56	$ -	0.00%	N/A	$ 641.67	$ -	0.00%	N/A	$ 650.20	$ -	0.00%	N/A	$ 659.16	$ -	0.00%
			Family	N/A	$ 1,056.25	$ -	0.00%	N/A	$ 1,069.85	$ -	0.00%	N/A	$ 1,084.15	$ -	0.00%	N/A	$ 1,099.17	$ -	0.00%
Bronze	HDE	N/A	SUBF4238																
			Single	N/A	$ 361.13	$ -	0.00%	N/A	$ 365.82	$ -	0.00%	N/A	$ 370.75	$ -	0.00%	N/A	$ 375.93	$ -	0.00%
			Double	N/A	$ 722.26	$ -	0.00%	N/A	$ 731.63	$ -	0.00%	N/A	$ 741.49	$ -	0.00%	N/A	$ 751.85	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.78	$ -	0.00%	N/A	$ 650.75	$ -	0.00%	N/A	$ 659.13	$ -	0.00%	N/A	$ 667.93	$ -	0.00%
			Family	N/A	$ 1,058.08	$ -	0.00%	N/A	$ 1,071.44	$ -	0.00%	N/A	$ 1,085.49	$ -	0.00%	N/A	$ 1,100.25	$ -	0.00%
Bronze	HDE	N/A	SUBF4239																
			Single	N/A	$ 362.52	$ -	0.00%	N/A	$ 367.23	$ -	0.00%	N/A	$ 372.18	$ -	0.00%	N/A	$ 377.38	$ -	0.00%
			Double	N/A	$ 725.04	$ -	0.00%	N/A	$ 734.46	$ -	0.00%	N/A	$ 744.35	$ -	0.00%	N/A	$ 754.75	$ -	0.00%
			Emp/Child(ren)	N/A	$ 645.15	$ -	0.00%	N/A	$ 653.15	$ -	0.00%	N/A	$ 661.56	$ -	0.00%	N/A	$ 670.40	$ -	0.00%
			Family	N/A	$ 1,062.05	$ -	0.00%	N/A	$ 1,075.46	$ -	0.00%	N/A	$ 1,089.56	$ -	0.00%	N/A	$ 1,104.38	$ -	0.00%
Bronze	HDE	N/A	SUBF4240																
			Single	N/A	$ 362.24	$ -	0.00%	N/A	$ 366.95	$ -	0.00%	N/A	$ 371.89	$ -	0.00%	N/A	$ 377.09	$ -	0.00%
			Double	N/A	$ 724.49	$ -	0.00%	N/A	$ 733.89	$ -	0.00%	N/A	$ 743.78	$ -	0.00%	N/A	$ 754.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.67	$ -	0.00%	N/A	$ 652.67	$ -	0.00%	N/A	$ 661.07	$ -	0.00%	N/A	$ 669.90	$ -	0.00%
			Family	N/A	$ 1,061.25	$ -	0.00%	N/A	$ 1,074.65	$ -	0.00%	N/A	$ 1,088.75	$ -	0.00%	N/A	$ 1,103.55	$ -	0.00%
Bronze	HDE	N/A	SUBF4241																
			Single	N/A	$ 364.18	$ -	0.00%	N/A	$ 368.91	$ -	0.00%	N/A	$ 373.88	$ -	0.00%	N/A	$ 379.10	$ -	0.00%
			Double	N/A	$ 728.36	$ -	0.00%	N/A	$ 737.81	$ -	0.00%	N/A	$ 747.76	$ -	0.00%	N/A	$ 758.20	$ -	0.00%
			Emp/Child(ren)	N/A	$ 647.96	$ -	0.00%	N/A	$ 656.00	$ -	0.00%	N/A	$ 664.45	$ -	0.00%	N/A	$ 673.33	$ -	0.00%
			Family	N/A	$ 1,066.77	$ -	0.00%	N/A	$ 1,080.25	$ -	0.00%	N/A	$ 1,094.41	$ -	0.00%	N/A	$ 1,109.30	$ -	0.00%
Bronze	HDE	N/A	SUBF4242																
			Single	N/A	$ 369.17	$ -	0.00%	N/A	$ 373.96	$ -	0.00%	N/A	$ 379.00	$ -	0.00%	N/A	$ 384.30	$ -	0.00%
			Double	N/A	$ 738.34	$ -	0.00%	N/A	$ 747.93	$ -	0.00%	N/A	$ 758.01	$ -	0.00%	N/A	$ 768.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 656.45	$ -	0.00%	N/A	$ 664.60	$ -	0.00%	N/A	$ 673.17	$ -	0.00%	N/A	$ 682.17	$ -	0.00%
			Family	N/A	$ 1,081.00	$ -	0.00%	N/A	$ 1,094.66	$ -	0.00%	N/A	$ 1,109.02	$ -	0.00%	N/A	$ 1,124.11	$ -	0.00%
Bronze	HDE	N/A	SUBF4243																
			Single	N/A	$ 363.46	$ -	0.00%	N/A	$ 368.18	$ -	0.00%	N/A	$ 373.14	$ -	0.00%	N/A	$ 378.36	$ -	0.00%
			Double	N/A	$ 726.93	$ -	0.00%	N/A	$ 736.37	$ -	0.00%	N/A	$ 746.29	$ -	0.00%	N/A	$ 756.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.75	$ -	0.00%	N/A	$ 654.77	$ -	0.00%	N/A	$ 663.21	$ -	0.00%	N/A	$ 672.07	$ -	0.00%
			Family	N/A	$ 1,064.73	$ -	0.00%	N/A	$ 1,078.18	$ -	0.00%	N/A	$ 1,092.32	$ -	0.00%	N/A	$ 1,107.18	$ -	0.00%
Bronze	HDE	N/A	SUBF4244																
			Single	N/A	$ 358.40	$ -	0.00%	N/A	$ 363.05	$ -	0.00%	N/A	$ 367.95	$ -	0.00%	N/A	$ 373.09	$ -	0.00%
			Double	N/A	$ 716.80	$ -	0.00%	N/A	$ 726.11	$ -	0.00%	N/A	$ 735.89	$ -	0.00%	N/A	$ 746.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.14	$ -	0.00%	N/A	$ 646.05	$ -	0.00%	N/A	$ 654.37	$ -	0.00%	N/A	$ 663.11	$ -	0.00%
			Family	N/A	$ 1,050.31	$ -	0.00%	N/A	$ 1,063.57	$ -	0.00%	N/A	$ 1,077.51	$ -	0.00%	N/A	$ 1,092.16	$ -	0.00%
Bronze	HDE	N/A	SUBF4246																
			Single	N/A	$ 360.31	$ -	0.00%	N/A	$ 364.99	$ -	0.00%	N/A	$ 369.90	$ -	0.00%	N/A	$ 375.07	$ -	0.00%
			Double	N/A	$ 720.62	$ -	0.00%	N/A	$ 729.97	$ -	0.00%	N/A	$ 739.81	$ -	0.00%	N/A	$ 750.14	$ -	0.00%
			Emp/Child(ren)	N/A	$ 641.38	$ -	0.00%	N/A	$ 649.34	$ -	0.00%	N/A	$ 657.70	$ -	0.00%	N/A	$ 666.48	$ -	0.00%
			Family	N/A	$ 1,055.74	$ -	0.00%	N/A	$ 1,069.07	$ -	0.00%	N/A	$ 1,083.09	$ -	0.00%	N/A	$ 1,097.82	$ -	0.00%
Bronze	HDE	N/A	SUBF4247																
			Single	N/A	$ 363.54	$ -	0.00%	N/A	$ 368.26	$ -	0.00%	N/A	$ 373.22	$ -	0.00%	N/A	$ 378.43	$ -	0.00%
			Double	N/A	$ 727.07	$ -	0.00%	N/A	$ 736.51	$ -	0.00%	N/A	$ 746.44	$ -	0.00%	N/A	$ 756.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 646.87	$ -	0.00%	N/A	$ 654.90	$ -	0.00%	N/A	$ 663.33	$ -	0.00%	N/A	$ 672.20	$ -	0.00%
			Family	N/A	$ 1,064.94	$ -	0.00%	N/A	$ 1,078.39	$ -	0.00%	N/A	$ 1,092.53	$ -	0.00%	N/A	$ 1,107.39	$ -	0.00%
Bronze	HDE	N/A	SUBF4249																
			Single	N/A	$ 347.79	$ -	0.00%	N/A	$ 352.31	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 362.04	$ -	0.00%
			Double	N/A	$ 695.58	$ -	0.00%	N/A	$ 704.61	$ -	0.00%	N/A	$ 714.11	$ -	0.00%	N/A	$ 724.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.10	$ -	0.00%	N/A	$ 627.78	$ -	0.00%	N/A	$ 635.85	$ -	0.00%	N/A	$ 644.33	$ -	0.00%
			Family	N/A	$ 1,020.06	$ -	0.00%	N/A	$ 1,032.93	$ -	0.00%	N/A	$ 1,046.46	$ -	0.00%	N/A	$ 1,060.68	$ -	0.00%
Bronze	HDE	N/A	SUBF4250																
			Single	N/A	$ 351.36	$ -	0.00%	N/A	$ 355.93	$ -	0.00%	N/A	$ 360.72	$ -	0.00%	N/A	$ 365.76	$ -	0.00%
			Double	N/A	$ 702.73	$ -	0.00%	N/A	$ 711.85	$ -	0.00%	N/A	$ 721.44	$ -	0.00%	N/A	$ 731.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.18	$ -	0.00%	N/A	$ 633.93	$ -	0.00%	N/A	$ 642.09	$ -	0.00%	N/A	$ 650.65	$ -	0.00%
			Family	N/A	$ 1,030.25	$ -	0.00%	N/A	$ 1,043.25	$ -	0.00%	N/A	$ 1,056.92	$ -	0.00%	N/A	$ 1,071.28	$ -	0.00%
Bronze	HDE	N/A	SUBF4251																
			Single	N/A	$ 356.74	$ -	0.00%	N/A	$ 361.37	$ -	0.00%	N/A	$ 366.24	$ -	0.00%	N/A	$ 371.36	$ -	0.00%
			Double	N/A	$ 713.48	$ -	0.00%	N/A	$ 722.74	$ -	0.00%	N/A	$ 732.48	$ -	0.00%	N/A	$ 742.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 635.32	$ -	0.00%	N/A	$ 643.19	$ -	0.00%	N/A	$ 651.47	$ -	0.00%	N/A	$ 660.17	$ -	0.00%
			Family	N/A	$ 1,045.57	$ -	0.00%	N/A	$ 1,058.77	$ -	0.00%	N/A	$ 1,072.64	$ -	0.00%	N/A	$ 1,087.23	$ -	0.00%
Bronze	HDE	N/A	SUBF4252																
			Single	N/A	$ 361.62	$ -	0.00%	N/A	$ 366.31	$ -	0.00%	N/A	$ 371.25	$ -	0.00%	N/A	$ 376.44	$ -	0.00%
			Double	N/A	$ 723.24	$ -	0.00%	N/A	$ 732.63	$ -	0.00%	N/A	$ 742.50	$ -	0.00%	N/A	$ 752.87	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.61	$ -	0.00%	N/A	$ 651.59	$ -	0.00%	N/A	$ 659.99	$ -	0.00%	N/A	$ 668.80	$ -	0.00%
			Family	N/A	$ 1,059.47	$ -	0.00%	N/A	$ 1,072.85	$ -	0.00%	N/A	$ 1,086.92	$ -	0.00%	N/A	$ 1,101.70	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1198																
			Single	N/A	$ 572.17	$ -	0.00%	N/A	$ 579.60	$ -	0.00%	N/A	$ 587.41	$ -	0.00%	N/A	$ 595.61	$ -	0.00%
			Double	N/A	$ 1,144.34	$ -	0.00%	N/A	$ 1,159.19	$ -	0.00%	N/A	$ 1,174.81	$ -	0.00%	N/A	$ 1,191.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 998.47	$ -	0.00%	N/A	$ 1,011.09	$ -	0.00%	N/A	$ 1,024.37	$ -	0.00%	N/A	$ 1,038.32	$ -	0.00%
			Family	N/A	$ 1,656.46	$ -	0.00%	N/A	$ 1,677.63	$ -	0.00%	N/A	$ 1,699.89	$ -	0.00%	N/A	$ 1,723.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1199																
			Single	N/A	$ 598.10	$ -	0.00%	N/A	$ 605.86	$ -	0.00%	N/A	$ 614.03	$ -	0.00%	N/A	$ 622.60	$ -	0.00%
			Double	N/A	$ 1,196.19	$ -	0.00%	N/A	$ 1,211.72	$ -	0.00%	N/A	$ 1,228.05	$ -	0.00%	N/A	$ 1,245.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.63	$ -	0.00%	N/A	$ 1,058.82	$ -	0.00%	N/A	$ 1,072.70	$ -	0.00%	N/A	$ 1,087.29	$ -	0.00%
			Family	N/A	$ 1,733.44	$ -	0.00%	N/A	$ 1,755.57	$ -	0.00%	N/A	$ 1,778.83	$ -	0.00%	N/A	$ 1,803.28	$ -	0.00%
Platinum	EPO	N/A	SUPF1200																
			Single	N/A	$ 576.70	$ -	0.00%	N/A	$ 584.18	$ -	0.00%	N/A	$ 592.05	$ -	0.00%	N/A	$ 600.32	$ -	0.00%
			Double	N/A	$ 1,153.39	$ -	0.00%	N/A	$ 1,168.36	$ -	0.00%	N/A	$ 1,184.11	$ -	0.00%	N/A	$ 1,200.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,009.24	$ -	0.00%	N/A	$ 1,021.97	$ -	0.00%	N/A	$ 1,035.35	$ -	0.00%	N/A	$ 1,049.41	$ -	0.00%
			Family	N/A	$ 1,672.44	$ -	0.00%	N/A	$ 1,693.78	$ -	0.00%	N/A	$ 1,716.21	$ -	0.00%	N/A	$ 1,739.79	$ -	0.00%
Platinum	EPO	N/A	SUPF1202																
			Single	N/A	$ 581.69	$ -	0.00%	N/A	$ 589.24	$ -	0.00%	N/A	$ 597.18	$ -	0.00%	N/A	$ 605.52	$ -	0.00%
			Double	N/A	$ 1,163.38	$ -	0.00%	N/A	$ 1,178.48	$ -	0.00%	N/A	$ 1,194.36	$ -	0.00%	N/A	$ 1,211.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,017.73	$ -	0.00%	N/A	$ 1,030.57	$ -	0.00%	N/A	$ 1,044.07	$ -	0.00%	N/A	$ 1,058.25	$ -	0.00%
			Family	N/A	$ 1,686.67	$ -	0.00%	N/A	$ 1,708.19	$ -	0.00%	N/A	$ 1,730.82	$ -	0.00%	N/A	$ 1,754.60	$ -	0.00%
Platinum	EPO	N/A	SUPF1203																
			Single	N/A	$ 595.84	$ -	0.00%	N/A	$ 603.57	$ -	0.00%	N/A	$ 611.71	$ -	0.00%	N/A	$ 620.25	$ -	0.00%
			Double	N/A	$ 1,191.68	$ -	0.00%	N/A	$ 1,207.15	$ -	0.00%	N/A	$ 1,223.41	$ -	0.00%	N/A	$ 1,240.50	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,041.79	$ -	0.00%	N/A	$ 1,054.93	$ -	0.00%	N/A	$ 1,068.76	$ -	0.00%	N/A	$ 1,083.29	$ -	0.00%
			Family	N/A	$ 1,727.00	$ -	0.00%	N/A	$ 1,749.04	$ -	0.00%	N/A	$ 1,772.22	$ -	0.00%	N/A	$ 1,796.58	$ -	0.00%
Platinum	EPO	N/A	SUPF1204																
			Single	N/A	$ 597.05	$ -	0.00%	N/A	$ 604.80	$ -	0.00%	N/A	$ 612.95	$ -	0.00%	N/A	$ 621.51	$ -	0.00%
			Double	N/A	$ 1,194.10	$ -	0.00%	N/A	$ 1,209.60	$ -	0.00%	N/A	$ 1,225.90	$ -	0.00%	N/A	$ 1,243.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,043.84	$ -	0.00%	N/A	$ 1,057.02	$ -	0.00%	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,085.43	$ -	0.00%
			Family	N/A	$ 1,730.45	$ -	0.00%	N/A	$ 1,752.54	$ -	0.00%	N/A	$ 1,775.77	$ -	0.00%	N/A	$ 1,800.17	$ -	0.00%
Gold	EPO	N/A	SUGF2194																
			Single	N/A	$ 502.18	$ -	0.00%	N/A	$ 508.70	$ -	0.00%	N/A	$ 515.56	$ -	0.00%	N/A	$ 522.76	$ -	0.00%
			Double	N/A	$ 1,004.37	$ -	0.00%	N/A	$ 1,017.41	$ -	0.00%	N/A	$ 1,031.12	$ -	0.00%	N/A	$ 1,045.52	$ -	0.00%
			Emp/Child(ren)	N/A	$ 874.95	$ -	0.00%	N/A	$ 886.03	$ -	0.00%	N/A	$ 897.69	$ -	0.00%	N/A	$ 909.93	$ -	0.00%
			Family	N/A	$ 1,452.46	$ -	0.00%	N/A	$ 1,471.04	$ -	0.00%	N/A	$ 1,490.58	$ -	0.00%	N/A	$ 1,511.11	$ -	0.00%
Gold	EPO	N/A	SUGF2195																
			Single	N/A	$ 499.63	$ -	0.00%	N/A	$ 506.12	$ -	0.00%	N/A	$ 512.94	$ -	0.00%	N/A	$ 520.10	$ -	0.00%
			Double	N/A	$ 999.27	$ -	0.00%	N/A	$ 1,012.24	$ -	0.00%	N/A	$ 1,025.88	$ -	0.00%	N/A	$ 1,040.21	$ -	0.00%
			Emp/Child(ren)	N/A	$ 878.24	$ -	0.00%	N/A	$ 889.26	$ -	0.00%	N/A	$ 900.86	$ -	0.00%	N/A	$ 913.04	$ -	0.00%
			Family	N/A	$ 1,452.81	$ -	0.00%	N/A	$ 1,471.30	$ -	0.00%	N/A	$ 1,490.74	$ -	0.00%	N/A	$ 1,511.16	$ -	0.00%
Gold	EPO	N/A	SUGF2196																
			Single	N/A	$ 507.02	$ -	0.00%	N/A	$ 513.61	$ -	0.00%	N/A	$ 520.53	$ -	0.00%	N/A	$ 527.80	$ -	0.00%
			Double	N/A	$ 1,014.05	$ -	0.00%	N/A	$ 1,027.21	$ -	0.00%	N/A	$ 1,041.05	$ -	0.00%	N/A	$ 1,055.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 890.80	$ -	0.00%	N/A	$ 901.99	$ -	0.00%	N/A	$ 913.76	$ -	0.00%	N/A	$ 926.12	$ -	0.00%
			Family	N/A	$ 1,473.88	$ -	0.00%	N/A	$ 1,492.64	$ -	0.00%	N/A	$ 1,512.36	$ -	0.00%	N/A	$ 1,533.08	$ -	0.00%
Gold	EPO	N/A	SUGF2197																
			Single	N/A	$ 510.57	$ -	0.00%	N/A	$ 517.20	$ -	0.00%	N/A	$ 524.17	$ -	0.00%	N/A	$ 531.49	$ -	0.00%
			Double	N/A	$ 1,021.14	$ -	0.00%	N/A	$ 1,034.39	$ -	0.00%	N/A	$ 1,048.33	$ -	0.00%	N/A	$ 1,062.98	$ -	0.00%
			Emp/Child(ren)	N/A	$ 896.83	$ -	0.00%	N/A	$ 908.09	$ -	0.00%	N/A	$ 919.94	$ -	0.00%	N/A	$ 932.39	$ -	0.00%
			Family	N/A	$ 1,483.98	$ -	0.00%	N/A	$ 1,502.87	$ -	0.00%	N/A	$ 1,522.73	$ -	0.00%	N/A	$ 1,543.60	$ -	0.00%
Gold	EPO	N/A	SUGF2199																
			Single	N/A	$ 521.67	$ -	0.00%	N/A	$ 528.44	$ -	0.00%	N/A	$ 535.57	$ -	0.00%	N/A	$ 543.05	$ -	0.00%
			Double	N/A	$ 1,043.34	$ -	0.00%	N/A	$ 1,056.89	$ -	0.00%	N/A	$ 1,071.13	$ -	0.00%	N/A	$ 1,086.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 915.70	$ -	0.00%	N/A	$ 927.22	$ -	0.00%	N/A	$ 939.32	$ -	0.00%	N/A	$ 952.04	$ -	0.00%
			Family	N/A	$ 1,515.63	$ -	0.00%	N/A	$ 1,534.93	$ -	0.00%	N/A	$ 1,555.22	$ -	0.00%	N/A	$ 1,576.54	$ -	0.00%
Gold	EPO	N/A	SUGF2200																
			Single	N/A	$ 517.16	$ -	0.00%	N/A	$ 523.88	$ -	0.00%	N/A	$ 530.94	$ -	0.00%	N/A	$ 538.36	$ -	0.00%
			Double	N/A	$ 1,034.33	$ -	0.00%	N/A	$ 1,047.76	$ -	0.00%	N/A	$ 1,061.88	$ -	0.00%	N/A	$ 1,076.71	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.04	$ -	0.00%	N/A	$ 919.45	$ -	0.00%	N/A	$ 931.45	$ -	0.00%	N/A	$ 944.06	$ -	0.00%
			Family	N/A	$ 1,502.78	$ -	0.00%	N/A	$ 1,521.91	$ -	0.00%	N/A	$ 1,542.03	$ -	0.00%	N/A	$ 1,563.17	$ -	0.00%
Gold	EPO	N/A	SUGF2201																
			Single	N/A	$ 517.14	$ -	0.00%	N/A	$ 523.85	$ -	0.00%	N/A	$ 530.91	$ -	0.00%	N/A	$ 538.33	$ -	0.00%
			Double	N/A	$ 1,034.28	$ -	0.00%	N/A	$ 1,047.70	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,076.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 907.99	$ -	0.00%	N/A	$ 919.41	$ -	0.00%	N/A	$ 931.41	$ -	0.00%	N/A	$ 944.02	$ -	0.00%
			Family	N/A	$ 1,502.70	$ -	0.00%	N/A	$ 1,521.84	$ -	0.00%	N/A	$ 1,541.96	$ -	0.00%	N/A	$ 1,563.09	$ -	0.00%
Gold	HDE	N/A	SUGF2203																
			Single	N/A	$ 507.76	$ -	0.00%	N/A	$ 514.35	$ -	0.00%	N/A	$ 521.28	$ -	0.00%	N/A	$ 528.57	$ -	0.00%
			Double	N/A	$ 1,015.52	$ -	0.00%	N/A	$ 1,028.71	$ -	0.00%	N/A	$ 1,042.57	$ -	0.00%	N/A	$ 1,057.13	$ -	0.00%
			Emp/Child(ren)	N/A	$ 892.05	$ -	0.00%	N/A	$ 903.26	$ -	0.00%	N/A	$ 915.04	$ -	0.00%	N/A	$ 927.42	$ -	0.00%
			Family	N/A	$ 1,475.98	$ -	0.00%	N/A	$ 1,494.76	$ -	0.00%	N/A	$ 1,514.52	$ -	0.00%	N/A	$ 1,535.27	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGF2205																
			Single	N/A	$ 498.15	$ -	0.00%	N/A	$ 504.62	$ -	0.00%	N/A	$ 511.42	$ -	0.00%	N/A	$ 518.56	$ -	0.00%
			Double	N/A	$ 996.30	$ -	0.00%	N/A	$ 1,009.23	$ -	0.00%	N/A	$ 1,022.83	$ -	0.00%	N/A	$ 1,037.12	$ -	0.00%
			Emp/Child(ren)	N/A	$ 875.72	$ -	0.00%	N/A	$ 886.71	$ -	0.00%	N/A	$ 898.27	$ -	0.00%	N/A	$ 910.41	$ -	0.00%
			Family	N/A	$ 1,448.59	$ -	0.00%	N/A	$ 1,467.02	$ -	0.00%	N/A	$ 1,486.40	$ -	0.00%	N/A	$ 1,506.76	$ -	0.00%
Silver	EPO	N/A	SUSF3229																
			Single	N/A	$ 427.28	$ -	0.00%	N/A	$ 432.83	$ -	0.00%	N/A	$ 438.66	$ -	0.00%	N/A	$ 444.79	$ -	0.00%
			Double	N/A	$ 854.57	$ -	0.00%	N/A	$ 865.66	$ -	0.00%	N/A	$ 877.33	$ -	0.00%	N/A	$ 889.58	$ -	0.00%
			Emp/Child(ren)	N/A	$ 743.12	$ -	0.00%	N/A	$ 752.55	$ -	0.00%	N/A	$ 762.47	$ -	0.00%	N/A	$ 772.88	$ -	0.00%
			Family	N/A	$ 1,234.50	$ -	0.00%	N/A	$ 1,250.31	$ -	0.00%	N/A	$ 1,266.93	$ -	0.00%	N/A	$ 1,284.39	$ -	0.00%
Silver	EPO	N/A	SUSF3230																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.65	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.36	$ -	0.00%	N/A	$ 777.96	$ -	0.00%	N/A	$ 788.05	$ -	0.00%	N/A	$ 798.66	$ -	0.00%
			Family	N/A	$ 1,268.61	$ -	0.00%	N/A	$ 1,284.70	$ -	0.00%	N/A	$ 1,301.62	$ -	0.00%	N/A	$ 1,319.40	$ -	0.00%
Silver	EPO	N/A	SUSF3231																
			Single	N/A	$ 432.29	$ -	0.00%	N/A	$ 437.90	$ -	0.00%	N/A	$ 443.80	$ -	0.00%	N/A	$ 450.00	$ -	0.00%
			Double	N/A	$ 864.58	$ -	0.00%	N/A	$ 875.81	$ -	0.00%	N/A	$ 887.61	$ -	0.00%	N/A	$ 900.01	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.76	$ -	0.00%	N/A	$ 773.30	$ -	0.00%	N/A	$ 783.33	$ -	0.00%	N/A	$ 793.87	$ -	0.00%
			Family	N/A	$ 1,260.89	$ -	0.00%	N/A	$ 1,276.89	$ -	0.00%	N/A	$ 1,293.70	$ -	0.00%	N/A	$ 1,311.37	$ -	0.00%
Silver	HDE	N/A	SUSF3232																
			Single	N/A	$ 430.89	$ -	0.00%	N/A	$ 436.48	$ -	0.00%	N/A	$ 442.36	$ -	0.00%	N/A	$ 448.54	$ -	0.00%
			Double	N/A	$ 861.77	$ -	0.00%	N/A	$ 872.96	$ -	0.00%	N/A	$ 884.72	$ -	0.00%	N/A	$ 897.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 761.36	$ -	0.00%	N/A	$ 770.87	$ -	0.00%	N/A	$ 780.87	$ -	0.00%	N/A	$ 791.38	$ -	0.00%
			Family	N/A	$ 1,256.88	$ -	0.00%	N/A	$ 1,272.82	$ -	0.00%	N/A	$ 1,289.59	$ -	0.00%	N/A	$ 1,307.20	$ -	0.00%
Silver	HDE	N/A	SUSF3233																
			Single	N/A	$ 432.37	$ -	0.00%	N/A	$ 437.98	$ -	0.00%	N/A	$ 443.89	$ -	0.00%	N/A	$ 450.09	$ -	0.00%
			Double	N/A	$ 864.74	$ -	0.00%	N/A	$ 875.97	$ -	0.00%	N/A	$ 887.77	$ -	0.00%	N/A	$ 900.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 763.89	$ -	0.00%	N/A	$ 773.43	$ -	0.00%	N/A	$ 783.47	$ -	0.00%	N/A	$ 794.01	$ -	0.00%
			Family	N/A	$ 1,261.12	$ -	0.00%	N/A	$ 1,277.11	$ -	0.00%	N/A	$ 1,293.94	$ -	0.00%	N/A	$ 1,311.61	$ -	0.00%
Silver	HDE	N/A	SUSF3234																
			Single	N/A	$ 436.40	$ -	0.00%	N/A	$ 442.07	$ -	0.00%	N/A	$ 448.02	$ -	0.00%	N/A	$ 454.28	$ -	0.00%
			Double	N/A	$ 872.80	$ -	0.00%	N/A	$ 884.13	$ -	0.00%	N/A	$ 896.05	$ -	0.00%	N/A	$ 908.57	$ -	0.00%
			Emp/Child(ren)	N/A	$ 770.74	$ -	0.00%	N/A	$ 780.37	$ -	0.00%	N/A	$ 790.50	$ -	0.00%	N/A	$ 801.14	$ -	0.00%
			Family	N/A	$ 1,272.61	$ -	0.00%	N/A	$ 1,288.75	$ -	0.00%	N/A	$ 1,305.73	$ -	0.00%	N/A	$ 1,323.57	$ -	0.00%
Silver	HDE	N/A	SUSF3235																
			Single	N/A	$ 414.71	$ -	0.00%	N/A	$ 420.09	$ -	0.00%	N/A	$ 425.75	$ -	0.00%	N/A	$ 431.70	$ -	0.00%
			Double	N/A	$ 829.42	$ -	0.00%	N/A	$ 840.19	$ -	0.00%	N/A	$ 851.51	$ -	0.00%	N/A	$ 863.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 733.87	$ -	0.00%	N/A	$ 743.02	$ -	0.00%	N/A	$ 752.64	$ -	0.00%	N/A	$ 762.75	$ -	0.00%
			Family	N/A	$ 1,210.78	$ -	0.00%	N/A	$ 1,226.13	$ -	0.00%	N/A	$ 1,242.26	$ -	0.00%	N/A	$ 1,259.21	$ -	0.00%
Silver	HDE	N/A	SUSF3237																
			Single	N/A	$ 414.12	$ -	0.00%	N/A	$ 419.50	$ -	0.00%	N/A	$ 425.15	$ -	0.00%	N/A	$ 431.09	$ -	0.00%
			Double	N/A	$ 828.24	$ -	0.00%	N/A	$ 839.00	$ -	0.00%	N/A	$ 850.30	$ -	0.00%	N/A	$ 862.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 732.87	$ -	0.00%	N/A	$ 742.01	$ -	0.00%	N/A	$ 751.62	$ -	0.00%	N/A	$ 761.71	$ -	0.00%
			Family	N/A	$ 1,209.11	$ -	0.00%	N/A	$ 1,224.43	$ -	0.00%	N/A	$ 1,240.54	$ -	0.00%	N/A	$ 1,257.47	$ -	0.00%
Silver	HDE	N/A	SUSF3238																
			Single	N/A	$ 418.85	$ -	0.00%	N/A	$ 424.29	$ -	0.00%	N/A	$ 430.01	$ -	0.00%	N/A	$ 436.01	$ -	0.00%
			Double	N/A	$ 837.70	$ -	0.00%	N/A	$ 848.58	$ -	0.00%	N/A	$ 860.01	$ -	0.00%	N/A	$ 872.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.91	$ -	0.00%	N/A	$ 750.15	$ -	0.00%	N/A	$ 759.87	$ -	0.00%	N/A	$ 770.08	$ -	0.00%
			Family	N/A	$ 1,222.59	$ -	0.00%	N/A	$ 1,238.09	$ -	0.00%	N/A	$ 1,254.38	$ -	0.00%	N/A	$ 1,271.50	$ -	0.00%
Silver	HDE	N/A	SUSF3239																
			Single	N/A	$ 425.89	$ -	0.00%	N/A	$ 431.42	$ -	0.00%	N/A	$ 437.23	$ -	0.00%	N/A	$ 443.34	$ -	0.00%
			Double	N/A	$ 851.78	$ -	0.00%	N/A	$ 862.84	$ -	0.00%	N/A	$ 874.46	$ -	0.00%	N/A	$ 886.68	$ -	0.00%
			Emp/Child(ren)	N/A	$ 752.87	$ -	0.00%	N/A	$ 762.27	$ -	0.00%	N/A	$ 772.16	$ -	0.00%	N/A	$ 782.54	$ -	0.00%
			Family	N/A	$ 1,242.65	$ -	0.00%	N/A	$ 1,258.40	$ -	0.00%	N/A	$ 1,274.97	$ -	0.00%	N/A	$ 1,292.38	$ -	0.00%
Silver	EPO	N/A	SUSF3240																
			Single	N/A	$ 427.62	$ -	0.00%	N/A	$ 433.17	$ -	0.00%	N/A	$ 439.00	$ -	0.00%	N/A	$ 445.14	$ -	0.00%
			Double	N/A	$ 855.23	$ -	0.00%	N/A	$ 866.34	$ -	0.00%	N/A	$ 878.01	$ -	0.00%	N/A	$ 890.28	$ -	0.00%
			Emp/Child(ren)	N/A	$ 755.81	$ -	0.00%	N/A	$ 765.25	$ -	0.00%	N/A	$ 775.17	$ -	0.00%	N/A	$ 785.59	$ -	0.00%
			Family	N/A	$ 1,247.57	$ -	0.00%	N/A	$ 1,263.39	$ -	0.00%	N/A	$ 1,280.02	$ -	0.00%	N/A	$ 1,297.50	$ -	0.00%
Silver	EPO	N/A	SUSF3241																
			Single	N/A	$ 418.59	$ -	0.00%	N/A	$ 424.02	$ -	0.00%	N/A	$ 429.74	$ -	0.00%	N/A	$ 435.74	$ -	0.00%
			Double	N/A	$ 837.18	$ -	0.00%	N/A	$ 848.04	$ -	0.00%	N/A	$ 859.47	$ -	0.00%	N/A	$ 871.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 740.46	$ -	0.00%	N/A	$ 749.70	$ -	0.00%	N/A	$ 759.41	$ -	0.00%	N/A	$ 769.62	$ -	0.00%
			Family	N/A	$ 1,221.84	$ -	0.00%	N/A	$ 1,237.32	$ -	0.00%	N/A	$ 1,253.61	$ -	0.00%	N/A	$ 1,270.72	$ -	0.00%
Bronze	HDE	N/A	SUBF4254																
			Single	N/A	$ 365.00	$ -	0.00%	N/A	$ 369.73	$ -	0.00%	N/A	$ 374.72	$ -	0.00%	N/A	$ 379.95	$ -	0.00%
			Double	N/A	$ 729.99	$ -	0.00%	N/A	$ 739.47	$ -	0.00%	N/A	$ 749.43	$ -	0.00%	N/A	$ 759.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.20	$ -	0.00%	N/A	$ 637.26	$ -	0.00%	N/A	$ 645.73	$ -	0.00%	N/A	$ 654.63	$ -	0.00%
			Family	N/A	$ 1,048.95	$ -	0.00%	N/A	$ 1,062.45	$ -	0.00%	N/A	$ 1,076.65	$ -	0.00%	N/A	$ 1,091.57	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4256																
			Single	N/A	$ 358.61	$ -	0.00%	N/A	$ 363.27	$ -	0.00%	N/A	$ 368.16	$ -	0.00%	N/A	$ 373.30	$ -	0.00%
			Double	N/A	$ 717.22	$ -	0.00%	N/A	$ 726.53	$ -	0.00%	N/A	$ 736.32	$ -	0.00%	N/A	$ 746.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 638.50	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 654.73	$ -	0.00%	N/A	$ 663.48	$ -	0.00%
			Family	N/A	$ 1,050.90	$ -	0.00%	N/A	$ 1,064.17	$ -	0.00%	N/A	$ 1,078.12	$ -	0.00%	N/A	$ 1,092.78	$ -	0.00%
Bronze	HDE	N/A	SUBF4257																
			Single	N/A	$ 360.00	$ -	0.00%	N/A	$ 364.67	$ -	0.00%	N/A	$ 369.58	$ -	0.00%	N/A	$ 374.75	$ -	0.00%
			Double	N/A	$ 719.99	$ -	0.00%	N/A	$ 729.34	$ -	0.00%	N/A	$ 739.17	$ -	0.00%	N/A	$ 749.49	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.85	$ -	0.00%	N/A	$ 648.80	$ -	0.00%	N/A	$ 657.15	$ -	0.00%	N/A	$ 665.93	$ -	0.00%
			Family	N/A	$ 1,054.85	$ -	0.00%	N/A	$ 1,068.17	$ -	0.00%	N/A	$ 1,082.17	$ -	0.00%	N/A	$ 1,096.89	$ -	0.00%
Bronze	HDE	N/A	SUBF4258																
			Single	N/A	$ 359.72	$ -	0.00%	N/A	$ 364.39	$ -	0.00%	N/A	$ 369.30	$ -	0.00%	N/A	$ 374.46	$ -	0.00%
			Double	N/A	$ 719.44	$ -	0.00%	N/A	$ 728.77	$ -	0.00%	N/A	$ 738.60	$ -	0.00%	N/A	$ 748.91	$ -	0.00%
			Emp/Child(ren)	N/A	$ 640.38	$ -	0.00%	N/A	$ 648.32	$ -	0.00%	N/A	$ 656.67	$ -	0.00%	N/A	$ 665.44	$ -	0.00%
			Family	N/A	$ 1,054.06	$ -	0.00%	N/A	$ 1,067.36	$ -	0.00%	N/A	$ 1,081.36	$ -	0.00%	N/A	$ 1,096.06	$ -	0.00%
Bronze	HDE	N/A	SUBF4259																
			Single	N/A	$ 361.64	$ -	0.00%	N/A	$ 366.34	$ -	0.00%	N/A	$ 371.27	$ -	0.00%	N/A	$ 376.46	$ -	0.00%
			Double	N/A	$ 723.28	$ -	0.00%	N/A	$ 732.67	$ -	0.00%	N/A	$ 742.54	$ -	0.00%	N/A	$ 752.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 643.65	$ -	0.00%	N/A	$ 651.63	$ -	0.00%	N/A	$ 660.02	$ -	0.00%	N/A	$ 668.84	$ -	0.00%
			Family	N/A	$ 1,059.54	$ -	0.00%	N/A	$ 1,072.92	$ -	0.00%	N/A	$ 1,086.99	$ -	0.00%	N/A	$ 1,101.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4260																
			Single	N/A	$ 366.60	$ -	0.00%	N/A	$ 371.36	$ -	0.00%	N/A	$ 376.36	$ -	0.00%	N/A	$ 381.62	$ -	0.00%
			Double	N/A	$ 733.20	$ -	0.00%	N/A	$ 742.72	$ -	0.00%	N/A	$ 752.72	$ -	0.00%	N/A	$ 763.24	$ -	0.00%
			Emp/Child(ren)	N/A	$ 652.08	$ -	0.00%	N/A	$ 660.17	$ -	0.00%	N/A	$ 668.68	$ -	0.00%	N/A	$ 677.61	$ -	0.00%
			Family	N/A	$ 1,073.67	$ -	0.00%	N/A	$ 1,087.23	$ -	0.00%	N/A	$ 1,101.49	$ -	0.00%	N/A	$ 1,116.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4261																
			Single	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.62	$ -	0.00%	N/A	$ 370.54	$ -	0.00%	N/A	$ 375.72	$ -	0.00%
			Double	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.23	$ -	0.00%	N/A	$ 741.09	$ -	0.00%	N/A	$ 751.44	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.44	$ -	0.00%	N/A	$ 650.41	$ -	0.00%	N/A	$ 658.78	$ -	0.00%	N/A	$ 667.58	$ -	0.00%
			Family	N/A	$ 1,057.51	$ -	0.00%	N/A	$ 1,070.87	$ -	0.00%	N/A	$ 1,084.91	$ -	0.00%	N/A	$ 1,099.66	$ -	0.00%
Bronze	HDE	N/A	SUBF4262																
			Single	N/A	$ 355.90	$ -	0.00%	N/A	$ 360.52	$ -	0.00%	N/A	$ 365.38	$ -	0.00%	N/A	$ 370.49	$ -	0.00%
			Double	N/A	$ 711.81	$ -	0.00%	N/A	$ 721.05	$ -	0.00%	N/A	$ 730.76	$ -	0.00%	N/A	$ 740.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 633.90	$ -	0.00%	N/A	$ 641.75	$ -	0.00%	N/A	$ 650.01	$ -	0.00%	N/A	$ 658.69	$ -	0.00%
			Family	N/A	$ 1,043.19	$ -	0.00%	N/A	$ 1,056.35	$ -	0.00%	N/A	$ 1,070.20	$ -	0.00%	N/A	$ 1,084.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4264																
			Single	N/A	$ 357.80	$ -	0.00%	N/A	$ 362.44	$ -	0.00%	N/A	$ 367.33	$ -	0.00%	N/A	$ 372.46	$ -	0.00%
			Double	N/A	$ 715.59	$ -	0.00%	N/A	$ 724.88	$ -	0.00%	N/A	$ 734.65	$ -	0.00%	N/A	$ 744.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.12	$ -	0.00%	N/A	$ 645.01	$ -	0.00%	N/A	$ 653.31	$ -	0.00%	N/A	$ 662.04	$ -	0.00%
			Family	N/A	$ 1,048.58	$ -	0.00%	N/A	$ 1,061.82	$ -	0.00%	N/A	$ 1,075.74	$ -	0.00%	N/A	$ 1,090.36	$ -	0.00%
Bronze	HDE	N/A	SUBF4265																
			Single	N/A	$ 361.00	$ -	0.00%	N/A	$ 365.69	$ -	0.00%	N/A	$ 370.62	$ -	0.00%	N/A	$ 375.79	$ -	0.00%
			Double	N/A	$ 722.01	$ -	0.00%	N/A	$ 731.38	$ -	0.00%	N/A	$ 741.23	$ -	0.00%	N/A	$ 751.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 642.57	$ -	0.00%	N/A	$ 650.53	$ -	0.00%	N/A	$ 658.91	$ -	0.00%	N/A	$ 667.71	$ -	0.00%
			Family	N/A	$ 1,057.72	$ -	0.00%	N/A	$ 1,071.08	$ -	0.00%	N/A	$ 1,085.12	$ -	0.00%	N/A	$ 1,099.88	$ -	0.00%
Bronze	HDE	N/A	SUBF4267																
			Single	N/A	$ 345.37	$ -	0.00%	N/A	$ 349.85	$ -	0.00%	N/A	$ 354.56	$ -	0.00%	N/A	$ 359.52	$ -	0.00%
			Double	N/A	$ 690.73	$ -	0.00%	N/A	$ 699.70	$ -	0.00%	N/A	$ 709.13	$ -	0.00%	N/A	$ 719.03	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.98	$ -	0.00%	N/A	$ 623.60	$ -	0.00%	N/A	$ 631.62	$ -	0.00%	N/A	$ 640.04	$ -	0.00%
			Family	N/A	$ 1,013.15	$ -	0.00%	N/A	$ 1,025.93	$ -	0.00%	N/A	$ 1,039.37	$ -	0.00%	N/A	$ 1,053.48	$ -	0.00%
Bronze	HDE	N/A	SUBF4268																
			Single	N/A	$ 348.92	$ -	0.00%	N/A	$ 353.44	$ -	0.00%	N/A	$ 358.21	$ -	0.00%	N/A	$ 363.21	$ -	0.00%
			Double	N/A	$ 697.83	$ -	0.00%	N/A	$ 706.89	$ -	0.00%	N/A	$ 716.41	$ -	0.00%	N/A	$ 726.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.02	$ -	0.00%	N/A	$ 629.72	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.32	$ -	0.00%
			Family	N/A	$ 1,023.27	$ -	0.00%	N/A	$ 1,036.18	$ -	0.00%	N/A	$ 1,049.75	$ -	0.00%	N/A	$ 1,064.01	$ -	0.00%
Bronze	HDE	N/A	SUBF4269																
			Single	N/A	$ 354.25	$ -	0.00%	N/A	$ 358.85	$ -	0.00%	N/A	$ 363.69	$ -	0.00%	N/A	$ 368.77	$ -	0.00%
			Double	N/A	$ 708.51	$ -	0.00%	N/A	$ 717.70	$ -	0.00%	N/A	$ 727.37	$ -	0.00%	N/A	$ 737.54	$ -	0.00%
			Emp/Child(ren)	N/A	$ 631.09	$ -	0.00%	N/A	$ 638.91	$ -	0.00%	N/A	$ 647.13	$ -	0.00%	N/A	$ 655.77	$ -	0.00%
			Family	N/A	$ 1,038.48	$ -	0.00%	N/A	$ 1,051.59	$ -	0.00%	N/A	$ 1,065.37	$ -	0.00%	N/A	$ 1,079.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4270																
			Single	N/A	$ 359.10	$ -	0.00%	N/A	$ 363.76	$ -	0.00%	N/A	$ 368.66	$ -	0.00%	N/A	$ 373.81	$ -	0.00%
			Double	N/A	$ 718.20	$ -	0.00%	N/A	$ 727.52	$ -	0.00%	N/A	$ 737.32	$ -	0.00%	N/A	$ 747.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 639.33	$ -	0.00%	N/A	$ 647.25	$ -	0.00%	N/A	$ 655.59	$ -	0.00%	N/A	$ 664.34	$ -	0.00%
			Family	N/A	$ 1,052.29	$ -	0.00%	N/A	$ 1,065.58	$ -	0.00%	N/A	$ 1,079.55	$ -	0.00%	N/A	$ 1,094.23	$ -	0.00%
Platinum	EPO	N/A	SUPF1212																
			Single	N/A	$ 558.76	$ -	0.00%	N/A	$ 566.01	$ -	0.00%	N/A	$ 573.64	$ -	0.00%	N/A	$ 581.65	$ -	0.00%
			Double	N/A	$ 1,117.52	$ -	0.00%	N/A	$ 1,132.02	$ -	0.00%	N/A	$ 1,147.28	$ -	0.00%	N/A	$ 1,163.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 975.67	$ -	0.00%	N/A	$ 988.00	$ -	0.00%	N/A	$ 1,000.97	$ -	0.00%	N/A	$ 1,014.59	$ -	0.00%
			Family	N/A	$ 1,618.24	$ -	0.00%	N/A	$ 1,638.91	$ -	0.00%	N/A	$ 1,660.65	$ -	0.00%	N/A	$ 1,683.49	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	EPO	N/A	SUPF1213																
			Single	N/A	$ 584.08	$ -	0.00%	N/A	$ 591.66	$ -	0.00%	N/A	$ 599.63	$ -	0.00%	N/A	$ 608.01	$ -	0.00%
			Double	N/A	$ 1,168.16	$ -	0.00%	N/A	$ 1,183.32	$ -	0.00%	N/A	$ 1,199.27	$ -	0.00%	N/A	$ 1,216.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,021.79	$ -	0.00%	N/A	$ 1,034.68	$ -	0.00%	N/A	$ 1,048.24	$ -	0.00%	N/A	$ 1,062.48	$ -	0.00%
			Family	N/A	$ 1,693.49	$ -	0.00%	N/A	$ 1,715.10	$ -	0.00%	N/A	$ 1,737.82	$ -	0.00%	N/A	$ 1,761.69	$ -	0.00%
Platinum	EPO	N/A	SUPF1214																
			Single	N/A	$ 563.18	$ -	0.00%	N/A	$ 570.49	$ -	0.00%	N/A	$ 578.18	$ -	0.00%	N/A	$ 586.25	$ -	0.00%
			Double	N/A	$ 1,126.36	$ -	0.00%	N/A	$ 1,140.98	$ -	0.00%	N/A	$ 1,156.36	$ -	0.00%	N/A	$ 1,172.51	$ -	0.00%
			Emp/Child(ren)	N/A	$ 986.26	$ -	0.00%	N/A	$ 998.69	$ -	0.00%	N/A	$ 1,011.76	$ -	0.00%	N/A	$ 1,025.49	$ -	0.00%
			Family	N/A	$ 1,633.92	$ -	0.00%	N/A	$ 1,654.76	$ -	0.00%	N/A	$ 1,676.67	$ -	0.00%	N/A	$ 1,699.69	$ -	0.00%
Platinum	EPO	N/A	SUPF1216																
			Single	N/A	$ 568.06	$ -	0.00%	N/A	$ 575.43	$ -	0.00%	N/A	$ 583.18	$ -	0.00%	N/A	$ 591.33	$ -	0.00%
			Double	N/A	$ 1,136.11	$ -	0.00%	N/A	$ 1,150.86	$ -	0.00%	N/A	$ 1,166.37	$ -	0.00%	N/A	$ 1,182.66	$ -	0.00%
			Emp/Child(ren)	N/A	$ 994.55	$ -	0.00%	N/A	$ 1,007.09	$ -	0.00%	N/A	$ 1,020.27	$ -	0.00%	N/A	$ 1,034.12	$ -	0.00%
			Family	N/A	$ 1,647.82	$ -	0.00%	N/A	$ 1,668.83	$ -	0.00%	N/A	$ 1,690.93	$ -	0.00%	N/A	$ 1,714.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1217																
			Single	N/A	$ 581.87	$ -	0.00%	N/A	$ 589.43	$ -	0.00%	N/A	$ 597.37	$ -	0.00%	N/A	$ 605.72	$ -	0.00%
			Double	N/A	$ 1,163.75	$ -	0.00%	N/A	$ 1,178.85	$ -	0.00%	N/A	$ 1,194.74	$ -	0.00%	N/A	$ 1,211.43	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,018.04	$ -	0.00%	N/A	$ 1,030.89	$ -	0.00%	N/A	$ 1,044.39	$ -	0.00%	N/A	$ 1,058.58	$ -	0.00%
			Family	N/A	$ 1,687.20	$ -	0.00%	N/A	$ 1,708.73	$ -	0.00%	N/A	$ 1,731.36	$ -	0.00%	N/A	$ 1,755.15	$ -	0.00%
Platinum	EPO	N/A	SUPF1218																
			Single	N/A	$ 583.06	$ -	0.00%	N/A	$ 590.62	$ -	0.00%	N/A	$ 598.58	$ -	0.00%	N/A	$ 606.95	$ -	0.00%
			Double	N/A	$ 1,166.11	$ -	0.00%	N/A	$ 1,181.25	$ -	0.00%	N/A	$ 1,197.17	$ -	0.00%	N/A	$ 1,213.89	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,020.05	$ -	0.00%	N/A	$ 1,032.92	$ -	0.00%	N/A	$ 1,046.45	$ -	0.00%	N/A	$ 1,060.67	$ -	0.00%
			Family	N/A	$ 1,690.57	$ -	0.00%	N/A	$ 1,712.14	$ -	0.00%	N/A	$ 1,734.82	$ -	0.00%	N/A	$ 1,758.65	$ -	0.00%
Gold	EPO	N/A	SUGF2207																
			Single	N/A	$ 490.41	$ -	0.00%	N/A	$ 496.78	$ -	0.00%	N/A	$ 503.47	$ -	0.00%	N/A	$ 510.51	$ -	0.00%
			Double	N/A	$ 980.83	$ -	0.00%	N/A	$ 993.56	$ -	0.00%	N/A	$ 1,006.95	$ -	0.00%	N/A	$ 1,021.02	$ -	0.00%
			Emp/Child(ren)	N/A	$ 854.94	$ -	0.00%	N/A	$ 865.77	$ -	0.00%	N/A	$ 877.15	$ -	0.00%	N/A	$ 889.10	$ -	0.00%
			Family	N/A	$ 1,418.92	$ -	0.00%	N/A	$ 1,437.06	$ -	0.00%	N/A	$ 1,456.14	$ -	0.00%	N/A	$ 1,476.19	$ -	0.00%
Gold	EPO	N/A	SUGF2208																
			Single	N/A	$ 487.92	$ -	0.00%	N/A	$ 494.26	$ -	0.00%	N/A	$ 500.92	$ -	0.00%	N/A	$ 507.91	$ -	0.00%
			Double	N/A	$ 975.85	$ -	0.00%	N/A	$ 988.51	$ -	0.00%	N/A	$ 1,001.83	$ -	0.00%	N/A	$ 1,015.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.33	$ -	0.00%	N/A	$ 869.10	$ -	0.00%	N/A	$ 880.42	$ -	0.00%	N/A	$ 892.32	$ -	0.00%
			Family	N/A	$ 1,419.44	$ -	0.00%	N/A	$ 1,437.49	$ -	0.00%	N/A	$ 1,456.47	$ -	0.00%	N/A	$ 1,476.42	$ -	0.00%
Gold	EPO	N/A	SUGF2209																
			Single	N/A	$ 495.14	$ -	0.00%	N/A	$ 501.57	$ -	0.00%	N/A	$ 508.33	$ -	0.00%	N/A	$ 515.43	$ -	0.00%
			Double	N/A	$ 990.28	$ -	0.00%	N/A	$ 1,003.14	$ -	0.00%	N/A	$ 1,016.65	$ -	0.00%	N/A	$ 1,030.86	$ -	0.00%
			Emp/Child(ren)	N/A	$ 870.60	$ -	0.00%	N/A	$ 881.53	$ -	0.00%	N/A	$ 893.02	$ -	0.00%	N/A	$ 905.09	$ -	0.00%
			Family	N/A	$ 1,440.01	$ -	0.00%	N/A	$ 1,458.33	$ -	0.00%	N/A	$ 1,477.59	$ -	0.00%	N/A	$ 1,497.83	$ -	0.00%
Gold	EPO	N/A	SUGF2210																
			Single	N/A	$ 498.60	$ -	0.00%	N/A	$ 505.08	$ -	0.00%	N/A	$ 511.88	$ -	0.00%	N/A	$ 519.03	$ -	0.00%
			Double	N/A	$ 997.20	$ -	0.00%	N/A	$ 1,010.15	$ -	0.00%	N/A	$ 1,023.76	$ -	0.00%	N/A	$ 1,038.06	$ -	0.00%
			Emp/Child(ren)	N/A	$ 876.48	$ -	0.00%	N/A	$ 887.49	$ -	0.00%	N/A	$ 899.06	$ -	0.00%	N/A	$ 911.21	$ -	0.00%
			Family	N/A	$ 1,449.88	$ -	0.00%	N/A	$ 1,468.32	$ -	0.00%	N/A	$ 1,487.72	$ -	0.00%	N/A	$ 1,508.10	$ -	0.00%
Gold	EPO	N/A	SUGF2212																
			Single	N/A	$ 509.45	$ -	0.00%	N/A	$ 516.06	$ -	0.00%	N/A	$ 523.01	$ -	0.00%	N/A	$ 530.32	$ -	0.00%
			Double	N/A	$ 1,018.89	$ -	0.00%	N/A	$ 1,032.12	$ -	0.00%	N/A	$ 1,046.03	$ -	0.00%	N/A	$ 1,060.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 894.92	$ -	0.00%	N/A	$ 906.16	$ -	0.00%	N/A	$ 917.98	$ -	0.00%	N/A	$ 930.40	$ -	0.00%
			Family	N/A	$ 1,480.78	$ -	0.00%	N/A	$ 1,499.63	$ -	0.00%	N/A	$ 1,519.45	$ -	0.00%	N/A	$ 1,540.27	$ -	0.00%
Gold	EPO	N/A	SUGF2213																
			Single	N/A	$ 505.04	$ -	0.00%	N/A	$ 511.60	$ -	0.00%	N/A	$ 518.49	$ -	0.00%	N/A	$ 525.74	$ -	0.00%
			Double	N/A	$ 1,010.09	$ -	0.00%	N/A	$ 1,023.20	$ -	0.00%	N/A	$ 1,036.99	$ -	0.00%	N/A	$ 1,051.48	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.43	$ -	0.00%	N/A	$ 898.58	$ -	0.00%	N/A	$ 910.30	$ -	0.00%	N/A	$ 922.61	$ -	0.00%
			Family	N/A	$ 1,468.24	$ -	0.00%	N/A	$ 1,486.92	$ -	0.00%	N/A	$ 1,506.57	$ -	0.00%	N/A	$ 1,527.21	$ -	0.00%
Gold	EPO	N/A	SUGF2214																
			Single	N/A	$ 505.02	$ -	0.00%	N/A	$ 511.57	$ -	0.00%	N/A	$ 518.47	$ -	0.00%	N/A	$ 525.71	$ -	0.00%
			Double	N/A	$ 1,010.04	$ -	0.00%	N/A	$ 1,023.15	$ -	0.00%	N/A	$ 1,036.93	$ -	0.00%	N/A	$ 1,051.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.39	$ -	0.00%	N/A	$ 898.54	$ -	0.00%	N/A	$ 910.25	$ -	0.00%	N/A	$ 922.57	$ -	0.00%
			Family	N/A	$ 1,468.16	$ -	0.00%	N/A	$ 1,486.84	$ -	0.00%	N/A	$ 1,506.49	$ -	0.00%	N/A	$ 1,527.13	$ -	0.00%
Gold	HDE	N/A	SUGF2216																
			Single	N/A	$ 495.86	$ -	0.00%	N/A	$ 502.30	$ -	0.00%	N/A	$ 509.07	$ -	0.00%	N/A	$ 516.18	$ -	0.00%
			Double	N/A	$ 991.72	$ -	0.00%	N/A	$ 1,004.59	$ -	0.00%	N/A	$ 1,018.13	$ -	0.00%	N/A	$ 1,032.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 871.82	$ -	0.00%	N/A	$ 882.77	$ -	0.00%	N/A	$ 894.27	$ -	0.00%	N/A	$ 906.36	$ -	0.00%
			Family	N/A	$ 1,442.06	$ -	0.00%	N/A	$ 1,460.41	$ -	0.00%	N/A	$ 1,479.70	$ -	0.00%	N/A	$ 1,499.97	$ -	0.00%
Gold	EPO	N/A	SUGF2218																
			Single	N/A	$ 486.48	$ -	0.00%	N/A	$ 492.79	$ -	0.00%	N/A	$ 499.43	$ -	0.00%	N/A	$ 506.41	$ -	0.00%
			Double	N/A	$ 972.95	$ -	0.00%	N/A	$ 985.58	$ -	0.00%	N/A	$ 998.86	$ -	0.00%	N/A	$ 1,012.82	$ -	0.00%
			Emp/Child(ren)	N/A	$ 855.87	$ -	0.00%	N/A	$ 866.60	$ -	0.00%	N/A	$ 877.89	$ -	0.00%	N/A	$ 889.75	$ -	0.00%
			Family	N/A	$ 1,415.31	$ -	0.00%	N/A	$ 1,433.31	$ -	0.00%	N/A	$ 1,452.24	$ -	0.00%	N/A	$ 1,472.12	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	EPO	N/A	SUSF3245																
			Single	N/A	$ 417.27	$ -	0.00%	N/A	$ 422.69	$ -	0.00%	N/A	$ 428.38	$ -	0.00%	N/A	$ 434.37	$ -	0.00%
			Double	N/A	$ 834.54	$ -	0.00%	N/A	$ 845.37	$ -	0.00%	N/A	$ 856.76	$ -	0.00%	N/A	$ 868.73	$ -	0.00%
			Emp/Child(ren)	N/A	$ 726.10	$ -	0.00%	N/A	$ 735.31	$ -	0.00%	N/A	$ 744.99	$ -	0.00%	N/A	$ 755.16	$ -	0.00%
			Family	N/A	$ 1,205.96	$ -	0.00%	N/A	$ 1,221.39	$ -	0.00%	N/A	$ 1,237.63	$ -	0.00%	N/A	$ 1,254.68	$ -	0.00%
Silver	EPO	N/A	SUSF3246																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.64	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.03	$ -	0.00%	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.26	$ -	0.00%	N/A	$ 780.62	$ -	0.00%
			Family	N/A	$ 1,239.55	$ -	0.00%	N/A	$ 1,255.27	$ -	0.00%	N/A	$ 1,271.79	$ -	0.00%	N/A	$ 1,289.16	$ -	0.00%
Silver	EPO	N/A	SUSF3247																
			Single	N/A	$ 422.16	$ -	0.00%	N/A	$ 427.64	$ -	0.00%	N/A	$ 433.40	$ -	0.00%	N/A	$ 439.46	$ -	0.00%
			Double	N/A	$ 844.32	$ -	0.00%	N/A	$ 855.28	$ -	0.00%	N/A	$ 866.81	$ -	0.00%	N/A	$ 878.92	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.53	$ -	0.00%	N/A	$ 755.85	$ -	0.00%	N/A	$ 765.65	$ -	0.00%	N/A	$ 775.94	$ -	0.00%
			Family	N/A	$ 1,232.02	$ -	0.00%	N/A	$ 1,247.64	$ -	0.00%	N/A	$ 1,264.06	$ -	0.00%	N/A	$ 1,281.31	$ -	0.00%
Silver	HDE	N/A	SUSF3248																
			Single	N/A	$ 420.79	$ -	0.00%	N/A	$ 426.25	$ -	0.00%	N/A	$ 431.99	$ -	0.00%	N/A	$ 438.03	$ -	0.00%
			Double	N/A	$ 841.57	$ -	0.00%	N/A	$ 852.50	$ -	0.00%	N/A	$ 863.99	$ -	0.00%	N/A	$ 876.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.20	$ -	0.00%	N/A	$ 753.48	$ -	0.00%	N/A	$ 763.25	$ -	0.00%	N/A	$ 773.51	$ -	0.00%
			Family	N/A	$ 1,228.10	$ -	0.00%	N/A	$ 1,243.67	$ -	0.00%	N/A	$ 1,260.04	$ -	0.00%	N/A	$ 1,277.24	$ -	0.00%
Silver	HDE	N/A	SUSF3249																
			Single	N/A	$ 422.24	$ -	0.00%	N/A	$ 427.72	$ -	0.00%	N/A	$ 433.48	$ -	0.00%	N/A	$ 439.54	$ -	0.00%
			Double	N/A	$ 844.47	$ -	0.00%	N/A	$ 855.44	$ -	0.00%	N/A	$ 866.97	$ -	0.00%	N/A	$ 879.08	$ -	0.00%
			Emp/Child(ren)	N/A	$ 746.66	$ -	0.00%	N/A	$ 755.98	$ -	0.00%	N/A	$ 765.78	$ -	0.00%	N/A	$ 776.07	$ -	0.00%
			Family	N/A	$ 1,232.24	$ -	0.00%	N/A	$ 1,247.86	$ -	0.00%	N/A	$ 1,264.29	$ -	0.00%	N/A	$ 1,281.54	$ -	0.00%
Silver	HDE	N/A	SUSF3250																
			Single	N/A	$ 426.17	$ -	0.00%	N/A	$ 431.71	$ -	0.00%	N/A	$ 437.52	$ -	0.00%	N/A	$ 443.64	$ -	0.00%
			Double	N/A	$ 852.35	$ -	0.00%	N/A	$ 863.41	$ -	0.00%	N/A	$ 875.05	$ -	0.00%	N/A	$ 887.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 753.36	$ -	0.00%	N/A	$ 762.76	$ -	0.00%	N/A	$ 772.65	$ -	0.00%	N/A	$ 783.04	$ -	0.00%
			Family	N/A	$ 1,243.46	$ -	0.00%	N/A	$ 1,259.22	$ -	0.00%	N/A	$ 1,275.80	$ -	0.00%	N/A	$ 1,293.22	$ -	0.00%
Silver	HDE	N/A	SUSF3251																
			Single	N/A	$ 404.99	$ -	0.00%	N/A	$ 410.25	$ -	0.00%	N/A	$ 415.78	$ -	0.00%	N/A	$ 421.58	$ -	0.00%
			Double	N/A	$ 809.98	$ -	0.00%	N/A	$ 820.50	$ -	0.00%	N/A	$ 831.55	$ -	0.00%	N/A	$ 843.17	$ -	0.00%
			Emp/Child(ren)	N/A	$ 717.34	$ -	0.00%	N/A	$ 726.28	$ -	0.00%	N/A	$ 735.68	$ -	0.00%	N/A	$ 745.55	$ -	0.00%
			Family	N/A	$ 1,183.08	$ -	0.00%	N/A	$ 1,198.07	$ -	0.00%	N/A	$ 1,213.82	$ -	0.00%	N/A	$ 1,230.37	$ -	0.00%
Silver	HDE	N/A	SUSF3253																
			Single	N/A	$ 404.42	$ -	0.00%	N/A	$ 409.67	$ -	0.00%	N/A	$ 415.19	$ -	0.00%	N/A	$ 420.99	$ -	0.00%
			Double	N/A	$ 808.83	$ -	0.00%	N/A	$ 819.33	$ -	0.00%	N/A	$ 830.37	$ -	0.00%	N/A	$ 841.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 716.37	$ -	0.00%	N/A	$ 725.29	$ -	0.00%	N/A	$ 734.68	$ -	0.00%	N/A	$ 744.54	$ -	0.00%
			Family	N/A	$ 1,181.45	$ -	0.00%	N/A	$ 1,196.41	$ -	0.00%	N/A	$ 1,212.14	$ -	0.00%	N/A	$ 1,228.67	$ -	0.00%
Silver	HDE	N/A	SUSF3254																
			Single	N/A	$ 409.04	$ -	0.00%	N/A	$ 414.35	$ -	0.00%	N/A	$ 419.93	$ -	0.00%	N/A	$ 425.80	$ -	0.00%
			Double	N/A	$ 818.07	$ -	0.00%	N/A	$ 828.69	$ -	0.00%	N/A	$ 839.86	$ -	0.00%	N/A	$ 851.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 724.22	$ -	0.00%	N/A	$ 733.25	$ -	0.00%	N/A	$ 742.74	$ -	0.00%	N/A	$ 752.71	$ -	0.00%
			Family	N/A	$ 1,194.61	$ -	0.00%	N/A	$ 1,209.74	$ -	0.00%	N/A	$ 1,225.66	$ -	0.00%	N/A	$ 1,242.38	$ -	0.00%
Silver	HDE	N/A	SUSF3255																
			Single	N/A	$ 415.91	$ -	0.00%	N/A	$ 421.31	$ -	0.00%	N/A	$ 426.98	$ -	0.00%	N/A	$ 432.95	$ -	0.00%
			Double	N/A	$ 831.82	$ -	0.00%	N/A	$ 842.61	$ -	0.00%	N/A	$ 853.97	$ -	0.00%	N/A	$ 865.90	$ -	0.00%
			Emp/Child(ren)	N/A	$ 735.90	$ -	0.00%	N/A	$ 745.08	$ -	0.00%	N/A	$ 754.73	$ -	0.00%	N/A	$ 764.87	$ -	0.00%
			Family	N/A	$ 1,214.20	$ -	0.00%	N/A	$ 1,229.59	$ -	0.00%	N/A	$ 1,245.77	$ -	0.00%	N/A	$ 1,262.77	$ -	0.00%
Silver	EPO	N/A	SUSF3256																
			Single	N/A	$ 417.59	$ -	0.00%	N/A	$ 423.02	$ -	0.00%	N/A	$ 428.72	$ -	0.00%	N/A	$ 434.70	$ -	0.00%
			Double	N/A	$ 835.19	$ -	0.00%	N/A	$ 846.03	$ -	0.00%	N/A	$ 857.43	$ -	0.00%	N/A	$ 869.41	$ -	0.00%
			Emp/Child(ren)	N/A	$ 738.77	$ -	0.00%	N/A	$ 747.99	$ -	0.00%	N/A	$ 757.68	$ -	0.00%	N/A	$ 767.86	$ -	0.00%
			Family	N/A	$ 1,219.00	$ -	0.00%	N/A	$ 1,234.45	$ -	0.00%	N/A	$ 1,250.70	$ -	0.00%	N/A	$ 1,267.77	$ -	0.00%
Silver	EPO	N/A	SUSF3257																
			Single	N/A	$ 408.78	$ -	0.00%	N/A	$ 414.08	$ -	0.00%	N/A	$ 419.66	$ -	0.00%	N/A	$ 425.53	$ -	0.00%
			Double	N/A	$ 817.55	$ -	0.00%	N/A	$ 828.17	$ -	0.00%	N/A	$ 839.33	$ -	0.00%	N/A	$ 851.05	$ -	0.00%
			Emp/Child(ren)	N/A	$ 723.78	$ -	0.00%	N/A	$ 732.80	$ -	0.00%	N/A	$ 742.29	$ -	0.00%	N/A	$ 752.25	$ -	0.00%
			Family	N/A	$ 1,193.87	$ -	0.00%	N/A	$ 1,209.00	$ -	0.00%	N/A	$ 1,224.90	$ -	0.00%	N/A	$ 1,241.61	$ -	0.00%
Bronze	HDE	N/A	SUBF4272																
			Single	N/A	$ 356.44	$ -	0.00%	N/A	$ 361.07	$ -	0.00%	N/A	$ 365.93	$ -	0.00%	N/A	$ 371.05	$ -	0.00%
			Double	N/A	$ 712.88	$ -	0.00%	N/A	$ 722.14	$ -	0.00%	N/A	$ 731.87	$ -	0.00%	N/A	$ 742.09	$ -	0.00%
			Emp/Child(ren)	N/A	$ 614.66	$ -	0.00%	N/A	$ 622.53	$ -	0.00%	N/A	$ 630.80	$ -	0.00%	N/A	$ 639.49	$ -	0.00%
			Family	N/A	$ 1,024.57	$ -	0.00%	N/A	$ 1,037.76	$ -	0.00%	N/A	$ 1,051.62	$ -	0.00%	N/A	$ 1,066.19	$ -	0.00%
Bronze	HDE	N/A	SUBF4274																
			Single	N/A	$ 350.21	$ -	0.00%	N/A	$ 354.75	$ -	0.00%	N/A	$ 359.53	$ -	0.00%	N/A	$ 364.56	$ -	0.00%
			Double	N/A	$ 700.41	$ -	0.00%	N/A	$ 709.50	$ -	0.00%	N/A	$ 719.07	$ -	0.00%	N/A	$ 729.11	$ -	0.00%
			Emp/Child(ren)	N/A	$ 624.21	$ -	0.00%	N/A	$ 631.94	$ -	0.00%	N/A	$ 640.07	$ -	0.00%	N/A	$ 648.60	$ -	0.00%
			Family	N/A	$ 1,026.95	$ -	0.00%	N/A	$ 1,039.90	$ -	0.00%	N/A	$ 1,053.53	$ -	0.00%	N/A	$ 1,067.84	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Bronze	HDE	N/A	SUBF4275																
			Single	N/A	$ 351.56	$ -	0.00%	N/A	$ 356.12	$ -	0.00%	N/A	$ 360.92	$ -	0.00%	N/A	$ 365.96	$ -	0.00%
			Double	N/A	$ 703.12	$ -	0.00%	N/A	$ 712.24	$ -	0.00%	N/A	$ 721.84	$ -	0.00%	N/A	$ 731.93	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.51	$ -	0.00%	N/A	$ 634.27	$ -	0.00%	N/A	$ 642.43	$ -	0.00%	N/A	$ 651.00	$ -	0.00%
			Family	N/A	$ 1,030.80	$ -	0.00%	N/A	$ 1,043.81	$ -	0.00%	N/A	$ 1,057.48	$ -	0.00%	N/A	$ 1,071.85	$ -	0.00%
Bronze	HDE	N/A	SUBF4276																
			Single	N/A	$ 351.29	$ -	0.00%	N/A	$ 355.85	$ -	0.00%	N/A	$ 360.64	$ -	0.00%	N/A	$ 365.68	$ -	0.00%
			Double	N/A	$ 702.57	$ -	0.00%	N/A	$ 711.69	$ -	0.00%	N/A	$ 721.28	$ -	0.00%	N/A	$ 731.36	$ -	0.00%
			Emp/Child(ren)	N/A	$ 626.05	$ -	0.00%	N/A	$ 633.80	$ -	0.00%	N/A	$ 641.95	$ -	0.00%	N/A	$ 650.52	$ -	0.00%
			Family	N/A	$ 1,030.03	$ -	0.00%	N/A	$ 1,043.02	$ -	0.00%	N/A	$ 1,056.69	$ -	0.00%	N/A	$ 1,071.05	$ -	0.00%
Bronze	HDE	N/A	SUBF4277																
			Single	N/A	$ 353.17	$ -	0.00%	N/A	$ 357.75	$ -	0.00%	N/A	$ 362.57	$ -	0.00%	N/A	$ 367.64	$ -	0.00%
			Double	N/A	$ 706.33	$ -	0.00%	N/A	$ 715.50	$ -	0.00%	N/A	$ 725.14	$ -	0.00%	N/A	$ 735.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 629.24	$ -	0.00%	N/A	$ 637.03	$ -	0.00%	N/A	$ 645.23	$ -	0.00%	N/A	$ 653.84	$ -	0.00%
			Family	N/A	$ 1,035.38	$ -	0.00%	N/A	$ 1,048.45	$ -	0.00%	N/A	$ 1,062.19	$ -	0.00%	N/A	$ 1,076.62	$ -	0.00%
Bronze	HDE	N/A	SUBF4278																
			Single	N/A	$ 358.01	$ -	0.00%	N/A	$ 362.65	$ -	0.00%	N/A	$ 367.54	$ -	0.00%	N/A	$ 372.68	$ -	0.00%
			Double	N/A	$ 716.01	$ -	0.00%	N/A	$ 725.31	$ -	0.00%	N/A	$ 735.08	$ -	0.00%	N/A	$ 745.35	$ -	0.00%
			Emp/Child(ren)	N/A	$ 637.47	$ -	0.00%	N/A	$ 645.37	$ -	0.00%	N/A	$ 653.68	$ -	0.00%	N/A	$ 662.41	$ -	0.00%
			Family	N/A	$ 1,049.18	$ -	0.00%	N/A	$ 1,062.42	$ -	0.00%	N/A	$ 1,076.35	$ -	0.00%	N/A	$ 1,090.98	$ -	0.00%
Bronze	HDE	N/A	SUBF4279																
			Single	N/A	$ 352.47	$ -	0.00%	N/A	$ 357.05	$ -	0.00%	N/A	$ 361.86	$ -	0.00%	N/A	$ 366.91	$ -	0.00%
			Double	N/A	$ 704.94	$ -	0.00%	N/A	$ 714.10	$ -	0.00%	N/A	$ 723.72	$ -	0.00%	N/A	$ 733.83	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.06	$ -	0.00%	N/A	$ 635.84	$ -	0.00%	N/A	$ 644.02	$ -	0.00%	N/A	$ 652.61	$ -	0.00%
			Family	N/A	$ 1,033.40	$ -	0.00%	N/A	$ 1,046.45	$ -	0.00%	N/A	$ 1,060.16	$ -	0.00%	N/A	$ 1,074.56	$ -	0.00%
Bronze	HDE	N/A	SUBF4280																
			Single	N/A	$ 347.56	$ -	0.00%	N/A	$ 352.07	$ -	0.00%	N/A	$ 356.82	$ -	0.00%	N/A	$ 361.80	$ -	0.00%
			Double	N/A	$ 695.12	$ -	0.00%	N/A	$ 704.15	$ -	0.00%	N/A	$ 713.64	$ -	0.00%	N/A	$ 723.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 619.72	$ -	0.00%	N/A	$ 627.39	$ -	0.00%	N/A	$ 635.45	$ -	0.00%	N/A	$ 643.93	$ -	0.00%
			Family	N/A	$ 1,019.41	$ -	0.00%	N/A	$ 1,032.27	$ -	0.00%	N/A	$ 1,045.79	$ -	0.00%	N/A	$ 1,060.00	$ -	0.00%
Bronze	HDE	N/A	SUBF4282																
			Single	N/A	$ 349.41	$ -	0.00%	N/A	$ 353.95	$ -	0.00%	N/A	$ 358.72	$ -	0.00%	N/A	$ 363.73	$ -	0.00%
			Double	N/A	$ 698.82	$ -	0.00%	N/A	$ 707.89	$ -	0.00%	N/A	$ 717.43	$ -	0.00%	N/A	$ 727.46	$ -	0.00%
			Emp/Child(ren)	N/A	$ 622.86	$ -	0.00%	N/A	$ 630.57	$ -	0.00%	N/A	$ 638.68	$ -	0.00%	N/A	$ 647.20	$ -	0.00%
			Family	N/A	$ 1,024.68	$ -	0.00%	N/A	$ 1,037.61	$ -	0.00%	N/A	$ 1,051.20	$ -	0.00%	N/A	$ 1,065.49	$ -	0.00%
Bronze	HDE	N/A	SUBF4283																
			Single	N/A	$ 352.54	$ -	0.00%	N/A	$ 357.12	$ -	0.00%	N/A	$ 361.93	$ -	0.00%	N/A	$ 366.99	$ -	0.00%
			Double	N/A	$ 705.08	$ -	0.00%	N/A	$ 714.24	$ -	0.00%	N/A	$ 723.86	$ -	0.00%	N/A	$ 733.97	$ -	0.00%
			Emp/Child(ren)	N/A	$ 628.18	$ -	0.00%	N/A	$ 635.96	$ -	0.00%	N/A	$ 644.14	$ -	0.00%	N/A	$ 652.74	$ -	0.00%
			Family	N/A	$ 1,033.61	$ -	0.00%	N/A	$ 1,046.65	$ -	0.00%	N/A	$ 1,060.36	$ -	0.00%	N/A	$ 1,074.77	$ -	0.00%
Bronze	HDE	N/A	SUBF4285																
			Single	N/A	$ 337.27	$ -	0.00%	N/A	$ 341.65	$ -	0.00%	N/A	$ 346.25	$ -	0.00%	N/A	$ 351.09	$ -	0.00%
			Double	N/A	$ 674.54	$ -	0.00%	N/A	$ 683.30	$ -	0.00%	N/A	$ 692.51	$ -	0.00%	N/A	$ 702.18	$ -	0.00%
			Emp/Child(ren)	N/A	$ 602.22	$ -	0.00%	N/A	$ 609.67	$ -	0.00%	N/A	$ 617.49	$ -	0.00%	N/A	$ 625.72	$ -	0.00%
			Family	N/A	$ 990.09	$ -	0.00%	N/A	$ 1,002.56	$ -	0.00%	N/A	$ 1,015.68	$ -	0.00%	N/A	$ 1,029.47	$ -	0.00%
Bronze	HDE	N/A	SUBF4286																
			Single	N/A	$ 340.74	$ -	0.00%	N/A	$ 345.16	$ -	0.00%	N/A	$ 349.81	$ -	0.00%	N/A	$ 354.70	$ -	0.00%
			Double	N/A	$ 681.47	$ -	0.00%	N/A	$ 690.32	$ -	0.00%	N/A	$ 699.62	$ -	0.00%	N/A	$ 709.40	$ -	0.00%
			Emp/Child(ren)	N/A	$ 608.11	$ -	0.00%	N/A	$ 615.63	$ -	0.00%	N/A	$ 623.54	$ -	0.00%	N/A	$ 631.85	$ -	0.00%
			Family	N/A	$ 999.96	$ -	0.00%	N/A	$ 1,012.57	$ -	0.00%	N/A	$ 1,025.82	$ -	0.00%	N/A	$ 1,039.75	$ -	0.00%
Bronze	HDE	N/A	SUBF4287																
			Single	N/A	$ 345.95	$ -	0.00%	N/A	$ 350.44	$ -	0.00%	N/A	$ 355.16	$ -	0.00%	N/A	$ 360.13	$ -	0.00%
			Double	N/A	$ 691.90	$ -	0.00%	N/A	$ 700.88	$ -	0.00%	N/A	$ 710.33	$ -	0.00%	N/A	$ 720.25	$ -	0.00%
			Emp/Child(ren)	N/A	$ 616.98	$ -	0.00%	N/A	$ 624.61	$ -	0.00%	N/A	$ 632.64	$ -	0.00%	N/A	$ 641.07	$ -	0.00%
			Family	N/A	$ 1,014.82	$ -	0.00%	N/A	$ 1,027.62	$ -	0.00%	N/A	$ 1,041.08	$ -	0.00%	N/A	$ 1,055.22	$ -	0.00%
Bronze	HDE	N/A	SUBF4288																
			Single	N/A	$ 350.68	$ -	0.00%	N/A	$ 355.23	$ -	0.00%	N/A	$ 360.02	$ -	0.00%	N/A	$ 365.05	$ -	0.00%
			Double	N/A	$ 701.36	$ -	0.00%	N/A	$ 710.47	$ -	0.00%	N/A	$ 720.04	$ -	0.00%	N/A	$ 730.10	$ -	0.00%
			Emp/Child(ren)	N/A	$ 625.02	$ -	0.00%	N/A	$ 632.76	$ -	0.00%	N/A	$ 640.90	$ -	0.00%	N/A	$ 649.45	$ -	0.00%
			Family	N/A	$ 1,028.30	$ -	0.00%	N/A	$ 1,041.28	$ -	0.00%	N/A	$ 1,054.92	$ -	0.00%	N/A	$ 1,069.26	$ -	0.00%
Gold	EPO	N/A	SUGFHD01																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.68	$ -	0.00%	N/A	$ 869.82	$ -	0.00%	N/A	$ 881.55	$ -	0.00%	N/A	$ 893.86	$ -	0.00%
			Family	N/A	$ 1,439.55	$ -	0.00%	N/A	$ 1,458.23	$ -	0.00%	N/A	$ 1,477.88	$ -	0.00%	N/A	$ 1,498.53	$ -	0.00%
Gold	EPO	N/A	SUGFHD02																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.68	$ -	0.00%	N/A	$ 869.82	$ -	0.00%	N/A	$ 881.55	$ -	0.00%	N/A	$ 893.86	$ -	0.00%
			Family	N/A	$ 1,439.55	$ -	0.00%	N/A	$ 1,458.23	$ -	0.00%	N/A	$ 1,477.88	$ -	0.00%	N/A	$ 1,498.53	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD03																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Family	N/A	$ 1,474.10	$ -	0.00%	N/A	$ 1,493.23	$ -	0.00%	N/A	$ 1,513.35	$ -	0.00%	N/A	$ 1,534.49	$ -	0.00%
Gold	EPO	N/A	SUGFHD04																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Family	N/A	$ 1,474.10	$ -	0.00%	N/A	$ 1,493.23	$ -	0.00%	N/A	$ 1,513.35	$ -	0.00%	N/A	$ 1,534.49	$ -	0.00%
Gold	EPO	N/A	SUGFHD05																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.69	$ -	0.00%	N/A	$ 863.76	$ -	0.00%	N/A	$ 875.40	$ -	0.00%	N/A	$ 887.63	$ -	0.00%
			Family	N/A	$ 1,429.51	$ -	0.00%	N/A	$ 1,448.07	$ -	0.00%	N/A	$ 1,467.58	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%
Gold	EPO	N/A	SUGFHD06																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.69	$ -	0.00%	N/A	$ 863.76	$ -	0.00%	N/A	$ 875.40	$ -	0.00%	N/A	$ 887.63	$ -	0.00%
			Family	N/A	$ 1,429.51	$ -	0.00%	N/A	$ 1,448.07	$ -	0.00%	N/A	$ 1,467.58	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%
Gold	EPO	N/A	SUGFHD07																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.68	$ -	0.00%	N/A	$ 869.82	$ -	0.00%	N/A	$ 881.55	$ -	0.00%	N/A	$ 893.86	$ -	0.00%
			Family	N/A	$ 1,439.55	$ -	0.00%	N/A	$ 1,458.23	$ -	0.00%	N/A	$ 1,477.88	$ -	0.00%	N/A	$ 1,498.53	$ -	0.00%
Gold	EPO	N/A	SUGFHD08																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 858.68	$ -	0.00%	N/A	$ 869.82	$ -	0.00%	N/A	$ 881.55	$ -	0.00%	N/A	$ 893.86	$ -	0.00%
			Family	N/A	$ 1,439.55	$ -	0.00%	N/A	$ 1,458.23	$ -	0.00%	N/A	$ 1,477.88	$ -	0.00%	N/A	$ 1,498.53	$ -	0.00%
Gold	EPO	N/A	SUGFHD09																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 873.16	$ -	0.00%	N/A	$ 884.49	$ -	0.00%	N/A	$ 896.41	$ -	0.00%	N/A	$ 908.93	$ -	0.00%
			Family	N/A	$ 1,463.82	$ -	0.00%	N/A	$ 1,482.82	$ -	0.00%	N/A	$ 1,502.81	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%
Gold	EPO	N/A	SUGFHD10																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 873.16	$ -	0.00%	N/A	$ 884.49	$ -	0.00%	N/A	$ 896.41	$ -	0.00%	N/A	$ 908.93	$ -	0.00%
			Family	N/A	$ 1,463.82	$ -	0.00%	N/A	$ 1,482.82	$ -	0.00%	N/A	$ 1,502.81	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%
Gold	EPO	N/A	SUGFHD11																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Family	N/A	$ 1,474.10	$ -	0.00%	N/A	$ 1,493.23	$ -	0.00%	N/A	$ 1,513.35	$ -	0.00%	N/A	$ 1,534.49	$ -	0.00%
Gold	EPO	N/A	SUGFHD12																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 879.29	$ -	0.00%	N/A	$ 890.70	$ -	0.00%	N/A	$ 902.70	$ -	0.00%	N/A	$ 915.31	$ -	0.00%
			Family	N/A	$ 1,474.10	$ -	0.00%	N/A	$ 1,493.23	$ -	0.00%	N/A	$ 1,513.35	$ -	0.00%	N/A	$ 1,534.49	$ -	0.00%
Gold	EPO	N/A	SUGFHD13																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 873.16	$ -	0.00%	N/A	$ 884.49	$ -	0.00%	N/A	$ 896.41	$ -	0.00%	N/A	$ 908.93	$ -	0.00%
			Family	N/A	$ 1,463.82	$ -	0.00%	N/A	$ 1,482.82	$ -	0.00%	N/A	$ 1,502.81	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%
Gold	EPO	N/A	SUGFHD14																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 873.16	$ -	0.00%	N/A	$ 884.49	$ -	0.00%	N/A	$ 896.41	$ -	0.00%	N/A	$ 908.93	$ -	0.00%
			Family	N/A	$ 1,463.82	$ -	0.00%	N/A	$ 1,482.82	$ -	0.00%	N/A	$ 1,502.81	$ -	0.00%	N/A	$ 1,523.80	$ -	0.00%
Gold	EPO	N/A	SUGFHD15																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.69	$ -	0.00%	N/A	$ 863.76	$ -	0.00%	N/A	$ 875.40	$ -	0.00%	N/A	$ 887.63	$ -	0.00%
			Family	N/A	$ 1,429.51	$ -	0.00%	N/A	$ 1,448.07	$ -	0.00%	N/A	$ 1,467.58	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%
Gold	EPO	N/A	SUGFHD16																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 852.69	$ -	0.00%	N/A	$ 863.76	$ -	0.00%	N/A	$ 875.40	$ -	0.00%	N/A	$ 887.63	$ -	0.00%
			Family	N/A	$ 1,429.51	$ -	0.00%	N/A	$ 1,448.07	$ -	0.00%	N/A	$ 1,467.58	$ -	0.00%	N/A	$ 1,488.08	$ -	0.00%

CDPHP Universal Benefits, Inc.
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Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD17																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.54	$ -	0.00%	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.41	$ -	0.00%	N/A	$ 922.72	$ -	0.00%
			Family	N/A	$ 1,468.41	$ -	0.00%	N/A	$ 1,487.09	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,527.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD18																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.54	$ -	0.00%	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.41	$ -	0.00%	N/A	$ 922.72	$ -	0.00%
			Family	N/A	$ 1,468.41	$ -	0.00%	N/A	$ 1,487.09	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,527.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD19																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.56	$ -	0.00%	N/A	$ 931.56	$ -	0.00%	N/A	$ 944.17	$ -	0.00%
			Family	N/A	$ 1,502.96	$ -	0.00%	N/A	$ 1,522.09	$ -	0.00%	N/A	$ 1,542.21	$ -	0.00%	N/A	$ 1,563.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD20																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.56	$ -	0.00%	N/A	$ 931.56	$ -	0.00%	N/A	$ 944.17	$ -	0.00%
			Family	N/A	$ 1,502.96	$ -	0.00%	N/A	$ 1,522.09	$ -	0.00%	N/A	$ 1,542.21	$ -	0.00%	N/A	$ 1,563.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD21																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.55	$ -	0.00%	N/A	$ 892.62	$ -	0.00%	N/A	$ 904.26	$ -	0.00%	N/A	$ 916.49	$ -	0.00%
			Family	N/A	$ 1,458.37	$ -	0.00%	N/A	$ 1,476.93	$ -	0.00%	N/A	$ 1,496.44	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%
Gold	EPO	N/A	SUGFHD22																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.55	$ -	0.00%	N/A	$ 892.62	$ -	0.00%	N/A	$ 904.26	$ -	0.00%	N/A	$ 916.49	$ -	0.00%
			Family	N/A	$ 1,458.37	$ -	0.00%	N/A	$ 1,476.93	$ -	0.00%	N/A	$ 1,496.44	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%
Gold	EPO	N/A	SUGFHD23																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.54	$ -	0.00%	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.41	$ -	0.00%	N/A	$ 922.72	$ -	0.00%
			Family	N/A	$ 1,468.41	$ -	0.00%	N/A	$ 1,487.09	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,527.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD24																
			Single	N/A	$ 505.10	$ -	0.00%	N/A	$ 511.66	$ -	0.00%	N/A	$ 518.56	$ -	0.00%	N/A	$ 525.80	$ -	0.00%
			Double	N/A	$ 1,010.21	$ -	0.00%	N/A	$ 1,023.32	$ -	0.00%	N/A	$ 1,037.11	$ -	0.00%	N/A	$ 1,051.60	$ -	0.00%
			Emp/Child(ren)	N/A	$ 887.54	$ -	0.00%	N/A	$ 898.68	$ -	0.00%	N/A	$ 910.41	$ -	0.00%	N/A	$ 922.72	$ -	0.00%
			Family	N/A	$ 1,468.41	$ -	0.00%	N/A	$ 1,487.09	$ -	0.00%	N/A	$ 1,506.74	$ -	0.00%	N/A	$ 1,527.39	$ -	0.00%
Gold	EPO	N/A	SUGFHD25																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.02	$ -	0.00%	N/A	$ 913.35	$ -	0.00%	N/A	$ 925.27	$ -	0.00%	N/A	$ 937.79	$ -	0.00%
			Family	N/A	$ 1,492.68	$ -	0.00%	N/A	$ 1,511.68	$ -	0.00%	N/A	$ 1,531.67	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%
Gold	EPO	N/A	SUGFHD26																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.02	$ -	0.00%	N/A	$ 913.35	$ -	0.00%	N/A	$ 925.27	$ -	0.00%	N/A	$ 937.79	$ -	0.00%
			Family	N/A	$ 1,492.68	$ -	0.00%	N/A	$ 1,511.68	$ -	0.00%	N/A	$ 1,531.67	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%
Gold	EPO	N/A	SUGFHD27																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.56	$ -	0.00%	N/A	$ 931.56	$ -	0.00%	N/A	$ 944.17	$ -	0.00%
			Family	N/A	$ 1,502.96	$ -	0.00%	N/A	$ 1,522.09	$ -	0.00%	N/A	$ 1,542.21	$ -	0.00%	N/A	$ 1,563.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD28																
			Single	N/A	$ 517.23	$ -	0.00%	N/A	$ 523.94	$ -	0.00%	N/A	$ 531.00	$ -	0.00%	N/A	$ 538.42	$ -	0.00%
			Double	N/A	$ 1,034.45	$ -	0.00%	N/A	$ 1,047.88	$ -	0.00%	N/A	$ 1,062.00	$ -	0.00%	N/A	$ 1,076.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 908.15	$ -	0.00%	N/A	$ 919.56	$ -	0.00%	N/A	$ 931.56	$ -	0.00%	N/A	$ 944.17	$ -	0.00%
			Family	N/A	$ 1,502.96	$ -	0.00%	N/A	$ 1,522.09	$ -	0.00%	N/A	$ 1,542.21	$ -	0.00%	N/A	$ 1,563.35	$ -	0.00%
Gold	EPO	N/A	SUGFHD29																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.02	$ -	0.00%	N/A	$ 913.35	$ -	0.00%	N/A	$ 925.27	$ -	0.00%	N/A	$ 937.79	$ -	0.00%
			Family	N/A	$ 1,492.68	$ -	0.00%	N/A	$ 1,511.68	$ -	0.00%	N/A	$ 1,531.67	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%
Gold	EPO	N/A	SUGFHD30																
			Single	N/A	$ 513.62	$ -	0.00%	N/A	$ 520.29	$ -	0.00%	N/A	$ 527.30	$ -	0.00%	N/A	$ 534.67	$ -	0.00%
			Double	N/A	$ 1,027.24	$ -	0.00%	N/A	$ 1,040.58	$ -	0.00%	N/A	$ 1,054.60	$ -	0.00%	N/A	$ 1,069.33	$ -	0.00%
			Emp/Child(ren)	N/A	$ 902.02	$ -	0.00%	N/A	$ 913.35	$ -	0.00%	N/A	$ 925.27	$ -	0.00%	N/A	$ 937.79	$ -	0.00%
			Family	N/A	$ 1,492.68	$ -	0.00%	N/A	$ 1,511.68	$ -	0.00%	N/A	$ 1,531.67	$ -	0.00%	N/A	$ 1,552.66	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Gold	EPO	N/A	SUGFHD31																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.55	$ -	0.00%	N/A	$ 892.62	$ -	0.00%	N/A	$ 904.26	$ -	0.00%	N/A	$ 916.49	$ -	0.00%
			Family	N/A	$ 1,458.37	$ -	0.00%	N/A	$ 1,476.93	$ -	0.00%	N/A	$ 1,496.44	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%
Gold	EPO	N/A	SUGFHD32																
			Single	N/A	$ 501.58	$ -	0.00%	N/A	$ 508.09	$ -	0.00%	N/A	$ 514.94	$ -	0.00%	N/A	$ 522.14	$ -	0.00%
			Double	N/A	$ 1,003.17	$ -	0.00%	N/A	$ 1,016.19	$ -	0.00%	N/A	$ 1,029.88	$ -	0.00%	N/A	$ 1,044.27	$ -	0.00%
			Emp/Child(ren)	N/A	$ 881.55	$ -	0.00%	N/A	$ 892.62	$ -	0.00%	N/A	$ 904.26	$ -	0.00%	N/A	$ 916.49	$ -	0.00%
			Family	N/A	$ 1,458.37	$ -	0.00%	N/A	$ 1,476.93	$ -	0.00%	N/A	$ 1,496.44	$ -	0.00%	N/A	$ 1,516.94	$ -	0.00%
Platinum	PPO	N/A	SUPF1013																
			Single	N/A	$ 614.88	$ -	0.00%	N/A	$ 622.87	$ -	0.00%	N/A	$ 631.26	$ -	0.00%	N/A	$ 640.08	$ -	0.00%
			Double	N/A	$ 1,229.77	$ -	0.00%	N/A	$ 1,245.73	$ -	0.00%	N/A	$ 1,262.52	$ -	0.00%	N/A	$ 1,280.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.30	$ -	0.00%	N/A	$ 1,058.87	$ -	0.00%	N/A	$ 1,073.14	$ -	0.00%	N/A	$ 1,088.13	$ -	0.00%
			Family	N/A	$ 1,752.42	$ -	0.00%	N/A	$ 1,775.17	$ -	0.00%	N/A	$ 1,799.09	$ -	0.00%	N/A	$ 1,824.22	$ -	0.00%
Platinum	PPO	N/A	SUPF1014																
			Single	N/A	$ 608.77	$ -	0.00%	N/A	$ 616.67	$ -	0.00%	N/A	$ 624.98	$ -	0.00%	N/A	$ 633.71	$ -	0.00%
			Double	N/A	$ 1,217.54	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,249.96	$ -	0.00%	N/A	$ 1,267.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,034.91	$ -	0.00%	N/A	$ 1,048.34	$ -	0.00%	N/A	$ 1,062.47	$ -	0.00%	N/A	$ 1,077.31	$ -	0.00%
			Family	N/A	$ 1,734.99	$ -	0.00%	N/A	$ 1,757.51	$ -	0.00%	N/A	$ 1,781.20	$ -	0.00%	N/A	$ 1,806.08	$ -	0.00%
Silver	PPO	N/A	SUSF3016																
			Single	N/A	$ 427.78	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.35	$ -	0.00%	N/A	$ 890.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.23	$ -	0.00%	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.60	$ -	0.00%	N/A	$ 757.03	$ -	0.00%
			Family	N/A	$ 1,219.19	$ -	0.00%	N/A	$ 1,235.01	$ -	0.00%	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,269.14	$ -	0.00%
Bronze	HDP	N/A	SUBF4003																
			Single	N/A	$ 356.30	$ -	0.00%	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.79	$ -	0.00%	N/A	$ 370.90	$ -	0.00%
			Double	N/A	$ 712.61	$ -	0.00%	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.59	$ -	0.00%	N/A	$ 741.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.72	$ -	0.00%	N/A	$ 613.58	$ -	0.00%	N/A	$ 621.85	$ -	0.00%	N/A	$ 630.54	$ -	0.00%
			Family	N/A	$ 1,015.47	$ -	0.00%	N/A	$ 1,028.65	$ -	0.00%	N/A	$ 1,042.51	$ -	0.00%	N/A	$ 1,057.07	$ -	0.00%
Platinum	PPO	N/A	SUPF1027																
			Single	N/A	$ 629.64	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 655.44	$ -	0.00%
			Double	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,275.63	$ -	0.00%	N/A	$ 1,292.82	$ -	0.00%	N/A	$ 1,310.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.39	$ -	0.00%	N/A	$ 1,084.29	$ -	0.00%	N/A	$ 1,098.90	$ -	0.00%	N/A	$ 1,114.25	$ -	0.00%
			Family	N/A	$ 1,794.48	$ -	0.00%	N/A	$ 1,817.77	$ -	0.00%	N/A	$ 1,842.27	$ -	0.00%	N/A	$ 1,868.00	$ -	0.00%
Platinum	PPO	N/A	SUPF1028																
			Single	N/A	$ 623.38	$ -	0.00%	N/A	$ 631.47	$ -	0.00%	N/A	$ 639.98	$ -	0.00%	N/A	$ 648.92	$ -	0.00%
			Double	N/A	$ 1,246.76	$ -	0.00%	N/A	$ 1,262.94	$ -	0.00%	N/A	$ 1,279.96	$ -	0.00%	N/A	$ 1,297.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.74	$ -	0.00%	N/A	$ 1,073.50	$ -	0.00%	N/A	$ 1,087.97	$ -	0.00%	N/A	$ 1,103.17	$ -	0.00%
			Family	N/A	$ 1,776.63	$ -	0.00%	N/A	$ 1,799.69	$ -	0.00%	N/A	$ 1,823.95	$ -	0.00%	N/A	$ 1,849.43	$ -	0.00%
Silver	PPO	N/A	SUSF3035																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.69	$ -	0.00%	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.52	$ -	0.00%	N/A	$ 775.20	$ -	0.00%
			Family	N/A	$ 1,248.45	$ -	0.00%	N/A	$ 1,264.65	$ -	0.00%	N/A	$ 1,281.70	$ -	0.00%	N/A	$ 1,299.60	$ -	0.00%
Bronze	HDP	N/A	SUBF4021																
			Single	N/A	$ 364.86	$ -	0.00%	N/A	$ 369.59	$ -	0.00%	N/A	$ 374.57	$ -	0.00%	N/A	$ 379.80	$ -	0.00%
			Double	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.18	$ -	0.00%	N/A	$ 749.14	$ -	0.00%	N/A	$ 759.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.25	$ -	0.00%	N/A	$ 628.31	$ -	0.00%	N/A	$ 636.77	$ -	0.00%	N/A	$ 645.67	$ -	0.00%
			Family	N/A	$ 1,039.84	$ -	0.00%	N/A	$ 1,053.34	$ -	0.00%	N/A	$ 1,067.53	$ -	0.00%	N/A	$ 1,082.44	$ -	0.00%
Platinum	PPO	N/A	SUPF1041																
			Single	N/A	$ 610.60	$ -	0.00%	N/A	$ 618.52	$ -	0.00%	N/A	$ 626.86	$ -	0.00%	N/A	$ 635.62	$ -	0.00%
			Double	N/A	$ 1,221.20	$ -	0.00%	N/A	$ 1,237.05	$ -	0.00%	N/A	$ 1,253.72	$ -	0.00%	N/A	$ 1,271.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,038.02	$ -	0.00%	N/A	$ 1,051.49	$ -	0.00%	N/A	$ 1,065.66	$ -	0.00%	N/A	$ 1,080.55	$ -	0.00%
			Family	N/A	$ 1,740.20	$ -	0.00%	N/A	$ 1,762.79	$ -	0.00%	N/A	$ 1,786.55	$ -	0.00%	N/A	$ 1,811.51	$ -	0.00%
Platinum	PPO	N/A	SUPF1042																
			Single	N/A	$ 604.53	$ -	0.00%	N/A	$ 612.37	$ -	0.00%	N/A	$ 620.63	$ -	0.00%	N/A	$ 629.30	$ -	0.00%
			Double	N/A	$ 1,209.05	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.25	$ -	0.00%	N/A	$ 1,258.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.69	$ -	0.00%	N/A	$ 1,041.03	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.80	$ -	0.00%
			Family	N/A	$ 1,722.90	$ -	0.00%	N/A	$ 1,745.26	$ -	0.00%	N/A	$ 1,768.78	$ -	0.00%	N/A	$ 1,793.49	$ -	0.00%
Silver	PPO	N/A	SUSF3051																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.63	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.16	$ -	0.00%	N/A	$ 731.54	$ -	0.00%	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.75	$ -	0.00%
			Family	N/A	$ 1,210.69	$ -	0.00%	N/A	$ 1,226.40	$ -	0.00%	N/A	$ 1,242.93	$ -	0.00%	N/A	$ 1,260.29	$ -	0.00%
Bronze	HDP	N/A	SUBF4039																
			Single	N/A	$ 353.82	$ -	0.00%	N/A	$ 358.41	$ -	0.00%	N/A	$ 363.24	$ -	0.00%	N/A	$ 368.32	$ -	0.00%
			Double	N/A	$ 707.64	$ -	0.00%	N/A	$ 716.83	$ -	0.00%	N/A	$ 726.49	$ -	0.00%	N/A	$ 736.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.49	$ -	0.00%	N/A	$ 609.30	$ -	0.00%	N/A	$ 617.51	$ -	0.00%	N/A	$ 626.14	$ -	0.00%
			Family	N/A	$ 1,008.39	$ -	0.00%	N/A	$ 1,021.48	$ -	0.00%	N/A	$ 1,035.24	$ -	0.00%	N/A	$ 1,049.71	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1055																
			Single	N/A	$ 614.88	$ -	0.00%	N/A	$ 622.87	$ -	0.00%	N/A	$ 631.26	$ -	0.00%	N/A	$ 640.08	$ -	0.00%
			Double	N/A	$ 1,229.77	$ -	0.00%	N/A	$ 1,245.73	$ -	0.00%	N/A	$ 1,262.52	$ -	0.00%	N/A	$ 1,280.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,045.30	$ -	0.00%	N/A	$ 1,058.87	$ -	0.00%	N/A	$ 1,073.14	$ -	0.00%	N/A	$ 1,088.13	$ -	0.00%
			Family	N/A	$ 1,752.42	$ -	0.00%	N/A	$ 1,775.17	$ -	0.00%	N/A	$ 1,799.09	$ -	0.00%	N/A	$ 1,824.22	$ -	0.00%
Platinum	PPO	N/A	SUPF1056																
			Single	N/A	$ 608.77	$ -	0.00%	N/A	$ 616.67	$ -	0.00%	N/A	$ 624.98	$ -	0.00%	N/A	$ 633.71	$ -	0.00%
			Double	N/A	$ 1,217.54	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,249.96	$ -	0.00%	N/A	$ 1,267.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,034.91	$ -	0.00%	N/A	$ 1,048.34	$ -	0.00%	N/A	$ 1,062.47	$ -	0.00%	N/A	$ 1,077.31	$ -	0.00%
			Family	N/A	$ 1,734.99	$ -	0.00%	N/A	$ 1,757.51	$ -	0.00%	N/A	$ 1,781.20	$ -	0.00%	N/A	$ 1,806.08	$ -	0.00%
Silver	PPO	N/A	SUSF3067																
			Single	N/A	$ 427.78	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.35	$ -	0.00%	N/A	$ 890.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 727.23	$ -	0.00%	N/A	$ 736.67	$ -	0.00%	N/A	$ 746.60	$ -	0.00%	N/A	$ 757.03	$ -	0.00%
			Family	N/A	$ 1,219.19	$ -	0.00%	N/A	$ 1,235.01	$ -	0.00%	N/A	$ 1,251.66	$ -	0.00%	N/A	$ 1,269.14	$ -	0.00%
Bronze	HDP	N/A	SUBF4057																
			Single	N/A	$ 356.30	$ -	0.00%	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.79	$ -	0.00%	N/A	$ 370.90	$ -	0.00%
			Double	N/A	$ 712.61	$ -	0.00%	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.59	$ -	0.00%	N/A	$ 741.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 605.72	$ -	0.00%	N/A	$ 613.58	$ -	0.00%	N/A	$ 621.85	$ -	0.00%	N/A	$ 630.54	$ -	0.00%
			Family	N/A	$ 1,015.47	$ -	0.00%	N/A	$ 1,028.65	$ -	0.00%	N/A	$ 1,042.51	$ -	0.00%	N/A	$ 1,057.07	$ -	0.00%
Platinum	PPO	N/A	SUPF1069																
			Single	N/A	$ 625.25	$ -	0.00%	N/A	$ 633.37	$ -	0.00%	N/A	$ 641.90	$ -	0.00%	N/A	$ 650.87	$ -	0.00%
			Double	N/A	$ 1,250.50	$ -	0.00%	N/A	$ 1,266.74	$ -	0.00%	N/A	$ 1,283.81	$ -	0.00%	N/A	$ 1,301.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,062.93	$ -	0.00%	N/A	$ 1,076.73	$ -	0.00%	N/A	$ 1,091.24	$ -	0.00%	N/A	$ 1,106.48	$ -	0.00%
			Family	N/A	$ 1,781.97	$ -	0.00%	N/A	$ 1,805.10	$ -	0.00%	N/A	$ 1,829.43	$ -	0.00%	N/A	$ 1,854.98	$ -	0.00%
Platinum	PPO	N/A	SUPF1070																
			Single	N/A	$ 619.03	$ -	0.00%	N/A	$ 627.07	$ -	0.00%	N/A	$ 635.52	$ -	0.00%	N/A	$ 644.40	$ -	0.00%
			Double	N/A	$ 1,238.07	$ -	0.00%	N/A	$ 1,254.14	$ -	0.00%	N/A	$ 1,271.04	$ -	0.00%	N/A	$ 1,288.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,052.36	$ -	0.00%	N/A	$ 1,066.02	$ -	0.00%	N/A	$ 1,080.38	$ -	0.00%	N/A	$ 1,095.48	$ -	0.00%
			Family	N/A	$ 1,764.25	$ -	0.00%	N/A	$ 1,787.15	$ -	0.00%	N/A	$ 1,811.23	$ -	0.00%	N/A	$ 1,836.53	$ -	0.00%
Silver	PPO	N/A	SUSF3083																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.50	$ -	0.00%	N/A	$ 749.10	$ -	0.00%	N/A	$ 759.19	$ -	0.00%	N/A	$ 769.80	$ -	0.00%
			Family	N/A	$ 1,239.74	$ -	0.00%	N/A	$ 1,255.84	$ -	0.00%	N/A	$ 1,272.76	$ -	0.00%	N/A	$ 1,290.54	$ -	0.00%
Bronze	HDP	N/A	SUBF4075																
			Single	N/A	$ 362.31	$ -	0.00%	N/A	$ 367.02	$ -	0.00%	N/A	$ 371.96	$ -	0.00%	N/A	$ 377.16	$ -	0.00%
			Double	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.03	$ -	0.00%	N/A	$ 743.92	$ -	0.00%	N/A	$ 754.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.93	$ -	0.00%	N/A	$ 623.93	$ -	0.00%	N/A	$ 632.33	$ -	0.00%	N/A	$ 641.17	$ -	0.00%
			Family	N/A	$ 1,032.59	$ -	0.00%	N/A	$ 1,045.99	$ -	0.00%	N/A	$ 1,060.09	$ -	0.00%	N/A	$ 1,074.90	$ -	0.00%
Platinum	PPO	N/A	SUPF1083																
			Single	N/A	$ 629.64	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 655.44	$ -	0.00%
			Double	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,275.63	$ -	0.00%	N/A	$ 1,292.82	$ -	0.00%	N/A	$ 1,310.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,070.39	$ -	0.00%	N/A	$ 1,084.29	$ -	0.00%	N/A	$ 1,098.90	$ -	0.00%	N/A	$ 1,114.25	$ -	0.00%
			Family	N/A	$ 1,794.48	$ -	0.00%	N/A	$ 1,817.77	$ -	0.00%	N/A	$ 1,842.27	$ -	0.00%	N/A	$ 1,868.00	$ -	0.00%
Platinum	PPO	N/A	SUPF1084																
			Single	N/A	$ 623.38	$ -	0.00%	N/A	$ 631.47	$ -	0.00%	N/A	$ 639.98	$ -	0.00%	N/A	$ 648.92	$ -	0.00%
			Double	N/A	$ 1,246.76	$ -	0.00%	N/A	$ 1,262.94	$ -	0.00%	N/A	$ 1,279.96	$ -	0.00%	N/A	$ 1,297.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,059.74	$ -	0.00%	N/A	$ 1,073.50	$ -	0.00%	N/A	$ 1,087.97	$ -	0.00%	N/A	$ 1,103.17	$ -	0.00%
			Family	N/A	$ 1,776.63	$ -	0.00%	N/A	$ 1,799.69	$ -	0.00%	N/A	$ 1,823.95	$ -	0.00%	N/A	$ 1,849.43	$ -	0.00%
Silver	PPO	N/A	SUSF3099																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 744.69	$ -	0.00%	N/A	$ 754.35	$ -	0.00%	N/A	$ 764.52	$ -	0.00%	N/A	$ 775.20	$ -	0.00%
			Family	N/A	$ 1,248.45	$ -	0.00%	N/A	$ 1,264.65	$ -	0.00%	N/A	$ 1,281.70	$ -	0.00%	N/A	$ 1,299.60	$ -	0.00%
Bronze	HDP	N/A	SUBF4093																
			Single	N/A	$ 364.86	$ -	0.00%	N/A	$ 369.59	$ -	0.00%	N/A	$ 374.57	$ -	0.00%	N/A	$ 379.80	$ -	0.00%
			Double	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.18	$ -	0.00%	N/A	$ 749.14	$ -	0.00%	N/A	$ 759.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 620.25	$ -	0.00%	N/A	$ 628.31	$ -	0.00%	N/A	$ 636.77	$ -	0.00%	N/A	$ 645.67	$ -	0.00%
			Family	N/A	$ 1,039.84	$ -	0.00%	N/A	$ 1,053.34	$ -	0.00%	N/A	$ 1,067.53	$ -	0.00%	N/A	$ 1,082.44	$ -	0.00%
Platinum	PPO	N/A	SUPF1097																
			Single	N/A	$ 625.25	$ -	0.00%	N/A	$ 633.37	$ -	0.00%	N/A	$ 641.90	$ -	0.00%	N/A	$ 650.87	$ -	0.00%
			Double	N/A	$ 1,250.50	$ -	0.00%	N/A	$ 1,266.74	$ -	0.00%	N/A	$ 1,283.81	$ -	0.00%	N/A	$ 1,301.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,062.93	$ -	0.00%	N/A	$ 1,076.73	$ -	0.00%	N/A	$ 1,091.24	$ -	0.00%	N/A	$ 1,106.48	$ -	0.00%
			Family	N/A	$ 1,781.97	$ -	0.00%	N/A	$ 1,805.10	$ -	0.00%	N/A	$ 1,829.43	$ -	0.00%	N/A	$ 1,854.98	$ -	0.00%
Platinum	PPO	N/A	SUPF1098																
			Single	N/A	$ 619.03	$ -	0.00%	N/A	$ 627.07	$ -	0.00%	N/A	$ 635.52	$ -	0.00%	N/A	$ 644.40	$ -	0.00%
			Double	N/A	$ 1,238.07	$ -	0.00%	N/A	$ 1,254.14	$ -	0.00%	N/A	$ 1,271.04	$ -	0.00%	N/A	$ 1,288.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,052.36	$ -	0.00%	N/A	$ 1,066.02	$ -	0.00%	N/A	$ 1,080.38	$ -	0.00%	N/A	$ 1,095.48	$ -	0.00%
			Family	N/A	$ 1,764.25	$ -	0.00%	N/A	$ 1,787.15	$ -	0.00%	N/A	$ 1,811.23	$ -	0.00%	N/A	$ 1,836.53	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3115																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 739.50	$ -	0.00%	N/A	$ 749.10	$ -	0.00%	N/A	$ 759.19	$ -	0.00%	N/A	$ 769.80	$ -	0.00%
			Family	N/A	$ 1,239.74	$ -	0.00%	N/A	$ 1,255.84	$ -	0.00%	N/A	$ 1,272.76	$ -	0.00%	N/A	$ 1,290.54	$ -	0.00%
Bronze	HDP	N/A	SUBF4111																
			Single	N/A	$ 362.31	$ -	0.00%	N/A	$ 367.02	$ -	0.00%	N/A	$ 371.96	$ -	0.00%	N/A	$ 377.16	$ -	0.00%
			Double	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.03	$ -	0.00%	N/A	$ 743.92	$ -	0.00%	N/A	$ 754.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 615.93	$ -	0.00%	N/A	$ 623.93	$ -	0.00%	N/A	$ 632.33	$ -	0.00%	N/A	$ 641.17	$ -	0.00%
			Family	N/A	$ 1,032.59	$ -	0.00%	N/A	$ 1,045.99	$ -	0.00%	N/A	$ 1,060.09	$ -	0.00%	N/A	$ 1,074.90	$ -	0.00%
Platinum	PPO	N/A	SUPF1111																
			Single	N/A	$ 610.60	$ -	0.00%	N/A	$ 618.52	$ -	0.00%	N/A	$ 626.86	$ -	0.00%	N/A	$ 635.62	$ -	0.00%
			Double	N/A	$ 1,221.20	$ -	0.00%	N/A	$ 1,237.05	$ -	0.00%	N/A	$ 1,253.72	$ -	0.00%	N/A	$ 1,271.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,038.02	$ -	0.00%	N/A	$ 1,051.49	$ -	0.00%	N/A	$ 1,065.66	$ -	0.00%	N/A	$ 1,080.55	$ -	0.00%
			Family	N/A	$ 1,740.20	$ -	0.00%	N/A	$ 1,762.79	$ -	0.00%	N/A	$ 1,786.55	$ -	0.00%	N/A	$ 1,811.51	$ -	0.00%
Platinum	PPO	N/A	SUPF1112																
			Single	N/A	$ 604.53	$ -	0.00%	N/A	$ 612.37	$ -	0.00%	N/A	$ 620.63	$ -	0.00%	N/A	$ 629.30	$ -	0.00%
			Double	N/A	$ 1,209.05	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.25	$ -	0.00%	N/A	$ 1,258.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,027.69	$ -	0.00%	N/A	$ 1,041.03	$ -	0.00%	N/A	$ 1,055.06	$ -	0.00%	N/A	$ 1,069.80	$ -	0.00%
			Family	N/A	$ 1,722.90	$ -	0.00%	N/A	$ 1,745.26	$ -	0.00%	N/A	$ 1,768.78	$ -	0.00%	N/A	$ 1,793.49	$ -	0.00%
Silver	PPO	N/A	SUSF3131																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.63	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 722.16	$ -	0.00%	N/A	$ 731.54	$ -	0.00%	N/A	$ 741.40	$ -	0.00%	N/A	$ 751.75	$ -	0.00%
			Family	N/A	$ 1,210.69	$ -	0.00%	N/A	$ 1,226.40	$ -	0.00%	N/A	$ 1,242.93	$ -	0.00%	N/A	$ 1,260.29	$ -	0.00%
Bronze	HDP	N/A	SUBF4129																
			Single	N/A	$ 353.82	$ -	0.00%	N/A	$ 358.41	$ -	0.00%	N/A	$ 363.24	$ -	0.00%	N/A	$ 368.32	$ -	0.00%
			Double	N/A	$ 707.64	$ -	0.00%	N/A	$ 716.83	$ -	0.00%	N/A	$ 726.49	$ -	0.00%	N/A	$ 736.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 601.49	$ -	0.00%	N/A	$ 609.30	$ -	0.00%	N/A	$ 617.51	$ -	0.00%	N/A	$ 626.14	$ -	0.00%
			Family	N/A	$ 1,008.39	$ -	0.00%	N/A	$ 1,021.48	$ -	0.00%	N/A	$ 1,035.24	$ -	0.00%	N/A	$ 1,049.71	$ -	0.00%
Platinum	PPO	N/A	SUPF1125																
			Single	N/A	$ 614.88	$ -	0.00%	N/A	$ 622.87	$ -	0.00%	N/A	$ 631.26	$ -	0.00%	N/A	$ 640.08	$ -	0.00%
			Double	N/A	$ 1,229.77	$ -	0.00%	N/A	$ 1,245.73	$ -	0.00%	N/A	$ 1,262.52	$ -	0.00%	N/A	$ 1,280.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,074.16	$ -	0.00%	N/A	$ 1,087.73	$ -	0.00%	N/A	$ 1,102.00	$ -	0.00%	N/A	$ 1,116.99	$ -	0.00%
			Family	N/A	$ 1,781.28	$ -	0.00%	N/A	$ 1,804.03	$ -	0.00%	N/A	$ 1,827.95	$ -	0.00%	N/A	$ 1,853.08	$ -	0.00%
Platinum	PPO	N/A	SUPF1126																
			Single	N/A	$ 608.77	$ -	0.00%	N/A	$ 616.67	$ -	0.00%	N/A	$ 624.98	$ -	0.00%	N/A	$ 633.71	$ -	0.00%
			Double	N/A	$ 1,217.54	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,249.96	$ -	0.00%	N/A	$ 1,267.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.77	$ -	0.00%	N/A	$ 1,077.20	$ -	0.00%	N/A	$ 1,091.33	$ -	0.00%	N/A	$ 1,106.17	$ -	0.00%
			Family	N/A	$ 1,763.85	$ -	0.00%	N/A	$ 1,786.37	$ -	0.00%	N/A	$ 1,810.06	$ -	0.00%	N/A	$ 1,834.94	$ -	0.00%
Silver	PPO	N/A	SUSF3147																
			Single	N/A	$ 427.78	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.35	$ -	0.00%	N/A	$ 890.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.09	$ -	0.00%	N/A	$ 765.53	$ -	0.00%	N/A	$ 775.46	$ -	0.00%	N/A	$ 785.89	$ -	0.00%
			Family	N/A	$ 1,248.05	$ -	0.00%	N/A	$ 1,263.87	$ -	0.00%	N/A	$ 1,280.52	$ -	0.00%	N/A	$ 1,298.00	$ -	0.00%
Bronze	HDP	N/A	SUBF4147																
			Single	N/A	$ 356.30	$ -	0.00%	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.79	$ -	0.00%	N/A	$ 370.90	$ -	0.00%
			Double	N/A	$ 712.61	$ -	0.00%	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.59	$ -	0.00%	N/A	$ 741.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.58	$ -	0.00%	N/A	$ 642.44	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.40	$ -	0.00%
			Family	N/A	$ 1,044.33	$ -	0.00%	N/A	$ 1,057.51	$ -	0.00%	N/A	$ 1,071.37	$ -	0.00%	N/A	$ 1,085.93	$ -	0.00%
Platinum	PPO	N/A	SUPF1139																
			Single	N/A	$ 629.64	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 655.44	$ -	0.00%
			Double	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,275.63	$ -	0.00%	N/A	$ 1,292.82	$ -	0.00%	N/A	$ 1,310.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,099.25	$ -	0.00%	N/A	$ 1,113.15	$ -	0.00%	N/A	$ 1,127.76	$ -	0.00%	N/A	$ 1,143.11	$ -	0.00%
			Family	N/A	$ 1,823.34	$ -	0.00%	N/A	$ 1,846.63	$ -	0.00%	N/A	$ 1,871.13	$ -	0.00%	N/A	$ 1,896.86	$ -	0.00%
Platinum	PPO	N/A	SUPF1140																
			Single	N/A	$ 623.38	$ -	0.00%	N/A	$ 631.47	$ -	0.00%	N/A	$ 639.98	$ -	0.00%	N/A	$ 648.92	$ -	0.00%
			Double	N/A	$ 1,246.76	$ -	0.00%	N/A	$ 1,262.94	$ -	0.00%	N/A	$ 1,279.96	$ -	0.00%	N/A	$ 1,297.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.60	$ -	0.00%	N/A	$ 1,102.36	$ -	0.00%	N/A	$ 1,116.83	$ -	0.00%	N/A	$ 1,132.03	$ -	0.00%
			Family	N/A	$ 1,805.49	$ -	0.00%	N/A	$ 1,828.55	$ -	0.00%	N/A	$ 1,852.81	$ -	0.00%	N/A	$ 1,878.29	$ -	0.00%
Silver	PPO	N/A	SUSF3163																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.55	$ -	0.00%	N/A	$ 783.21	$ -	0.00%	N/A	$ 793.38	$ -	0.00%	N/A	$ 804.06	$ -	0.00%
			Family	N/A	$ 1,277.31	$ -	0.00%	N/A	$ 1,293.51	$ -	0.00%	N/A	$ 1,310.56	$ -	0.00%	N/A	$ 1,328.46	$ -	0.00%
Bronze	HDP	N/A	SUBF4165																
			Single	N/A	$ 364.86	$ -	0.00%	N/A	$ 369.59	$ -	0.00%	N/A	$ 374.57	$ -	0.00%	N/A	$ 379.80	$ -	0.00%
			Double	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.18	$ -	0.00%	N/A	$ 749.14	$ -	0.00%	N/A	$ 759.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.11	$ -	0.00%	N/A	$ 657.17	$ -	0.00%	N/A	$ 665.63	$ -	0.00%	N/A	$ 674.53	$ -	0.00%
			Family	N/A	$ 1,068.70	$ -	0.00%	N/A	$ 1,082.20	$ -	0.00%	N/A	$ 1,096.39	$ -	0.00%	N/A	$ 1,111.30	$ -	0.00%

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Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Platinum	PPO	N/A	SUPF1153																
			Single	N/A	$ 610.60	$ -	0.00%	N/A	$ 618.52	$ -	0.00%	N/A	$ 626.86	$ -	0.00%	N/A	$ 635.62	$ -	0.00%
			Double	N/A	$ 1,221.20	$ -	0.00%	N/A	$ 1,237.05	$ -	0.00%	N/A	$ 1,253.72	$ -	0.00%	N/A	$ 1,271.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.88	$ -	0.00%	N/A	$ 1,080.35	$ -	0.00%	N/A	$ 1,094.52	$ -	0.00%	N/A	$ 1,109.41	$ -	0.00%
			Family	N/A	$ 1,769.06	$ -	0.00%	N/A	$ 1,791.65	$ -	0.00%	N/A	$ 1,815.41	$ -	0.00%	N/A	$ 1,840.37	$ -	0.00%
Platinum	PPO	N/A	SUPF1154																
			Single	N/A	$ 604.53	$ -	0.00%	N/A	$ 612.37	$ -	0.00%	N/A	$ 620.63	$ -	0.00%	N/A	$ 629.30	$ -	0.00%
			Double	N/A	$ 1,209.05	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.25	$ -	0.00%	N/A	$ 1,258.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,056.55	$ -	0.00%	N/A	$ 1,069.89	$ -	0.00%	N/A	$ 1,083.92	$ -	0.00%	N/A	$ 1,098.66	$ -	0.00%
			Family	N/A	$ 1,751.76	$ -	0.00%	N/A	$ 1,774.12	$ -	0.00%	N/A	$ 1,797.64	$ -	0.00%	N/A	$ 1,822.35	$ -	0.00%
Silver	PPO	N/A	SUSF3179																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.63	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.02	$ -	0.00%	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.26	$ -	0.00%	N/A	$ 780.61	$ -	0.00%
			Family	N/A	$ 1,239.55	$ -	0.00%	N/A	$ 1,255.26	$ -	0.00%	N/A	$ 1,271.79	$ -	0.00%	N/A	$ 1,289.15	$ -	0.00%
Bronze	HDP	N/A	SUBF4183																
			Single	N/A	$ 353.82	$ -	0.00%	N/A	$ 358.41	$ -	0.00%	N/A	$ 363.24	$ -	0.00%	N/A	$ 368.32	$ -	0.00%
			Double	N/A	$ 707.64	$ -	0.00%	N/A	$ 716.83	$ -	0.00%	N/A	$ 726.49	$ -	0.00%	N/A	$ 736.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.35	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 646.37	$ -	0.00%	N/A	$ 655.00	$ -	0.00%
			Family	N/A	$ 1,037.25	$ -	0.00%	N/A	$ 1,050.34	$ -	0.00%	N/A	$ 1,064.10	$ -	0.00%	N/A	$ 1,078.57	$ -	0.00%
Platinum	PPO	N/A	SUPF1167																
			Single	N/A	$ 614.88	$ -	0.00%	N/A	$ 622.87	$ -	0.00%	N/A	$ 631.26	$ -	0.00%	N/A	$ 640.08	$ -	0.00%
			Double	N/A	$ 1,229.77	$ -	0.00%	N/A	$ 1,245.73	$ -	0.00%	N/A	$ 1,262.52	$ -	0.00%	N/A	$ 1,280.16	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,074.16	$ -	0.00%	N/A	$ 1,087.73	$ -	0.00%	N/A	$ 1,102.00	$ -	0.00%	N/A	$ 1,116.99	$ -	0.00%
			Family	N/A	$ 1,781.28	$ -	0.00%	N/A	$ 1,804.03	$ -	0.00%	N/A	$ 1,827.95	$ -	0.00%	N/A	$ 1,853.08	$ -	0.00%
Platinum	PPO	N/A	SUPF1168																
			Single	N/A	$ 608.77	$ -	0.00%	N/A	$ 616.67	$ -	0.00%	N/A	$ 624.98	$ -	0.00%	N/A	$ 633.71	$ -	0.00%
			Double	N/A	$ 1,217.54	$ -	0.00%	N/A	$ 1,233.34	$ -	0.00%	N/A	$ 1,249.96	$ -	0.00%	N/A	$ 1,267.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,063.77	$ -	0.00%	N/A	$ 1,077.20	$ -	0.00%	N/A	$ 1,091.33	$ -	0.00%	N/A	$ 1,106.17	$ -	0.00%
			Family	N/A	$ 1,763.85	$ -	0.00%	N/A	$ 1,786.37	$ -	0.00%	N/A	$ 1,810.06	$ -	0.00%	N/A	$ 1,834.94	$ -	0.00%
Silver	PPO	N/A	SUSF3195																
			Single	N/A	$ 427.78	$ -	0.00%	N/A	$ 433.34	$ -	0.00%	N/A	$ 439.18	$ -	0.00%	N/A	$ 445.31	$ -	0.00%
			Double	N/A	$ 855.57	$ -	0.00%	N/A	$ 866.68	$ -	0.00%	N/A	$ 878.35	$ -	0.00%	N/A	$ 890.62	$ -	0.00%
			Emp/Child(ren)	N/A	$ 756.09	$ -	0.00%	N/A	$ 765.53	$ -	0.00%	N/A	$ 775.46	$ -	0.00%	N/A	$ 785.89	$ -	0.00%
			Family	N/A	$ 1,248.05	$ -	0.00%	N/A	$ 1,263.87	$ -	0.00%	N/A	$ 1,280.52	$ -	0.00%	N/A	$ 1,298.00	$ -	0.00%
Bronze	HDP	N/A	SUBF4201																
			Single	N/A	$ 356.30	$ -	0.00%	N/A	$ 360.93	$ -	0.00%	N/A	$ 365.79	$ -	0.00%	N/A	$ 370.90	$ -	0.00%
			Double	N/A	$ 712.61	$ -	0.00%	N/A	$ 721.86	$ -	0.00%	N/A	$ 731.59	$ -	0.00%	N/A	$ 741.81	$ -	0.00%
			Emp/Child(ren)	N/A	$ 634.58	$ -	0.00%	N/A	$ 642.44	$ -	0.00%	N/A	$ 650.71	$ -	0.00%	N/A	$ 659.40	$ -	0.00%
			Family	N/A	$ 1,044.33	$ -	0.00%	N/A	$ 1,057.51	$ -	0.00%	N/A	$ 1,071.37	$ -	0.00%	N/A	$ 1,085.93	$ -	0.00%
Platinum	PPO	N/A	SUPF1181																
			Single	N/A	$ 625.25	$ -	0.00%	N/A	$ 633.37	$ -	0.00%	N/A	$ 641.90	$ -	0.00%	N/A	$ 650.87	$ -	0.00%
			Double	N/A	$ 1,250.50	$ -	0.00%	N/A	$ 1,266.74	$ -	0.00%	N/A	$ 1,283.81	$ -	0.00%	N/A	$ 1,301.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,091.79	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,120.10	$ -	0.00%	N/A	$ 1,135.34	$ -	0.00%
			Family	N/A	$ 1,810.83	$ -	0.00%	N/A	$ 1,833.96	$ -	0.00%	N/A	$ 1,858.29	$ -	0.00%	N/A	$ 1,883.84	$ -	0.00%
Platinum	PPO	N/A	SUPF1182																
			Single	N/A	$ 619.03	$ -	0.00%	N/A	$ 627.07	$ -	0.00%	N/A	$ 635.52	$ -	0.00%	N/A	$ 644.40	$ -	0.00%
			Double	N/A	$ 1,238.07	$ -	0.00%	N/A	$ 1,254.14	$ -	0.00%	N/A	$ 1,271.04	$ -	0.00%	N/A	$ 1,288.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,081.22	$ -	0.00%	N/A	$ 1,094.88	$ -	0.00%	N/A	$ 1,109.24	$ -	0.00%	N/A	$ 1,124.34	$ -	0.00%
			Family	N/A	$ 1,793.11	$ -	0.00%	N/A	$ 1,816.01	$ -	0.00%	N/A	$ 1,840.09	$ -	0.00%	N/A	$ 1,865.39	$ -	0.00%
Silver	PPO	N/A	SUSF3211																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.36	$ -	0.00%	N/A	$ 777.96	$ -	0.00%	N/A	$ 788.05	$ -	0.00%	N/A	$ 798.66	$ -	0.00%
			Family	N/A	$ 1,268.60	$ -	0.00%	N/A	$ 1,284.70	$ -	0.00%	N/A	$ 1,301.62	$ -	0.00%	N/A	$ 1,319.40	$ -	0.00%
Bronze	HDP	N/A	SUBF4219																
			Single	N/A	$ 362.31	$ -	0.00%	N/A	$ 367.02	$ -	0.00%	N/A	$ 371.96	$ -	0.00%	N/A	$ 377.16	$ -	0.00%
			Double	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.03	$ -	0.00%	N/A	$ 743.92	$ -	0.00%	N/A	$ 754.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.79	$ -	0.00%	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.19	$ -	0.00%	N/A	$ 670.03	$ -	0.00%
			Family	N/A	$ 1,061.45	$ -	0.00%	N/A	$ 1,074.85	$ -	0.00%	N/A	$ 1,088.95	$ -	0.00%	N/A	$ 1,103.76	$ -	0.00%
Platinum	PPO	N/A	SUPF1195																
			Single	N/A	$ 629.64	$ -	0.00%	N/A	$ 637.81	$ -	0.00%	N/A	$ 646.41	$ -	0.00%	N/A	$ 655.44	$ -	0.00%
			Double	N/A	$ 1,259.28	$ -	0.00%	N/A	$ 1,275.63	$ -	0.00%	N/A	$ 1,292.82	$ -	0.00%	N/A	$ 1,310.88	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,099.25	$ -	0.00%	N/A	$ 1,113.15	$ -	0.00%	N/A	$ 1,127.76	$ -	0.00%	N/A	$ 1,143.11	$ -	0.00%
			Family	N/A	$ 1,823.34	$ -	0.00%	N/A	$ 1,846.63	$ -	0.00%	N/A	$ 1,871.13	$ -	0.00%	N/A	$ 1,896.86	$ -	0.00%
Platinum	PPO	N/A	SUPF1196																
			Single	N/A	$ 623.38	$ -	0.00%	N/A	$ 631.47	$ -	0.00%	N/A	$ 639.98	$ -	0.00%	N/A	$ 648.92	$ -	0.00%
			Double	N/A	$ 1,246.76	$ -	0.00%	N/A	$ 1,262.94	$ -	0.00%	N/A	$ 1,279.96	$ -	0.00%	N/A	$ 1,297.84	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,088.60	$ -	0.00%	N/A	$ 1,102.36	$ -	0.00%	N/A	$ 1,116.83	$ -	0.00%	N/A	$ 1,132.03	$ -	0.00%
			Family	N/A	$ 1,805.49	$ -	0.00%	N/A	$ 1,828.55	$ -	0.00%	N/A	$ 1,852.81	$ -	0.00%	N/A	$ 1,878.29	$ -	0.00%

CDPHP Universal Benefits, Inc.
Utica/Watertown Region
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Metal Tier	Product Line	Old Name	New Name	2013 Quarter 1 Current Rate	2014 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2013 Quarter 2 Current Rate	2014 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change	2013 Quarter 3 Current Rate	2014 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2013 Quarter 4 Current Rate	2014 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
				First Quarter 2014 (1/1/2014 - 3/31/2014)				*Second Quarter 2014 (4/1/2014 - 6/30/2014)*				*Third Quarter 2014 (7/1/2014 - 9/30/2014)*				*Fourth Quarter 2014 (10/1/2014 - 12/31/2014)*			
Silver	PPO	N/A	SUSF3227																
			Single	N/A	$ 438.05	$ -	0.00%	N/A	$ 443.74	$ -	0.00%	N/A	$ 449.72	$ -	0.00%	N/A	$ 456.00	$ -	0.00%
			Double	N/A	$ 876.10	$ -	0.00%	N/A	$ 887.48	$ -	0.00%	N/A	$ 899.44	$ -	0.00%	N/A	$ 912.00	$ -	0.00%
			Emp/Child(ren)	N/A	$ 773.55	$ -	0.00%	N/A	$ 783.21	$ -	0.00%	N/A	$ 793.38	$ -	0.00%	N/A	$ 804.06	$ -	0.00%
			Family	N/A	$ 1,277.31	$ -	0.00%	N/A	$ 1,293.51	$ -	0.00%	N/A	$ 1,310.56	$ -	0.00%	N/A	$ 1,328.46	$ -	0.00%
Bronze	HDP	N/A	SUBF4237																
			Single	N/A	$ 364.86	$ -	0.00%	N/A	$ 369.59	$ -	0.00%	N/A	$ 374.57	$ -	0.00%	N/A	$ 379.80	$ -	0.00%
			Double	N/A	$ 729.71	$ -	0.00%	N/A	$ 739.18	$ -	0.00%	N/A	$ 749.14	$ -	0.00%	N/A	$ 759.61	$ -	0.00%
			Emp/Child(ren)	N/A	$ 649.11	$ -	0.00%	N/A	$ 657.17	$ -	0.00%	N/A	$ 665.63	$ -	0.00%	N/A	$ 674.53	$ -	0.00%
			Family	N/A	$ 1,068.70	$ -	0.00%	N/A	$ 1,082.20	$ -	0.00%	N/A	$ 1,096.39	$ -	0.00%	N/A	$ 1,111.30	$ -	0.00%
Platinum	PPO	N/A	SUPF1209																
			Single	N/A	$ 625.25	$ -	0.00%	N/A	$ 633.37	$ -	0.00%	N/A	$ 641.90	$ -	0.00%	N/A	$ 650.87	$ -	0.00%
			Double	N/A	$ 1,250.50	$ -	0.00%	N/A	$ 1,266.74	$ -	0.00%	N/A	$ 1,283.81	$ -	0.00%	N/A	$ 1,301.74	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,091.79	$ -	0.00%	N/A	$ 1,105.59	$ -	0.00%	N/A	$ 1,120.10	$ -	0.00%	N/A	$ 1,135.34	$ -	0.00%
			Family	N/A	$ 1,810.83	$ -	0.00%	N/A	$ 1,833.96	$ -	0.00%	N/A	$ 1,858.29	$ -	0.00%	N/A	$ 1,883.84	$ -	0.00%
Platinum	PPO	N/A	SUPF1210																
			Single	N/A	$ 619.03	$ -	0.00%	N/A	$ 627.07	$ -	0.00%	N/A	$ 635.52	$ -	0.00%	N/A	$ 644.40	$ -	0.00%
			Double	N/A	$ 1,238.07	$ -	0.00%	N/A	$ 1,254.14	$ -	0.00%	N/A	$ 1,271.04	$ -	0.00%	N/A	$ 1,288.80	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,081.22	$ -	0.00%	N/A	$ 1,094.88	$ -	0.00%	N/A	$ 1,109.24	$ -	0.00%	N/A	$ 1,124.34	$ -	0.00%
			Family	N/A	$ 1,793.11	$ -	0.00%	N/A	$ 1,816.01	$ -	0.00%	N/A	$ 1,840.09	$ -	0.00%	N/A	$ 1,865.39	$ -	0.00%
Silver	PPO	N/A	SUSF3243																
			Single	N/A	$ 435.00	$ -	0.00%	N/A	$ 440.65	$ -	0.00%	N/A	$ 446.58	$ -	0.00%	N/A	$ 452.82	$ -	0.00%
			Double	N/A	$ 870.00	$ -	0.00%	N/A	$ 881.29	$ -	0.00%	N/A	$ 893.17	$ -	0.00%	N/A	$ 905.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 768.36	$ -	0.00%	N/A	$ 777.96	$ -	0.00%	N/A	$ 788.05	$ -	0.00%	N/A	$ 798.66	$ -	0.00%
			Family	N/A	$ 1,268.60	$ -	0.00%	N/A	$ 1,284.70	$ -	0.00%	N/A	$ 1,301.62	$ -	0.00%	N/A	$ 1,319.40	$ -	0.00%
Bronze	HDP	N/A	SUBF4255																
			Single	N/A	$ 362.31	$ -	0.00%	N/A	$ 367.02	$ -	0.00%	N/A	$ 371.96	$ -	0.00%	N/A	$ 377.16	$ -	0.00%
			Double	N/A	$ 724.62	$ -	0.00%	N/A	$ 734.03	$ -	0.00%	N/A	$ 743.92	$ -	0.00%	N/A	$ 754.31	$ -	0.00%
			Emp/Child(ren)	N/A	$ 644.79	$ -	0.00%	N/A	$ 652.79	$ -	0.00%	N/A	$ 661.19	$ -	0.00%	N/A	$ 670.03	$ -	0.00%
			Family	N/A	$ 1,061.45	$ -	0.00%	N/A	$ 1,074.85	$ -	0.00%	N/A	$ 1,088.95	$ -	0.00%	N/A	$ 1,103.76	$ -	0.00%
Platinum	PPO	N/A	SUPF1223																
			Single	N/A	$ 610.60	$ -	0.00%	N/A	$ 618.52	$ -	0.00%	N/A	$ 626.86	$ -	0.00%	N/A	$ 635.62	$ -	0.00%
			Double	N/A	$ 1,221.20	$ -	0.00%	N/A	$ 1,237.05	$ -	0.00%	N/A	$ 1,253.72	$ -	0.00%	N/A	$ 1,271.23	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,066.88	$ -	0.00%	N/A	$ 1,080.35	$ -	0.00%	N/A	$ 1,094.52	$ -	0.00%	N/A	$ 1,109.41	$ -	0.00%
			Family	N/A	$ 1,769.06	$ -	0.00%	N/A	$ 1,791.65	$ -	0.00%	N/A	$ 1,815.41	$ -	0.00%	N/A	$ 1,840.37	$ -	0.00%
Platinum	PPO	N/A	SUPF1224																
			Single	N/A	$ 604.53	$ -	0.00%	N/A	$ 612.37	$ -	0.00%	N/A	$ 620.63	$ -	0.00%	N/A	$ 629.30	$ -	0.00%
			Double	N/A	$ 1,209.05	$ -	0.00%	N/A	$ 1,224.75	$ -	0.00%	N/A	$ 1,241.25	$ -	0.00%	N/A	$ 1,258.59	$ -	0.00%
			Emp/Child(ren)	N/A	$ 1,056.55	$ -	0.00%	N/A	$ 1,069.89	$ -	0.00%	N/A	$ 1,083.92	$ -	0.00%	N/A	$ 1,098.66	$ -	0.00%
			Family	N/A	$ 1,751.76	$ -	0.00%	N/A	$ 1,774.12	$ -	0.00%	N/A	$ 1,797.64	$ -	0.00%	N/A	$ 1,822.35	$ -	0.00%
Silver	PPO	N/A	SUSF3259																
			Single	N/A	$ 424.80	$ -	0.00%	N/A	$ 430.32	$ -	0.00%	N/A	$ 436.12	$ -	0.00%	N/A	$ 442.21	$ -	0.00%
			Double	N/A	$ 849.61	$ -	0.00%	N/A	$ 860.63	$ -	0.00%	N/A	$ 872.23	$ -	0.00%	N/A	$ 884.42	$ -	0.00%
			Emp/Child(ren)	N/A	$ 751.02	$ -	0.00%	N/A	$ 760.40	$ -	0.00%	N/A	$ 770.26	$ -	0.00%	N/A	$ 780.61	$ -	0.00%
			Family	N/A	$ 1,239.55	$ -	0.00%	N/A	$ 1,255.26	$ -	0.00%	N/A	$ 1,271.79	$ -	0.00%	N/A	$ 1,289.15	$ -	0.00%
Bronze	HDP	N/A	SUBF4273																
			Single	N/A	$ 353.82	$ -	0.00%	N/A	$ 358.41	$ -	0.00%	N/A	$ 363.24	$ -	0.00%	N/A	$ 368.32	$ -	0.00%
			Double	N/A	$ 707.64	$ -	0.00%	N/A	$ 716.83	$ -	0.00%	N/A	$ 726.49	$ -	0.00%	N/A	$ 736.64	$ -	0.00%
			Emp/Child(ren)	N/A	$ 630.35	$ -	0.00%	N/A	$ 638.16	$ -	0.00%	N/A	$ 646.37	$ -	0.00%	N/A	$ 655.00	$ -	0.00%
			Family	N/A	$ 1,037.25	$ -	0.00%	N/A	$ 1,050.34	$ -	0.00%	N/A	$ 1,064.10	$ -	0.00%	N/A	$ 1,078.57	$ -	0.00%

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1002	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1003	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1004	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1006	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1007	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1008	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2002	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2003	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2004	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2005	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2007	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2008	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2009	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
02-0002-2014	SG	HDE	Gold	Medical	N/A	SUGF2011	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2013	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Riders
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3002	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3003	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Riders
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3004	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3005	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3006	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3007	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3008	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3010	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3011	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3012	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3013	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Riders
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3014	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4002	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4004	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4005	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4006	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4007	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4008	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4009	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4010	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4012	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4013	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4015	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4016	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4017	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4018	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1016	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1017	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1018	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1020	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1021	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1022	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2015	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2016	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2017	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2018	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2020	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2021	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2022	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Gold	Medical	N/A	SUGF2024	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2026	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3018	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3019	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3020	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3021	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3022	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3023	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3024	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3026	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3027	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3028	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3029	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3033	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4020	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4022	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4023	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4024	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4025	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4026	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4027	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4028	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4030	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4031	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4033	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4034	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4035	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4036	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1030	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1031	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1032	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1034	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1035	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1036	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2028	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive

CDPHP Universal Benefits, Inc.

Benefit Summary

Small Group Rates Off-Exchange

Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2029	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2030	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2031	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2033	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2034	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2035	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Gold	Medical	N/A	SUGF2037	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2039	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3037	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3038	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3039	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3040	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3041	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3042	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3043	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3045	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3046	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3047	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3048	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3049	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4038	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4040	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4041	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4042	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4043	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4044	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4045	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4046	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4048	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4049	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4051	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4052	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4053	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4054	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1044	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1045	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1046	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1048	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1049	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1050	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2041	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2042	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2043	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2044	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2046	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2047	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2048	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	HDE	Gold	Medical	N/A	SUGF2050	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2052	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3053	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3054	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3055	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3056	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3057	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3058	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3059	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3061	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3062	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3063	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3064	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3065	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4056	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4058	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4059	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4060	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4061	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4062	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4063	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4064	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4066	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4067	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4069	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4070	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4071	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4072	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1058	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1059	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1060	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1062	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1063	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1064	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2054	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2055	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2056	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2057	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2059	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2060	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2061	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Gold	Medical	N/A	SUGF2063	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2065	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3069	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3070	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3071	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3072	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3073	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3074	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3075	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3077	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3078	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3079	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3080	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3081	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4074	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4076	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4077	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4078	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4079	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4080	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4081	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4082	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4084	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4085	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4087	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4088	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4089	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4090	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1072	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1073	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1074	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1076	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1077	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1078	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2067	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2068	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2069	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2070	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2072	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2073	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2074	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Gold	Medical	N/A	SUGF2076	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2078	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3085	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3086	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3087	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3088	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3089	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3090	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3091	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3093	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3094	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3095	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3096	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3097	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4092	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4094	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4095	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4096	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4097	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4098	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4099	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4100	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4102	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4103	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4105	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4106	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4107	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4108	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1086	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP +No Contraceptive
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1087	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1088	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1090	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1091	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Platinum	Medical	N/A	SUPF1092	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2080	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2081	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2082	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2083	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2085	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2086	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2087	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Gold	Medical	N/A	SUGF2089	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Gold	Medical	N/A	SUGF2091	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Silver	Medical	N/A	SUSF3101	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Silver	Medical	N/A	SUSF3102	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Silver	Medical	N/A	SUSF3103	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3104	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3105	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3106	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3107	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3109	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3110	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Silver	Medical	N/A	SUSF3111	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Silver	Medical	N/A	SUSF3112	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	EPO	Silver	Medical	N/A	SUSF3113	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4110	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP +No Contraceptive
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4112	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4113	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4114	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4115	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4116	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4117	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4118	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4120	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4121	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4123	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4124	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4125	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDE	Bronze	Medical	N/A	SUBF4126	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1100	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP +No Contraceptive
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1101	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1102	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1104	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1105	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Platinum	Medical	N/A	SUPF1106	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2093	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2094	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2095	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2096	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2098	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2099	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2100	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Gold	Medical	N/A	SUGF2102	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Gold	Medical	N/A	SUGF2104	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Silver	Medical	N/A	SUSF3117	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Silver	Medical	N/A	SUSF3118	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Silver	Medical	N/A	SUSF3119	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3120	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3121	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3122	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3123	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3125	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3126	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Silver	Medical	N/A	SUSF3127	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Silver	Medical	N/A	SUSF3128	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	EPO	Silver	Medical	N/A	SUSF3129	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4128	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP +No Contraceptive
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4130	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4131	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4132	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4133	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4134	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4135	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4136	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4138	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4139	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4141	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4142	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4143	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-201	SG	HDE	Bronze	Medical	N/A	SUBF4144	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1114	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1115	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1116	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders + Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1118	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1119	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	EPO	Platinum	Medical	N/A	SUPF1120	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2106	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2107	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2108	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2109	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2121	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2122	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2123	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	HDE	Gold	Medical	N/A	SUGF2125	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGF2127	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Riders + Dental
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3133	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders + Dental
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3134	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3135	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3136	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3137	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3138	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3139	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3141	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3142	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	HDE	Silver	Medical	N/A	SUSF3143	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3144	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	EPO	Silver	Medical	N/A	SUSF3145	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4146	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4148	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4149	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4150	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4151	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4152	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4153	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4154	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4156	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4157	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4159	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4160	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4161	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
02-0002-2014	SG	HDE	Bronze	Medical	N/A	SUBF4162	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1128	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1129	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1130	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1132	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1133	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Platinum	Medical	N/A	SUPF1134	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2129	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2130	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2131	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2132	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2134	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2135	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2136	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Gold	Medical	N/A	SUGF2138	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGF2140	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3149	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3150	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3151	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3152	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3153	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3154	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3155	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3157	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3158	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Silver	Medical	N/A	SUSF3159	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3160	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Silver	Medical	N/A	SUSF3161	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4164	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4166	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4167	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4168	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4169	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4170	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4171	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4172	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4174	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4175	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4177	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4178	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4179	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0006-2014	SG	HDE	Bronze	Medical	N/A	SUBF4180	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1142	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1143	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1144	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1146	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1147	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1148	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2142	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2143	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2144	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2145	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2147	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2148	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2149	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Gold	Medical	N/A	SUGF2151	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2153	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3165	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3166	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3167	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3168	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3169	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3170	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3171	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3173	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3174	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3175	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3176	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3177	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4182	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4184	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4185	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4186	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4187	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4188	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4189	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4190	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4192	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4193	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4195	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4196	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4197	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4198	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1156	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1157	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1158	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1160	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1161	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1162	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2155	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2156	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2157	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2158	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2160	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2161	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2162	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Gold	Medical	N/A	SUGF2164	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2166	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3181	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3182	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3183	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3184	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3185	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3186	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3187	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3189	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3190	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3191	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3192	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3193	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4200	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4202	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4203	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4204	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4205	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4206	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4207	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4208	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4210	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4211	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4213	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4214	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4215	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4216	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1170	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1171	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1172	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1174	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1175	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1176	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2168	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2169	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2170	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2171	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2173	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2174	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2175	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Gold	Medical	N/A	SUGF2177	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2179	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3197	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3198	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3199	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3200	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3201	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3202	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3203	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3205	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3206	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3207	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3208	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3209	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4218	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4220	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4221	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4222	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4223	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4224	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4225	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4226	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4228	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4229	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4231	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4232	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4233	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4234	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1184	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1185	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1186	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1188	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1189	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1190	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2181	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2182	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2183	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2184	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2186	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2187	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2188	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Gold	Medical	N/A	SUGF2190	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2192	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3213	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3214	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3215	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3216	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3217	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3218	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3219	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3221	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3222	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3223	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3224	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3225	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4236	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4238	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4239	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4240	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4241	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4242	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4243	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4244	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4246	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4247	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4249	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4250	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4251	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4252	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1198	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1199	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1200	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1202	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1203	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Platinum	Medical	N/A	SUPF1204	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2194	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2195	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2196	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2197	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2199	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2200	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2201	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Gold	Medical	N/A	SUGF2203	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGF2205	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3229	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3230	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3231	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3232	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3233	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3234	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3235	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3237	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3238	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Silver	Medical	N/A	SUSF3239	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3240	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Silver	Medical	N/A	SUSF3241	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4254	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4256	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4257	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4258	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4259	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4260	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4261	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4262	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4264	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4265	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4267	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4268	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4269	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	HDE	Bronze	Medical	N/A	SUBF4270	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1212	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1213	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1214	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1216	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1217	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Platinum	Medical	N/A	SUPF1218	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2207	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2208	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2209	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2210	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2212	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2213	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2214	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Gold	Medical	N/A	SUGF2216	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGF2218	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3245	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3246	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3247	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3248	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3249	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3250	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3251	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3253	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3254	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Silver	Medical	N/A	SUSF3255	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3256	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Silver	Medical	N/A	SUSF3257	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4272	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP +No Contraceptive+ Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4274	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4275	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4276	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4277	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4278	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4279	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4280	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4282	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4283	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4285	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4286	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4287	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDE	Bronze	Medical	N/A	SUBF4288	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGFHD01	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGFHD02	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGFHD03	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGFHD04	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD05	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD06	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD07	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD08	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD09	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD10	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD11	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD12	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD13	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD14	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD15	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD16	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + No Contraceptives
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGFHD17	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders + Dental
02-0002-2014	SG	EPO	Gold	Medical	N/A	SUGFHD18	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGFHD19	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	EPO	Gold	Medical	N/A	SUGFHD20	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD21	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD22	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD23	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + Dental
02-0002-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD24	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD25	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD26	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD27	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD28	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD29	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	EPO	Gold	Medical	N/A	SUGFHD30	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD31	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	EPO	Gold	Medical	N/A	SUGFHD32	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP +No Contraceptive+ Dental
02-0002-2014	SG	PPO	Platinum	Medical	N/A	SUPF1013	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders
02-0002-2014	SG	PPO	Platinum	Medical	N/A	SUPF1014	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders
02-0002-2014	SG	PPO	Silver	Medical	N/A	SUSF3016	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Riders
02-0002-2014	SG	HDP	Bronze	Medical	N/A	SUBF4003	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Riders
02-0002-2014;02-0006-2014	SG	PPO	Platinum	Medical	N/A	SUPF1027	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29
02-0002-2014;02-0006-2014	SG	PPO	Platinum	Medical	N/A	SUPF1028	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29
02-0002-2014;02-0006-2014	SG	PPO	Silver	Medical	N/A	SUSF3035	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29
02-0002-2014;02-0006-2014	SG	HDP	Bronze	Medical	N/A	SUBF4021	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29
02-0002-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1041	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive
02-0002-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1042	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive
02-0002-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3051	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Contraceptive
02-0002-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4039	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Contraceptive
02-0002-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1055	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP
02-0002-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1056	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP
02-0002-2014;02-0007-2014	SG	PPO	Silver	Medical	N/A	SUSF3067	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP
02-0002-2014;02-0007-2014	SG	HDP	Bronze	Medical	N/A	SUBF4057	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1069	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1070	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3083	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4075	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1083	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1084	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Silver	Medical	N/A	SUSF3099	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDP	Bronze	Medical	N/A	SUBF4093	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1097	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1098	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	PPO	Silver	Medical	N/A	SUSF3115	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0006-2014;02-0008-2014,02-0007-2014	SG	HDP	Bronze	Medical	N/A	SUBF4111	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1111	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1112	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3131	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP + No Contraceptives
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4129	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP + No Contraceptives
02-0002-2014	SG	PPO	Platinum	Medical	N/A	SUPF1125	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders + Dental

CDPHP Universal Benefits, Inc.
Benefit Summary
Small Group Rates Off-Exchange
Proposed Premium Rates Effective 1/1/2014

Form Number	Size	Product	Metal Tier		2013 Plan Code	2014 Plan Code	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
02-0002-2014	SG	PPO	Platinum	Medical	N/A	SUPF1126	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders + Dental
02-0002-2014	SG	PPO	Silver	Medical	N/A	SUSF3147	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Riders + Dental
02-0002-2014	SG	HDP	Bronze	Medical	N/A	SUBF4147	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Riders + Dental
02-0002-2014;02-0006-2014	SG	PPO	Platinum	Medical	N/A	SUPF1139	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	PPO	Platinum	Medical	N/A	SUPF1140	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	PPO	Silver	Medical	N/A	SUSF3163	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + Dental
02-0002-2014;02-0006-2014	SG	HDP	Bronze	Medical	N/A	SUBF4165	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + Dental
02-0002-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1153	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1154	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3179	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4183	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Contraceptive + Dental
02-0002-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1167	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + Dental
02-0002-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1168	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + Dental
02-0002-2014;02-0007-2014	SG	PPO	Silver	Medical	N/A	SUSF3195	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP + Dental
02-0002-2014;02-0007-2014	SG	HDP	Bronze	Medical	N/A	SUBF4201	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1181	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1182	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3211	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4219	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1195	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Platinum	Medical	N/A	SUPF1196	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	PPO	Silver	Medical	N/A	SUSF3227	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0007-2014	SG	HDP	Bronze	Medical	N/A	SUBF4237	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP + Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	PPO	Platinum	Medical	N/A	SUPF1209	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	PPO	Platinum	Medical	N/A	SUPF1210	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	PPO	Silver	Medical	N/A	SUSF3243	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0006-2014;02-0008-2014;02-0007-201	SG	HDP	Bronze	Medical	N/A	SUBF4255	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1223	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Platinum	Medical	N/A	SUPF1224	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	PPO	Silver	Medical	N/A	SUSF3259	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP +No Contraceptive+ Dental
02-0002-2014;02-0007-2014;02-0008-2014	SG	HDP	Bronze	Medical	N/A	SUBF4273	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP +No Contraceptive+ Dental

CDPHP, Universal Benefits Inc.
Small Group
Conversion Factor Summary - 4-tier only

IV. Conversion Factor

	Contract Mix	Average Contract Size	Weighted Contract Size	Desired Loading Factors	Weighted Loading Factors	Conversion Factor
Four Tier Premiums						
Single	62.2%	1.03	0.638	1.000	0.622	
Double	14.7%	2.00	0.294	2.000	0.295	
Emp/Child(ren)	0.9%	2.71	0.025	1.700	0.016	
Family	22.1%	3.92	0.868	2.850	0.631	
Total 4T	100.0%		1.826		1.563	1.168
						1.168

CDPHP Universal Benefits, Inc.
UBI Product
Regional Area Factors

EXEMPTION FROM FOIL REQUESTED

V. Area Factors

2014 Rating Factors				
Rating Region	**Region 1 (Albany Area)**	**Region 3 (Mid-Hudson Area)**	**Region 6 (Syracuse Area)**	**Region 7 (Utica/Watertown Area)**
Regional Rating Factor	**1.0000**	**1.1305**	**1.1215**	**1.0771**
Counties:	Albany Columbia Fulton Greene Montgomery Rensselaer Saratoga Schenectady Schoharie Warren Washington	Delaware Dutchess Orange Ulster	Broome Chenango Tioga	Essex Hamilton Herkimer Madison Oneida Otsego

CDPHP Universal Benefits, Inc
UBI Product
Tier Factors

VI. Tier Factors

2014 Rating Factors			
Rating Method	**Contract Type**		**Small Group**
4-Tier	Individual		1
	Employee + Spouse		2.00
	Employee + Child(ren)		1.70
	Family		2.85

CDPHP Universal Benefits, Inc.
Small Group UBI Product
Sample Rate Calculation

VI. Rate Calculation

Sample rate calculation for a small group off exchange UBI benefit package in the Albany region				
Plan Code	**Single**	**Double**	**Emp/Child(ren)**	**Family**
SUPF1002	$524.75	$ 1,049.50	$ 892.07	$ 1,495.54
Final Rates	**$524.75**	**$1,049.50**	**$892.07**	**$1,495.54**

CDPHP Universal Benefits, Inc.
UBI Product
Expected Loss Ratio

All policy forms in all regions

VIII. Expected Loss Ratio

84.90%

Filed under CAPD-128940264

2014 Commission Schedule

CDPHP Universal Benefits, Inc.
Capital District Physicians' Healthcare Network, Inc.

Small Group (community-rated) EPO, PPO, HDEPO, HDPPO, or Group Medicare PPO
(*Applies to new group, renewal and broker of record changes)*

Preferred Agent/Broker $35 per subscriber per month
Non-Preferred Agent/Broker $26 per subscriber per month

Preferred status is based on a minimum of 300 small group subscribers in Agent/Broker book of business as of August 31st for October 1-March 1st effective dates or as of February 28th for April 1-September 1st effective dates. Payment level is determined based upon the Agent/Broker status as of the Group's renewal.

Large Group (experience-rated) EPO, PPO, HDEPO, HDPPO

New group sales in 2014
5 percent commission on first $250,000 of combined employer group premium
5.5 percent commission for $250,001 to $750,000
2.5 percent commission for $750,001+

Renewal groups sold 2006-2013
4 percent commission on first $250,000 of combined employer group premium
4.5 percent commission for $250,001 to $750,000
2.5 percent commission for $750,001+

Groups Sold prior to 2006 – renews at current rate

Agent/Broker has flexibility to change commission rate/scale at new sale or at renewal; request must be submitted in writing prior to rates being released

Broker of Record changes on existing large group
-If replacing current broker of record - pays at same commission scale as previous broker of record
-If group does not have a current broker of record, commission will begin upon renewal

Dental

New or Renewal Groups
2-99 Eligible Employees - 10 percent
100-249 Eligible Employees - 5 percent
250-499 Eligible Employees - 4 percent
500–999 Eligible Employees - 3 percent
1000+ Eligible Employees - negotiable

Commission percentage will be based on each Group's Eligible Employees at the time of sale or 120 days prior to renewal.

Shared Health

The experienced rated scale noted above will be applied to the annualized fully insured premium amount to determine an estimated annualized commission amount. The estimated annual commission is then divided by the fixed annualized premium amount to determine a fixed commission percentage that will be applied to the monthly fixed premium payments.

Bonus Programs:

Quarterly CDPHP UBI New Small Group

Qualifier: Minimum of 50 new small group contracts (EPO, PPO, HDPPO and HDEPO). If BOR is lost within the calendar year of new group sale, contract counts will be removed from broker's qualifier. New BOR will not receive credit for group.

Payment calculated quarterly and pays $50 per subscriber.

Year End CDPHP UBI New Large Group Bonus

Qualifier:

With at least 2 new large groups sold
- 100 new CDPHP UBI experience-rated subscriber certificates—$4,000
- 250 new CDPHP UBI experience-rated subscriber certificates—$15,000

With 3 new large groups sold
- 500 new CDPHP UBI experience-rated subscriber certificates—$35,000

With 4 new large groups sold
- 1,000 new CDPHP UBI experience-rated subscriber certificates—$90,000

Persistency Bonus

Snapshot of book of business taken 12/31/13 and compare same groups on 12/31/14 to determine persistency percentage. If group changes broker of record during 2013 calendar year, group will be removed from existing broker's 12/31/13 base count and the enrollment as of the current date will be added to the new broker's 12/31/13 base count.

Initial Qualifier: Minimum of 100 subscriber certificates in CDPHP book of business as of 12/31/13:

Base Level
- 95% persistency—0.25 percent annual collected premium

Premium collected from EPO, PPO, HDPPO and HDEPO products

ASO Bonus (Capital District Physicians' Healthcare Network, Inc.)
A one time bonus on ASO Groups sold on or after 1/1/13. Subscriber counts are based on each individual group's enrollment as of the last day of the month the group becomes effective.

<1,000 subscribers = $5,000
1,000 - 2,499 subscribers = $10,000
2,500 – 4,999 subscribes = $20,000
5,000+ subscribers = $40,000

Shared Health Bonus

For the bonuses described below Subscriber counts are based on each individual Group's enrollment as of the last day of the month the Group becomes effective.

New Business: Any new group Sold on or after 1/1/14, a bonus of $10.00 per subscriber; a minimum of $2,000 to a maximum of $10,000 per Group will be paid.

50-200 subscriber per Group = $2,000
201-999 subscribers per Group = $2,010 - $9,990
1000+ subscriber per Group = $10,000

Existing Groups moving to Shared Health in 2014 with total replacement* or all 3rd year renewals (new to Shared Health in 2012) a bonus of $5.00 per subscriber; a minimum of $1,000 to a maximum of $5,000 per Group will be paid.

50-200 subscriber per Group = $1,000
201-999 subscribers per Group = $1,005 - $4,995
1000+ subscriber per Group = $5,000

*Existing groups where CDPHP was the sole carrier will not be eligible for bonus.

Premier Broker Bonus

Qualifier: The entire book of business as of 12/31/13 must have a minimum of 2,800 subscribers and 1,400 EPO, PPO, HDEPO and HDPPO subscribers. Subscriber counts exclude Dental, any individual Medicare products and individual and non-group Healthy New York products.

Summit Level:

If 97% Persistency Percentage is maintained and the EPO, PPO, HDPPO & HDEPO subscriber counts increase by:

500-999 subscribers a $10,000 bonus will be paid
1,000- 1999 subscribers a $25,000 bonus will be paid
2,000 or more subscribers a $50,000 bonus will be paid

Review Standards for

Major Medical and Other Similar-Type Comprehensive Health Insurance for Small Groups
As of 4/22/13

Instructions for SERFF Checklist:

A. For **ALL** filings, the "General Requirements for All Filings" section must be completed:

B. For a **FORM** filing, completion of additional sections may be required as follows, depending on the type of form being submitted:

- Policy or Contract – Also complete all sections
- Rider or endorsement – Also complete all items relevant to the form being submitted in all sections.

C. For filing of initial rates, complete the section entitled "Actuarial Section for New Product Rate Filings Only" in addition to completion of the applicable form sections identified above. For filing of rate changes to existing products (increases, decreases, or change in rate calculation rules or procedures), complete the "Actuarial Section for Existing Product Rate Filings Only" section. For filing of any other changes to rate or underwriting manuals (e.g., changes in commissions or underwriting), complete the "Actuarial Section for Existing Product Rate Filings Only" section.

D. For each item, enter in the last column the form number(s), page number(s) and paragraph(s) where the requirement is met in the filing or insert a bookmark connecting to the appropriate location in the filing. All items with shaded boxes must be answered.

E. Do not make any changes or revisions to this checklist.

F. **Checklist Updates:** Any items on the checklist that have been updated since the last posting are shaded.

G. **Instructions for Citations:** All citations to Insurance regulations link to the Department of State's website and an unofficial copy of the NYCRR. Please select title 11 for Insurance regulations. Most of the pertinent form and rate regulations are located in Chapter III Policy and Certificate Provisions, Subchapter A Life, Accident and Health Insurance. All citations to New York Laws (Insurance Laws or other New York laws) link to the public LRS website. To locate the Insurance Laws, please select the link labeled "ISC".

Major Medical and Other Similar-Type Comprehensive Health Insurance for Small Groups

LINE OF BUSINESS: **Group Major Medical or Similar-Type Comprehensive Health Insurance**

CODE:			LINE(S) OF INSURANCE	CODES
	H15G	Health	– Hospital/Surgical/Medical Expense	H15G.001
		H15		G.002
		H15		G.003
	H16G	Health	– Major Medical H16	G.001A
		H16		G.001B
				H16G.001C
		H16		G.002A
				H16G.002C
		H16		G.003A
				H16G.003D

H16 G.003G

IF CHECKLIST IS NOT APPLICABLE, OR IF THE SUBMISSION CONTAINS INSERT PAGES, RIDERS OR ENDORSEMENTS AND THE POLICY OR CONTRACT IN ITS ENTIRETY DOES NOT COMPLY WITH ALL STATUTORY AND REGULATORY PROVISIONS STATED BELOW, PLEASE EXPLAIN:

CDPHP UBI Off Exchange Contract- This checklist is for products to be offered off-exchange. The benefits are based on the model language and plan design document supplied by the Department of Financial Services. There are no changes to the essential health benefits and all other provisions in the contract are commonly found in the New York marketplace. We are filing for a 1/1/2014 effective date.

REVIEW REQUIREMENT	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
GENERAL REQUIREMENTS FOR ALL FILINGS	*Note: Unless otherwise noted, all references are to Insurance Law, Insurance Regulations, and Department of Financial Services Circular Letters and OGC opinions*	*Note: This checklist is intended to provide guidance in the preparation of policy or contract forms for submission and is not intended as a substitute for statute or regulation.*	Form/Page/Para Reference
Complete Policy or Contract Submission or Pages/Rider/Endorsement		This submission contains a complete policy or contract form. Yes ☒ No ☐ If this submission contains insert pages, riders or endorsements, then the policy or contract in its entirety complies with all the statutory and regulatory provisions stated below. Yes ☒ No ☐	

		(If no is checked, explain in the space provided above.) This rider, insert pages, or endorsements are being attached to a policy or contract that was approved by the Department on _____, submission number _____.	
Form Requirements	11 NYCRR 52.31(b), (c), (d), (e), (f), (l)	Each form in the filing must meet the following requirements: • This form contains no strikeouts. §52.31(b) • This form is designated by a form number made up of numerical digits and/or letters in the lower left-hand corner of the first page. §52.31(d) • This form is submitted in the form intended for actual use. §52.31(e) • All blank spaces are filled in with hypothetical data. §52.31(f) • If the form contains illustrative material, it does so only for items that may vary from case to case, such as names, dates, eligibility requirements, premiums and schedules for determining the amount of insurance for each person. §52.31(l) • Portions of other provisions, such as insuring clauses, benefit provisions, restrictions and termination of coverage provisions, may be submitted as variable, if suitably indicated by red ink, bracketing or underlining and an explanatory memorandum must be submitted that clearly indicates the nature and scope of the variations to be used. An explanatory memorandum may not use terms such as "will conform to law" or "as requested by group" to describe the variable material. §52.31(l) • All policy or contract forms must be placed on the Form Schedule in SERFF.	CDPHP confirms that all of the requirements outlined have been met.
Flesch Score	§3102(c)	Provide Flesch score certification (the Flesch score should be at least 45). The number of words, sentences and syllables in the form should be set forth as part of the certification, which must be signed by an officer of the company.	TBD
SERFF Filing Description or Letter of Submission	11 NYCRR 52.33 Circular Letter No. 33 (1999) Supplement 1 to CL No. 33 (1999)	The filing must include a SERFF Filing Description or a letter of submission that contains the following: • The identifying form number of each form submitted. §52.33(a) • If the form is a policy or contract, the letter must indicate that the policy or contract is submitted pursuant to 11 NYCRR 52.7. §52.33(b) • Whether the form is new or supersedes an approved or filed form. § 52.33(c) • If the form supersedes an approved or filed form, the letter must state the form number and date of approval or filing of the superseded form and any material differences from the superseded form. § 52.33(d) • If the approval of the superseded form is still pending, the letter must include the form number, control number assigned by the Department and the submission date. § 52.33(d) • If the form had previously been submitted for preliminary review, the letter must include a reference to the previous submission and a statement setting out either that the form agrees precisely with the previous submission; or the differences from the form submitted for preliminary review. § 52.33(e) • If the form is submitted in accordance with 11 NYCRR 52.32(c), the letter must identify the prefiled group coverage. § 52.33(f) • If the form is other than a policyor contract form, the letter must identify the form number and	The filing description has been included in the required section of the SERFF header

		approval date of the policy or contract with which it will be used. If the form is for general use, the Department may accept a description of the type of policy or contract with which it may be used in lieu of the form number and approval date. §52.33(g) • If the form is a policy or contract, the letter must identify the form numbers and dates of approval of any applications previously approved to be used with the policy or contract unless the application is required to be attached to the policy or contract upon submission. §52.33(h) • If the policy or contract is designed to be used with insert pages, the letter must contain a statement of the insert page forms which must always be included in the policy or contract and a list of all optional pages, together with an explanation of their use. § 52.33(i) • *Note: Submission letters and or the SERFF filing description should advise as to whether the policy or contract is intended for internet sales and should describe any proposed electronic procedures and/or the proposed use of electronic signatures associated with the sale of the policy or contract.*	
Group Status and Recognition	§ 4235(c)(1)(A) §3201(b)(1) 11 NYCRR 59	The SERFF filing description or submission letter should include a statement that policy or contract forms will be sold to a group specified in Insurance Law §4235(c)(1). However, a more detailed statement must be included where discretionary group status is sought under Insurance Law §4235(c)(1)(M). The size of the group should be indicated as small. Please indicate whether the submission is for general use or is submitted on a one case basis. If the submission is for use on a one case basis, the group must be identified along with the subpart of Insurance Law §4235(c)(1) in which the group fits and a confirmation that the group meets all of the requirements of the identified subpart. Requests for discretionary group recognition, pursuant to Insurance Law §4235(c)(1)(M), must be accompanied by written documentation that demonstrates that the proposed group meets each and every element stated in the named statute. The documentation must also make clear that the request for discretionary group recognition is not a subterfuge, evasion technique, or a marketing tool to avoid compliance with other statutory or regulatory requirements and recognized marketing mechanisms. This provision is not intended to allow approval of groups recognized in the various subparagraphs of §4235(c)(1), but for which the proposed discretionary group does not meet one or more of the requisites specifically required or proscribed by §4235. The request for allowance of a discretionary group must be granted before it may be used. Pursuant to §3201(b)(1) and Insurance Regulation 123, an accident and health certificate is deemed delivered in New York and subject to review and approval regardless of the actual place of delivery, if the policy is issued to certain groups. In these cases, the group certificate is reviewed for compliance with New York Law. The group policy/contract that is delivered out-of-state is not reviewed.	CDPHP confirms that the SERFF filing description meets these outlined requirements.
Prefiled Group Coverage	11 NYCRR 52.32	A copy of the letter of confirmation sent to the group by the insurer must be submitted to the Department within 30 days after the date the insurer agrees to provide insurance and must include the following: • The effective date of coverage. § 52.32(a)(1) • The nature and extent of the benefits or change in benefits as then known. § 52.32(a)(2) • That the contractual forms may be executed and issued for delivery only after filing with or	This contract is not a prefiling, so this is not applicable.

		approval by the Department. §52.32(a)(3) • That if the forms are not filed or approved or are disapproved, the parties will be returned to the status quo insofar as possible, or the coverage will be modified retroactively to meet all requirements necessary for approval. §52.32(a)(4) *Note: At the time the insurer agrees to provide insurance, it cannot have been reasonably possible to obtain approval prior to the effective date of coverage because the group requested the insurer provide immediate coverage. Also, the actual forms must be submitted for approval within six months from the date the insurer agrees to provide insurance. § 52.32(c). Failure to meet any of the conditions within the time specified shall be a violation of the Insurance Law, unless reasons for delay, including its probable extent, satisfactory to the Department are submitted to the Department within the respective times specified.*	
Statement of ERISA rights Is the insurer providing document as the plan administrator or for the plan administrator? Yes ☒ No ☐	29 CFR § 2520.104b-2 29 CFR § 2520.102-3(t)	Plan administrators of an employee benefit plan are required to furnish a copy of a Statement of ERISA rights as provided for in 29 CFR § 2520.102-3(t). If the insurer is providing this document as the plan administrator, or for the plan administrator, please indicate in the adjacent box.	Form# 02-0002-2014; pg 97
APPLICATION FORMS Model Application Used? Yes ☐ No ☒	Model Language		Form/Page/Para Reference
Authorization	11 NYCRR 420.18(b)	If the application includes an authorization to disclose non-public personal health information, the authorization specifies the length of time the authorization will remain valid. The maximum allowable period is 24 months.	This contract is for products to be sold off the
Fraud Warning Statement	§403(d) 11 NYCRR 86.4	The application contains the prescribed fraud warning statement immediately above the insured's signature.	This contract is for products to be
Prohibited Questions and Provisions	§3221(q)(1) §3204 11 NYCRR 52.51	The application does NOT contain: Questions as to the applicant's health status, medical condition (including both physical and mental illnesses), claims experience, receipt of health care, medical history, genetic information, evidence of insurability (including conditions arising out of domestic violence), disability or the applicant's race. A provision that changes the terms of the policy or contract to which it is attached. A statement that the applicant has not withheld any information or concealed any facts. An agreement that an untrue or false answer material to the risk will render the policy or contract void. An agreement that acceptance of any policy or contract issued upon the application will constitute a ratification of any changes or amendments made by the insurer and inserted in the application, except to conform to §3204(d).	This contract is for products to be sold off the exchange. Application is not a part of the submission
POLICY OR CONTRACT FORM PROVISIONS			Form/Page/Para Reference

COVER PAGE			
Insurer name Model Language Used? Yes ☒ No ☐	Model Language	This policy or contract form contains the name and full address of the issuing insurer on the front or back cover.	Form# 02-0002-2014; page 1
Signature of Company Officer		The signature of company officer(s) appears prominently on the policy or contract form (such as on the cover).	Form# 02-0002-2014,
Table of Contents Model Language Used? Yes ☒ No ☐	§ 3217 Model Language	A table of contents is required.	Form# 02-0002-2014, page 3
DEFINITIONS Model Language Used? Yes ☒ No ☐	§ 3217 Model Language	*For a complete listing of the definitions click on the adjacent Model Language link.*	Form/Page/Para Reference
Services Performed at Comprehensive Care Center for Eating Disorders	§3221(k)(14) §4303(dd)	This policy or contract form may not exclude coverage for services covered under the policy or contract when provided by a comprehensive care center for eating disorders pursuant to Article 27-J of the Public Health Law. Reimbursement for services provided through such comprehensive care centers shall, to the extent possible or practicable, be structured in a manner to facilitate the individualized, comprehensive and integrated plans of care which such centers' network of practitioners and providers are required to provide.	Form# 02-0002-2014, page 6
HOW THIS COVERAGE WORKS			Form/Page/Para Reference
Selecting a Primary Care Provider			
Selecting, Accessing and Changing Participating Providers Model Language Used? Yes ☒ No ☐	§3217-a(a)(9) §3217-a(a)(10) §4324(a)(9); (10) PHL § 4408(1)(i) Model Language	Where applicable, this policy or contract form includes a description of the procedures for insureds to select, access, and change primary and specialty care providers, including notice of how to determine whether a participating provider is accepting new patients.	Form# 02-0002-2014, page 12
Designation of Primary Care Provider (PCP) & Access to Pediatricians Does this product require a PCP to be designated? Yes ☐ No ☒ Model Language Used? Yes ☒ No ☐	§3217-e §4306-d PHL §4403(7) 42 USC §300gg-19a 45 CFR §147.138(a) Model Language	If the policy or contract requires the designation of a Primary Care Provider, this policy or contract form permits an insured to designate any participating PCP who is available to accept the insured. If designation of a PCP for a child is required, the insured is permitted to designate a physician who specializes in pediatrics as the child's PCP if the provider is in-network and available to accept the child.	This contract is for EPO/PPO coverage without a gatekeeper only.
Direct Access to OB/GYN	§3217-c	If the policy or contract requires the designation of a Primary Care Provider, it must provide a female	

Services Does this product require a PCP to be designated? Yes ☐ No ☒ Model Language Used? Yes ☒ No ☐	§4306-b(a) §4324(16-a) PHL §4406-b PHL §4408(1)(p-1) 42 USC §300gg-19a 45 CFR §147.138(a) Model Language	insured direct access to primary and preventive obstetric and gynecologic services including annual examinations, care resulting from such annual examinations, and treatment of acute gynecologic conditions from a qualified participating provider of such services of her choice or for any care related to pregnancy provided that: • such qualified provider discusses such services and treatment plan with the individual's primary care practitioner in accordance with the insurer's requirements; and • such qualified provider agrees to adhere to the insurer's policies and procedures, including any procedures regarding referrals and obtaining prior authorization for services other than obstetric and gynecologic services rendered by such qualified provider, and agrees to provide services pursuant to a treatment plan approved by the insurer.	This contract is for EPO/PPO coverage without a gatekeeper only.
Preauthorization			
Preauthorization Requirements Model Language Used? Yes ☒ No ☐	§3217-a(a)(2) §3238 §4324(a)(1) PHL § 4408(1)(b) Model Language	This policy or contract form includes a description of all preauthorization or other notification requirements for treatments and services. If the policy or contract form requires a gatekeeper, the preauthorization requirements may not be imposed on the insured for In-Network services. A preauthorization or notification penalty of either 50% of the allowable amount for services rendered or $500.00, whichever is less, is permissible.	Form# 02-0002-2014, page 13; #7-9
Medical Necessity			
Definition of Medical Necessity Model Language Used? Yes ☒ No ☐	§3217-a(a)(1) §4324(a)(1) Model Language	This policy or contract form includes a definition of "medical necessity" used in determining whether benefits will be covered.	Form# 02-0002-2014, page 13-14; #11
Contact Information Model Language Used? Yes ☒ No ☐	§3217-a(a)(16) §4324(a)(16) PHL§4408(1)(q) Model Language	This policy or contract form includes all appropriate mailing addresses and telephone numbers to be utilized by insureds seeking information or authorization.	Form# 02-0002-2014, page 14-15
ACCESS TO CARE AND TRANSITIONAL CARE			
Referral to Non-Participating Providers Model Language Used? Yes ☐ No ☒	§3217-a(a)(11) §4324(a)(11) PHL §4408(1)(k) Model Language	If a policy or contract form is a managed care product as defined in §4801(c) or an HMO, or an EPO it must describe how an insured may obtain a referral to a health care provider outside of the insurer's network when the insurer does not have a health care provider with appropriate training and experience in the network to meet the health care needs of the insured and the procedure by which the insured can obtain such referral.	Referral is not required for this contract.
Specialty Care Provider as PCP Model Language Used? Yes ☒ No ☐	§3217-a(a)(13) §3217-d(b) §4324(a)(13) §4306-C(b) PHL §4408(1)(m) Model Language	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, then it must include a notice that an insured with a life-threatening condition or disease or a degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time, is permitted to request that a specialist be designated as their PCP to provide or coordinate the insured's medical care and describe the procedure for requesting and obtaining a specialist as a PCP.	Contract does not require the designation of a PCP.
Standing Referrals Model Language Used?	§3217-a(a)(12) §3217-d(b) §4324(a)(12)	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, it must include a notice that an insured with a condition which requires on-going care from a specialist, may request a standing referral to such specialist and describe	Referral is not required for this contract

Yes ☐ No ☒	§4306-C(b) PHL § 4408(1)(l) Model Language	the procedure for requesting and obtaining such a standing referral.	
Specialty Care Center Model Language Used? Yes ☒ No ☐	§3217-a(a)(14) §3217-d(b) §4324(a)(14) §4306-C(b) PHL §4408(1)(n) Model Language	If this policy or contract form requires (1) the designation of a PCP, and (2) that specialty care must be provided pursuant referral from a PCP, then it must include a notice that an insured with a life-threatening condition or disease or a degenerative and disabling condition or disease, either of which requires specialized medical care over a prolonged period of time, may request access to a specialty care center and describe the procedure for requesting and obtaining such a referral to a specialty care center.	This contract is for EPO/PPO coverage without a gatekeeper only.
Transitional Care When A Provider Leaves the Network Model Language Used? Yes ☒ No ☐	§4804(e) §3217-d(c) §4306-C(c) PHL §4403(6)(e) Model Language	If an insured is in an ongoing course of treatment when a provider leaves the network, then the policy or contract form must describe how an insured may to continue to receive treatment for the ongoing treatment from the former Participating Provider for up to ninety (90) days from the date the provider's contractual obligation to provide services terminated. If the insured is pregnant and in the second or third trimester, the insured may be able to continue care with a former participating provider through delivery and any postpartum care directly related to the delivery. In order for the insured to continue to receive care for up to ninety (90) days or through a pregnancy with a former participating provider, the provider must agree to accept as payment the negotiated fee that was in effect just prior to the termination of the insurer's contractual agreement with the provider and must also agree to provide the insurer with the necessary medical information related to the insured's care and adhere to the insurer's policies and procedures, including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by the insurer. If the provider agrees to the conditions, the care is treated as if being received from a participating provider.	Form# 02-0002-2014, page 15
Transitional Care For A New Member in a Course of Treatment Model Language Used? Yes ☒ No ☐	§4804(f) §3217-d(c) §4306-C(c) PHL §4403(6)(f) Model Language	If an insured is in an ongoing course of treatment with a non-participating provider when the insured's coverage becomes effective for (1) a life-threatening disease or condition or a degenerative and disabling condition or disease, or (2) for care for pregnancy if the insured is in the second or third trimester, then this policy or contract form must describe how the insured may continue to receive care for the ongoing course of treatment from the non-participating provider for up to sixty (60) days from the effective date of the insured's coverage. The insured may continue care through delivery and any post-partum services directly related to the delivery. In order for the insured to continue to receive care for up to sixty (60) days or through pregnancy, the non-participating provider must agree to accept as payment the insurer's fees for such services. The provider must also agree to provide the insurer with necessary medical information related to the insured's care and to adhere to the insurer's policies and procedures including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by the insurer. If the provider agrees to the conditions, the care is treated as if being received from a participating provider.	Form# 02-0002-2014, page 15
COST-SHARING EXPENSES AND ALLOWED AMOUNT.			
Cost of Service	§3201(c)(3)	If the cost of the service is less than the copayment for the service, the patient is responsible for the	

Model Language Used? Yes ☒ No ☐	11 NYCRR 52.1(c) Model Language	lesser amount.	Form# 02-0002-2014, page 16
Reimbursement of Providers Model Language Used? Yes ☒ No ☐	§3217-a(a)(4) §4324(a)(4) PHL §4408(1)(d) Model Language	This policy or contract form includes a description of the types of methodologies the insurer uses to reimburse providers.	Form# 02-0002-2014, page 17-19
Non-Participating Providers and Non-Authorized Services Model Language Used? Yes ☒ No ☐	§3217-a(a)(6) §4324(a)(6) PHL §4408(1)(f) Model Language	This policy or contract form includes a description of the insured's financial responsibility for payment when services are provided by a health care provider who is not part of the insurer's network or by any provider without the required authorization or when a procedure, treatment or service is not a covered health care benefit.	Form# 02-0002-2014, page 17-19
ELIGIBILITY Model Language Used? Yes ☒ No ☐	Model Language		Form/Page/Para Reference
Spouse	§4235(f)(1)(A) §4305(c)(1) Circular Letter No. 27 (2008) Model Language	If dependent coverage is selected by the group, this policy or contract form must provide coverage for the lawful spouse, unless there is a divorce or annulment of the marriage. This includes marriages between same-sex partners legally performed in this state and in other jurisdictions.	Form# 02-0002-2014, page 20
Dependents	§4235(f)(1)(A)(i) §4305(c)(1) §3221(a)(7) 42 USC §300gg-14 26 CFR §§ 144.101, 146.101, 147.100 and 147.120 Model Language	If dependent coverage is selected by the group, this policy or contract form provides coverage of children until age 26. *Note: Pursuant to §2608-a, an insurer may not deny enrollment to a child under the health coverage of the child's parent on the ground that the child was born out of wedlock, the child is not claimed as a dependent on the parent's federal income tax return, or the child does not reside with the parent or in the insurer's service area.*	Form# 02-0002-2014, page 20-21
Extended Dependent Coverage Model Language Used? Yes ☒ No ☐	§4235(f)(1)(B) §4305(c)(1) Model Language	If dependent coverage is selected by the group, this policy or contract must make available and if requested by the group, provide coverage for unmarried children through the age of 29 (up to age 30); regardless of financial dependence; who are not insured by or eligible for coverage under an employer-sponsored health benefit plan covering them as an employee or member, whether insured or self-insured; and who live, work or reside in New York State or the service area of the insurer. The company must comply with the notice requirements set forth in 4235(f).	Form# 02-0002-2014, page 20-21
Unmarried Students on Medical Leave of Absence	§3237 §4306-a 42 USC §300gg-7	If this policy or contract form provides coverage for dependent children who are full-time students to a higher age than other dependent children, then coverage shall continue when such dependent takes a medical leave of absence from school due to illness or injury for a period of 12 months from the last day of attendance at school, provided, however, that coverage of a dependent student is not required	Form# 02-0002-2014, page 20-21

		beyond the age at which coverage would otherwise terminate. To qualify for such coverage, the insurer may require that the medical necessity of the leave be certified to by the student's attending physician who is licensed to practice in the state of New York.	
Unmarried Disabled Children	§4235(f)(1)(A)(ii) §4305(c)(1) Model Language	If dependent coverage is selected by the policyholder or contractholder, this policy or contract form provides coverage for unmarried disabled children, regardless of age, who are incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation, as defined in the mental hygiene law, or physical handicap, and who became so incapable prior to attainment of the age at which dependent coverage would otherwise terminate. *Note: Such coverage shall not terminate while the coverage remains in effect and the dependent remains in such condition and is chiefly dependent on the insured for support and maintenance, if the insured has within 31 days of such dependent's attainment of the limiting age submitted proof of such dependent's incapacity.*	Form# 02-0002-2014, page 20-21
Newborn Infants	§4235(f)(2) §4305(c)(1) Model Language 45 C.F.R. § 155.420 45 C.F.R. § 155.725	If dependent coverage is selected by the policyholder or contractholder, this policy or contract form provides coverage of newborn infants, including newly born infants adopted by the insured if the insured takes physical custody of the infant upon the infant's release from the hospital and files a petition pursuant to §115-c of the domestic relations law within 30 days of birth; and provided further that no notice of revocation to the adoption has been filed and consent to the adoption has not been revoked, shall be effective from the moment of birth, except that in cases of adoption, coverage of the initial hospital stay shall not be required where a birth parent has insurance coverage available for the infant's care. *Note: In the case of individual or two-person coverage, the insurer must permit the insured to elect such coverage of newborn infants from the moment of birth. If notification and/or payment of an additional premium is required to make coverage effective for a newborn infant, the coverage may provide that such notice and/or payment be made within no less than 30 days of the day of birth to make coverage effective from the moment of birth.*	Form# 02-0002-2014, page 21
Adopted Children and Step-Children	11NYCRR52.18(e)(2); (3) §4305(c)(1)	If dependent coverage is selected by the policyholder or contractholder, this policy or contract form provides that adopted children and stepchildren dependent upon the insured are eligible for coverage on the same basis as natural children. Further, a family policy or contract form covering a proposed adoptive parent, on whom the child is dependent, shall provide that such child be eligible for coverage on the same basis as a natural child during any waiting period prior to the finalization of the child's adoption.	Form# 02-0002-2014, page 20-21
Domestic Partners	§4235(f)(1)(A) §4305(c)(1) OGC Opinion 01-11-23 Model Language	This policy or contract form may cover domestic partners, who are financially interdependent on the employee, but such coverage is not required. If such coverage is provided, the policy or contract form shall require the applicant to provide the following: • Registration as a domestic partner, where such registry exists, or an affidavit of domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months • Proof of cohabitation • Proof of financial interdependency by evidence of two or more of the following: joint bank	Available via rider.

		account; joint credit or charge card; joint obligation on a loan; status as authorized signatory on the partner's bank account, credit card or charge card; joint ownership or holding of investments; joint ownership of residence; joint ownership of real estate other than residence; listing of both partners as tenants on lease; shared rental payments; shared household expenses; shared household budget for purposes of receiving government benefits; joint ownership of major items of personal property; joint ownership of a motor vehicle; joint responsibility for child care; shared child-care expenses; execution of wills naming each other as executor and/or beneficiary; designation as beneficiary under the other's life insurance policy or retirement benefits account; mutual grant of durable power of attorney; mutual grant of authority to make health care decisions; affidavit by creditor or other individual able to testify to partners' financial interdependence; other items of sufficient proof to establish economic interdependency under the circumstances of the particular case.	
New Family Members Model Language Used? Yes ☒ No ☐	45 C.F.R. § 155.420 Model Language	The policy or contract form describes the requirements to add new family members to the policy or contract.	Form# 02-0002-2014, page 20-21
New Employees	§3221(a)(3)	New employees or members of the class must be added to the class for which they are eligible.	pages 20-22
Enrollment Periods	http://government.westlaw.com/linkedslice/default.asp?SP=nycrr-100011NYCRR52.70(e)(3) 45 C.F.R. § 155.410 45 C.F.R. § 155.420 45 C.F.R. § 155.305 45 C.F.R. § 155.725 Model Language	This policy or contract form must provide for an initial open enrollment period, an annual open enrollment period, and special enrollment periods, including those special enrollment periods that allow for the addition of a new family member.	Form# 02-0002-2014, page 20-22
MANDATORY COVERED ESSENTIAL HEALTH BENEFITS		**Except where noted below, the following benefits must be included in the policy or contract forms.** Insurers may either (i) substitute benefits within certain categories listed below, (ii) modify cost-sharing in any category; (iii) add benefits to an essential health benefit category, including higher visit limitations; and/or (iv) add benefits that are not considered essential health benefits, provided all changes are in accordance with federal and state regulation and guidance, as well as DFS review. The categories of benefits that may be substituted are: A. Preventive/Wellness/Chronic Disease Management B. Rehabilitative and Habilitative	Form/Page/Para Reference
PREVENTIVE CARE			
Primary and Preventive Health Services	§3221(l)(8) §3221(k)(18)	This policy or contract form includes the following coverage for primary and preventive health services for a covered child from the date of birth through age 19:	

Model Language Used? Yes ☒ No ☐	§4303(j) Circular Letter No. 3 (1994) Circular Letter No. 13 (2006) Required Immunizations 42 USC § 300gg-13 45 CFR §147.130 45 CFR § 156.100	• An initial hospital check-up and well child visits scheduled in accordance with the American Academy of Pediatrics. • At each visit, services in accordance with the American Academy of Pediatrics, including a medical history, complete physical examination, developmental assessment, anticipatory guidance, laboratory tests and necessary immunizations in accordance with the Advisory Committee on Immunization Practices. Such coverage shall not be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 23-25
Federal Mandated Preventive Health Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language HRSA Guidelines	This policy or contract form includes coverage for the following preventive care and screenings for children and adults with no cost-sharing: • Evidence-based items or services for children and adults with a rating of A or B by the U.S. Preventive Services Task Force. • Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. • Preventive care and screenings for infants, children and adolescents in guidelines supported by the Health Resources and Services Administration. • Preventive care and screenings for women in guidelines supported by the Health Resources and Services Administration. Such coverage shall not be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 23-25
Cervical Cytology Screening Model Language Used? Yes ☒ No ☐	§3 221(l)(14) § 4303(t) 42 USC § 300gg-13 45 CFR §147.130 Model Language HRSA Guidelines	This policy or contract form includes coverage for annual cervical cytology screening for cervical cancer and its precursor states for women aged eighteen and older. Cervical cytology screening includes an annual pelvic examination, collection and preparation of a Pap smear, and laboratory and diagnostic services provided in connection with examining and evaluating the Pap smear. Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with HRSA guidelines.	Form# 02-0002-2014, page 24
Mammography Screening Model Language Used? Yes ☒ No ☐	§ 3221(l)(11) § 4303(p) 42 USC § 300gg-13 45 CFR §147.130 Model Language HRSA Guidelines	This policy or contract form includes the following coverage for mammography screening for occult breast cancer: • Upon the recommendation of a physician, a mammogram at any age for covered persons having a prior history of breast cancer or who have a first degree relative with a prior history of breast cancer. • A single, baseline mammogram for covered persons aged 35-39, inclusive. • An annual mammogram for covered persons aged 40 and older. • Diagnostic mammograms (mammograms that are performed in connection with the treatment or follow-up of breast cancer) are unlimited and are covered whenever they are Medically Necessary. Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with HRSA guidelines.	Form# 02-0002-2014, page 24

Family Planning & Reproductive Health Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language 42 USC § 300gg-13 HRSA Guidelines	This policy or contract form includes coverage for family planning services which consist of FDA approved contraceptive methods prescribed by a provider (not covered under the prescription drug benefits), counseling on use of contraceptives, related topics and sterilization procedures for women. Such coverage shall not be subject to deductibles, copayments and/or coinsurance when provided in accordance with the comprehensive guidelines supported by HRSA and items or services with an "A" or "B" rating from USPSTF. This policy or contract form includes coverage for vasectomies. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 24-25, available by rider for individuals when group declines coverage.
Bone Mineral Density Measurements or Tests, Drugs and Devices Model Language Used? Yes ☒ No ☐	§ 3221(k)(13) § 4303(bb) 42 USC § 300gg-13 45 CFR §147.130 Model Language	This policy or contract form includes coverage for bone mineral density measurements or tests, prescription drugs, and devices approved by the FDA or generic equivalents as approved substitutes. Bone mineral density measurements or tests, drugs or devices shall include those covered for individuals meeting the criteria under the federal Medicare program and those in accordance with the criteria of the National Institutes of Health. Individuals qualifying for coverage, at a minimum, include individuals: • Previously diagnosed as having osteoporosis or having a family history of osteoporosis; or • With symptoms or conditions indicative of the presence or significant risk of osteoporosis; or • On a prescribed drug regimen posing a significant risk of osteoporosis; or • With lifestyle factors to a degree as posing a significant risk of osteoporosis; or, • With such age, gender, and/or other physiological characteristics which pose a significant risk for osteoporosis. Such coverage, when provided in accordance with the comprehensive guidelines supported by HRSA and items or services with an "A" or "B" rating from USPSTF, shall not be subject to deductibles, copayments and/or coinsurance. Other such coverage provided may be subject to deductibles, copayments and/or coinsurance	Form# 02-0002-2014, page 25
Prostate Cancer Screening Model Language Used? Yes ☒ No ☐	§ 3221(l)(11-a) § 4303(z-1) Model Language	This policy or contract form includes coverage for the diagnostic screening for prostate cancer including: • Standard diagnostic testing including, but not limited to, a digital rectal examination and a prostate-specific antigen test at any age for men having a prior history of prostate cancer; and • An annual standard diagnostic examination for men age 50 and over who are asymptomatic and for men age 40 or older with a family history of prostate cancer or other prostate cancer risk factors. Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	Form# 02-0002-2014, page 25
EMERGENCY SERVICES AND URGENT CARE			
Pre-Hospital Emergency Medical and Ambulance Services	§ 3221(l)(15) § 4303(aa) Model Language	**Emergency Medical and Ambulance Services:** This policy or contract form includes coverage for pre-hospital emergency medical services for the treatment of an emergency condition when such services are provided by an ambulance service (either	

Model Language Used? Yes ☒ No ☐		ground, water or air) issued a certificate to operate pursuant to §3005 of the Public Health Law. This policy or contract form will, however, only provide coverage when a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of such transportation to result in: (i) Placing the health of the person afflicted with such condition or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy; (ii) Serious impairment to such person's bodily functions; (iii) Serious dysfunction of any bodily organ or part of such person; or (iv) Serious disfigurement of such person. An ambulance service may not charge or seek reimbursement from the insured for Pre-Hospital Emergency Medical Services relating to non-airborne transportation to a Hospital except for the collection of any applicable copayment, coinsurance, or deductible. Pre-Hospital Emergency Medical Services and ambulance services for medical emergencies do not require preauthorization. **Non-Emergency Ambulance Services:** This policy or contract form covers non-emergency ambulance transportation by a licensed ambulance service (either ground or air ambulance, as appropriate) between facilities when the transport is any of the following: • From a Non-Participating Hospital to a Participating Hospital. • To a Hospital that provides a higher level of care that was not available at the original Hospital. • To a more cost-effective acute care facility. • From an acute facility to a sub-acute setting.	Form# 02-0002-2014, page 26-27
Emergency Services Model Language Used? Yes ☒ No ☐	§ 3221(k)(4) § 3217-a(a)(8) § 4900(c) § 4303(a)(2) Circular Letter No.1 (2002) PHL § 4408(1)(h) 10 NYCRR § 98-1.13 42 USC § 300gg-19a 45 CFR §147.138(b) 45 CFR § 156.100 Model Language	This policy or contract form includes coverage for the treatment of an emergency condition in hospital facilities: • without the need for any prior authorization; • regardless of whether the provider is a participating provider; • without imposing any administrative requirement or limitation on out-of-network coverage that is more restrictive than the requirements or limitations that apply to emergency services received from participating providers; • the cost-sharing (copayment or coinsurance) shall be the same regardless of whether the services are provided by a participating or a non-participating provider; and • The benefits for out-of-network emergency services must at a minimum equal the greatest of the following amounts: (i) the amount negotiated with in-network providers for the emergency service; (ii) the amount for the emergency service calculated using the same method the insurer uses to determine payments for out-of-network services excluding any in-network co-payment or coinsurance; or (iii) the amount that would be paid under Medicare for the emergency service excluding any in-network co-payment or coinsurance. *Note the following definitions must be used:*	Form# 02-0002-2014, page 28-30

		Emergency condition means a medical or behavioral condition that manifests itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in (i) placing the health of the person afflicted with such condition or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy, or (ii) serious impairment to such person's bodily functions; (iii)serious dysfunction of any bodily organ or part of such person; or (iv)serious disfigurement of such person; or a condition described in §1867(e)(1)(A)(i), (ii) or (iii) of the Social Security Act. *Emergency services means with respect to an emergency condition (i) a medical screening examination as required under 42 U.S.C. §1395dd, which is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition; and (ii) within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required under 42 U.S.C. §1395dd to stabilize the patient. For purposes of this paragraph" to stabilize" means, with respect to an emergency condition, to provide such medical treatment of the condition as may be necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the insured from a facility or to deliver a newborn child (including the placenta).*	
Urgent Care Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100	This policy or contract form includes coverage for Urgent Care. Urgent Care is medical care for an illness, injury or condition that is serious enough for a reasonable person to seek care right away, but not so severe as to require emergency care.	Form# 02-0002-2014, page 30
OUTPATIENT SERVICES, INPATIENT SERVICES, EQUIPMENT AND DEVICES			
Advanced Imaging Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for PET scans, MRI, nuclear medicine, and CAT scans. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 31
Allergy Testing and Treatment Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for testing and evaluations including: injections, and scratch and prick tests to determine the existence of an allergy. This policy or contract form also provides coverage for allergy treatment, including desensitization treatments, routine allergy injections and serums. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 31
Ambulatory Surgery Center Model Language Used?	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for surgical procedures performed at an Ambulatory Surgical Center including services and supplies provided by the center the day the surgery is performed.	Form# 02-0002-2014, page 31

Yes ☒ No ☐		Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Chemotherapy Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for chemotherapy in an outpatient facility or in a professional provider office. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 31
Chiropractic Care Model Language Used? Yes ☒ No ☐	§3221(k)(11) §4303(y) Model Language	This policy or contract form includes coverage for chiropractic care in connection with the detection or correction by manual or mechanical means of structural imbalance, distortion or subluxation in the human body for the purpose of removing nerve interference, and the effects thereof, where such interference is the result of or related to distortion, misalignment, or sublaxation in the vertebral column. Chiropractic care and services may be subject to reasonable deductible, copayment and coinsurance amounts, reasonable fee or benefit limits, and reasonable utilization review, provided that any such amounts, limits and review: shall not function to direct treatment in a manner discriminative against chiropractic care and individually and collectively shall be no more restrictive than those applicable under the coverage to care or services provided by other health care professionals in the diagnosis, treatment and management of the same or similar conditions, injuries, complaints, disorders or ailments even if differing nomenclature is used to describe the condition, injury, complaint, disorder or ailment. *Note: The Department interprets this mandate to mean that policy or contract forms may not subject a visit to a chiropractor or to a provider of chiropractic care to higher cost sharing than that which applies to other specialty office visits under the policy or contract. Additionally, a policy or contract may not impose a greater level of utilization review to chiropractic care and services than that which applies to specialty office care in general under the policy or contract. This means, for example, that a policy or contract may not require pre-certification or preauthorization of chiropractic care and services if it does not require the same for specialty office visits in general.*	Form# 02-0002-2014, page 31
Dialysis Coverage Model Language Used? Yes ☒ No ☐	§3221(k)(16) §4303(gg) 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for dialysis treatment of an acute of chronic kidney ailment. If the policy or contract form does not otherwise cover out-of-network services, dialysis treatment or services provided by a non-participating provider must be covered if the following conditions are met: • The out-of-network provider is duly licensed to practice and authorized to provide such treatment; • The out-of-network provider is located outside the service area of the insurer; • The in-network provider treating the insured for the condition issues a written order stating that the dialysis treatment is necessary; • The insured notifies the insurer in writing 30 days in advance of the proposed date(s) of the out-of-network dialysis treatment and attaches the written order of the in-network provider. If the insured must travel on sudden notice due to family or other emergency, shorter notice may be permitted, provided that the insurer has a reasonable opportunity to review the travel and treatment plans of the insured;	Form# 02-0002-2014, page 31-32

		• The insurer has the right to pre-approve the dialysis treatment schedule; and • Such coverage may be limited to 10 out-of-network treatments in a calendar year. Benefits for services of a Non-Participating Provider are subject to any applicable cost sharing that applies to dialysis treatments by a Participating Provider. However, the insured will also be responsible for paying any difference between the amount the insurer would have paid had the service been provided by a Participating Provider and the Non-Participating Provider's charge.	
Outpatient Habilitative Services Model Language Used? Yes ☒ No ☐ Is this benefit being substituted? Yes ☐ No ☒ Are additional benefits being added to this EHB category? Yes ☐ No ☒ If yes, please explain how this substitution or addition differs from the Model Language benefit in the space provided.	45 CFR § 156.100 Model Language	This policy or contract form includes coverage for habilitation therapy, including physical therapy, speech therapy, and occupational therapy, in the outpatient department of a facility or in a professional provider's office for up to 60 visits per condition, per lifetime. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 32
Benefit explanation:			
Home Health Services Model Language Used? Yes ☒ No ☐	§3221(k)(1) §4303(a)(3) Model Language	This policy or contract form includes coverage of home care for not less than 40 visits in a plan year for each person covered under the policy or contract if hospitalization or confinement in a nursing facility would otherwise be required. Home care must be provided by an agency possessing a valid certificate of approval or license issued pursuant to Article 36 of the Public Health Law and shall consist of one or more of the following: • Part-time or intermittent home nursing care by or under the supervision of a registered professional nurse. • Part-time or intermittent home health aide services which consist primarily of caring for the patient. • Physical, occupational or speech therapy if provided by the home health service or agency. • Medical supplies, drugs and medications prescribed by a physician and laboratory services by or on behalf of a certified or licensed home health agency.	Form# 02-0002-2014, page 32

		• Each visit by a member of a home care team shall be considered as one home care visit. • Four hours of home health aide service shall be considered as one home care visit Such coverage may be subject to an annual deductible of not more than $50 per person covered under the policy or contract form and may be subject to a coinsurance provision which provides not less than 75% of reasonable charges for services. Such coverage may be subject to copayments.	
Interruption of Pregnancy Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form includes coverage for therapeutic abortions. Non-therapeutic abortions in cases of rape, incest or fetal malformation are also covered. Elective abortions are covered for one procedure per Member, per Year. *Note: Plans must include the one procedure limit and may provide coverage that is more favorable.*	Form# 02-0002-2014, page 33
Treatment of Correctable Medical Conditions that Cause Infertility/Infertility Treatments Model Language Used? Yes ☒ No ☐	§3221(k)(6) 4303(s) 11 NYCRR 52.18(a)(10) Definition of Infertility OGC Opinion 05-11-10 Model Language	This policy or contract form shall not exclude coverage for hospital, surgical or medical care for the diagnosis and treatment of correctable medical conditions otherwise covered under the policy or contract solely because the medical condition results in infertility. • Coverage shall not exclude surgical or medical procedures which would correct malformation, disease or dysfunction resulting in infertility. • Coverage shall not exclude diagnostic tests and procedures including hysterosalpingogram, hysteroscopy, endometrial biopsy, laparoscopy, sono-hysterogram, post coital tests, testis biopsy, semen analysis, blood tests, ultrasound and artificial insemination, or prescription drugs if prescription drug coverage is otherwise provided under the policy or contract. • Coverage shall be provided for persons aged 21-44 years; however, coverage beyond this age range is not precluded. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract. • This mandate does not require coverage of the following treatments in connection with infertility: in vitro fertilization; gamete intrafallopian tube transfers; zygote intrafallopian tube transfers; the reversal of elective sterilizations; cost for an ovum donor or donor sperm; sperm storage costs; cryopreservation and storage of embryos; ovulation predictor kits; reversal of tubal ligations; sex change procedures; cloning; or medical or surgical services or procedures determined to be experimental. These are the only infertility treatments that may be expressly excluded in the policy or contract form.	Form# 02-0002-2014, page 33
Infusion Therapy Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form includes coverage for infusion therapy which is the administration of drugs using specialized delivery systems which otherwise would have required hospitalization. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 34
Laboratory Procedures, Diagnostic Testing and Radiology Services Model Language Used?	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for x-ray, laboratory procedures and diagnostic testing, services and materials, including diagnostic X-rays, X-ray therapy, fluoroscopy, electrocardiograms, electroencephalograms, laboratory tests, and therapeutic radiology services. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 34

Yes ☒ No ☐			
Office Visits Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for office visits for the diagnosis and treatment of injury, disease, and medical conditions. Office visits may include house calls. Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Outpatient Hospital Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for hospital services and supplies described in the inpatient hospital section of the policy or contract form that can be provided while being treated in an outpatient facility. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 34
Preadmission Testing Model Language Used? Yes ☒ No ☐	§3221(k)(2) §4303(a)(1) Model Language	This policy or contract form includes coverage for preadmission testing ordered by a physician performed in the out-patient facilities of a hospital as a planned preliminary to admission of the patient as an in-patient for surgery in the same hospital provided that: tests are necessary for and consistent with the diagnosis and treatment of the condition for which surgery is to be performed; reservations for a hospital bed and for an operating room were made prior to the performance of the tests; the surgery actually takes place within seven days of the tests; and the patient is physically present at the hospital for the tests. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 34-25
Outpatient Rehabilitative Services Model Language Used? Yes ☒ No ☐ Is this benefit being substituted? Yes ☐ No ☒ Are additional benefits being added to this EHB category? Yes ☐ No ☒ If yes, please explain how this substitution or addition differs from the Model Language benefit in the space provided.	45 CFR § 156.100 Model Language	This policy or contract form includes coverage for rehabilitation therapy, including physical therapy, speech therapy, and occupational therapy, in the outpatient department of a facility or in a professional provider's office for up to 60 visits per condition, per lifetime. *For the purposes of this benefit, "per condition" means the disease or injury causing the need for the therapy.* Speech and physical therapy is covered only when: such therapy are related to the treatment or diagnosis of a physical illness or injury (in the case of a dependent child, this includes a medically diagnosed congenital defect); is ordered by a physician; and the insured has been hospitalized or has undergone surgery for such illness or injury. Speech, physical and occupational therapy services must begin within six months of the later to occur: • The date of the injury or illness that caused the need for the therapy; • The date You are discharged from a Hospital where surgical treatment was rendered; or • The date outpatient surgical care is rendered. In no event will the therapy continue beyond 365 days after such event. Such coverage may be subject to deductibles, copayments and/or coinsurance. *Note: Plans may: increase the number of covered visits; cover 60 or more visits per therapy or condition; cover visits per year rather than per condition; remove the lifetime limit; remove the other*	Form# 02-0002-2014, page 35

		conditions/ limitations for coverage; and/or omit the requirement for a prior hospitalization or surgery.	
Benefit explanation:			
Second Medical Opinion for Cancer Diagnosis Model Language Used? Yes ☒ No ☐	§3221(k)(9) §4303(w) Model Language	This policy or contract form includes coverage for a second medical opinion by an appropriate specialist, including but not limited to a specialist affiliated with a specialty care center for the treatment of cancer, in the event of a positive or negative diagnosis of cancer or a recurrence of cancer or a recommendation of a course of treatment for cancer. • This benefit includes coverage for a second medical opinion from a non-participating specialist, including but not limited to a specialist affiliated with a specialty care center for the treatment of cancer when the attending physician provides a written referral to the non-participating specialist, at no additional cost to the insured beyond what such insured would have paid for services from a participating specialist. • This benefit also includes coverage for a second medical opinion by a non-participating specialist where there is no referral from the attending physician and where the insurer has not pre-authorized the service. In such cases, the insurer is responsible for covering the medically necessary services at a usual, customary and reasonable rate. Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	Form# 02-0002-2014, page 35-36
Second Surgical Opinion Model Language Used? Yes ☒ No ☐	§3221(k)(3) 4303(b) Circular Letter No. 29 (1979) Model Language	This policy or contract form includes coverage for a second surgical opinion by a qualified physician on the need for surgery. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 35-36
Mandatory Second Surgical Opinion Model Language Used? Yes ☒ No ☐	§3221(k)(3) 4303(b) Circular Letter No. 29 (1979) Model Language	The policy or contract form may contain a mandatory second surgical opinion provision only if such provision is consistent with Circular Letter No. 29 (1979). Such coverage may not be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 35-36
Second Opinion in Other Cases Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form shall include coverage for a second opinion in cases when a subscriber disagrees with a provider's recommended course of treatment. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 36
Surgical Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 11 NYCRR § 52.6 Model Language	This policy or contract form includes coverage for physicians' services for surgical procedures, including operating and cutting procedures for the treatment of a sickness or injury, and closed reduction of fractures and dislocations of bones, endoscopies, incisions, or punctures of the skin on an inpatient and outpatient basis, including the services of the surgeon or specialist, assistant (including a physician's assistant or a nurse practitioner), and anesthetist or anesthesiologist, together with	Form# 02-0002-2014, page 36

		preoperative and post-operative care. Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Oral Surgery Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 11 NYCRR § 52.16(c)(9) Model Language	This policy or contract form provides coverage for the following limited dental and oral surgical procedures: • Oral surgical procedures for jaw bones or surrounding tissue and dental services for the repair or replacement of sound natural teeth that are required due to accidental injury. Replacement is covered only when repair is not possible. Dental services must be obtained within 12 months of the injury. • Oral surgical procedures for jaw bones or surrounding tissue and dental services necessary due to congenital disease or anomaly. • Oral surgical procedures required for the correction of a non-dental physiological condition which has resulted in a severe functional impairment. • Removal of tumors and cysts requiring pathological examination of the jaws, cheeks, lips, tongue, roof and floor of the mouth. Cysts related to teeth are not covered. • Surgical/nonsurgical medical procedures for temporomandibular joint disorders and orthognathic surgery. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 36
Mastectomy Care Model Language Used? Yes ☒ No ☐	§3221(k)(8) §4303(v) Women's Health and Cancer Rights Act of 1998, 29 USC 1185(b) Model Language	This policy or contract form includes coverage for a period of inpatient hospital care as is determined by the attending physician in consultation with the patient to be medically appropriate for a person undergoing a lymph node dissection or a lumpectomy for the treatment of breast cancer or a mastectomy covered under the policy or contract, and any physical complications arising from the mastectomy, including lymphedema. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	Form# 02-0002-2014, page 36-37
Post Mastectomy Reconstruction Model Language Used? Yes ☒ No ☐	§3221(k)(10) §4303(x) Women's Health and Cancer Rights Act of 1998, 29 USC 1185(b) Model Language	This policy or contract form includes coverage for breast reconstruction surgery after a mastectomy or partial mastectomy including all stages of reconstruction of the breast on which the mastectomy or partial mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and physical complications of mastectomy including lymphedemas in the manner determined by the attending physician and the patient to be appropriate. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract.	Form# 02-0002-2014, page 36-37
Transplants Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for transplants determined to be non-experimental and non-investigational. Covered transplants include but are not limited to: kidney, corneal, liver, heart, and heart/lung transplants; and bone marrow transplants for aplastic anemia, leukemia, severe combined immunodeficiency disease and Wiskott-Aldrich Syndrome. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 37
Autism Spectrum Disorder Model Language Used?	§3221(l)(17) §4303(ee) Model Language	This policy or contract form includes coverage for the screening, diagnosis and treatment of autism spectrum disorder, including the following care and assistive communication devices prescribed or ordered for an individual diagnosed with autism spectrum disorder by a licensed physician or a	

Yes ☒ No ☐	11 NYCRR 440	licensed psychologist: • behavioral health treatment; • psychiatric care; • psychological care; • medical care provided by a licensed health care provider; • therapeutic care, including therapeutic care which is deemed habilitative or nonrestorative, in the event that the policy or contract provides coverage for therapeutic care; and • pharmacy care in the event that the policy or contract provides coverage for prescription drugs. This policy or contract form shall include a definition of "autism spectrum disorder" which means any pervasive developmental disorder defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autistic disorder; Asperger's disorder; Rett's disorder; childhood disintegrative disorder; and pervasive developmental disorder not otherwise specified (PDD-NOS). The policy or contract form shall include a definition of "behavioral health treatment" which means counseling and treatment programs, when provided by a licensed provider and applied behavior analysis, when provided or supervised by a behavior analysis provider as defined and described in 11 NYCRR 440, that are necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual. The policy or contract form shall include coverage for "applied behavior analysis" which means the design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior. Coverage for applied behavioral analysis is limited to 680 hours per covered individual per year. The policy or contract form shall include a definition of "assistive communication devices" which at a minimum shall include dedicated devices which are specifically designed to aid in communication and are not generally useful to a person in the absence of a communication impairment and software applications that enable a non-covered device to function as a communication device. Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	Form# 02-0002-2014, page 38-39
Diabetes Equipment, Supplies and Self-Management Education Model Language Used? Yes ☒ No ☐	§3221(k)(7) §4303(u) 10NYCRR60-3.1 Model Language	This policy or contract form includes coverage for equipment, supplies and self-management education described in §§ 3221(k)(7) or 4303(u) for the treatment of diabetes. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with other benefits. *Note: Plans may apply either a medical or a prescription benefit depending upon whichever will*	Form# 02-0002-2014, page 40-42

		provide a more generous benefit. *Note: Since the statute refers to equipment, supplies and self-management education that are prescribed by a physician "or other licensed health care provider legally authorized to prescribe under title eight of the education law…," the policy or contract form may not limit coverage to care prescribed by a physician.*	
Durable Medical Equipment and Braces Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for the rental or purchase of durable medical equipment and braces. Coverage is for standard equipment only. Repairs or replacement are covered when made necessary by normal wear and tear. Coverage does not include the cost of repairs or replacement that are the result of misuse or abuse. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 42
Hearing Aids Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for hearing aids required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver. Coverage must be provided for a single purchase (including repair and/or replacement) of hearing aids for one or both ears once every three years. *{Note: The three year limit on hearing aids is required for plans but the limit may be removed or modified so that coverage is more favorable.}* Bone anchored hearing aids must be covered only if an insured has either of the following: • Craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or • Hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid. Coverage must be provided for one hearing aid per ear during the period of time the insured is enrolled. Replacements and/or repairs for a bone anchored hearing aid are Covered only for malfunctions. *{Drafting Note: The limit on hearing aids is required for plans but this limit may be removed or modified so that coverage is more favorable.}* Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 42-43
Hospice Care Model Language Used? Yes ☒ No ☐	§3221(l)(10) §4303(o) 45 CFR § 156.100 Model Language	This policy or contract form provides Hospice Care to Member who has been certified by his or her primary attending physician as having a life expectancy of six months or less which is provided by a hospice organization certified pursuant to Article 40 of the Public Health Law or under a similar certification process required by the state in which the hospice is located. Coverage will include inpatient hospice care in a hospital or hospice and home care and outpatient services provided by the hospice, including drugs and medical supplies. Coverage is provided for 210 days of hospice care. This policy or contract form will also cover five visits for supportive care and guidance for the purpose of helping the Member and the Member's immediate family cope with the emotional and social issues related to the Member's death.	Form# 02-0002-2014, page 43

		Hospice care will be covered only when provided as part of a Hospice Care program certified pursuant to Article 40 of the N.Y. Public Health Law. If care is provided outside New York State, the Hospice must have an operating license issued by the state in which the hospice is located under a certification process that is similar to that used in New York. Coverage is not provided for: funeral arrangements; pastoral, financial, or legal counseling; homemaker, caretaker, or respite care. Such coverage may be subject to deductibles, copayments and/or coinsurance deemed appropriate by the Superintendent and as are consistent with those imposed on other benefits. *Note: A plan must cover 210 days of hospice care; however plans can cover more than 210 days.*	
Prosthetics Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	External Prosthetic Devices**:** This policy or contract form provides coverage for prosthetic devices (including wigs) that are worn externally and that temporarily or permanently replace all or part of an external body part that has been lost or damaged because of an injury or disease. Coverage is limited to one external prosthetic device per limb per lifetime. Replacements are covered for children for devices that have been outgrown. *Note: The limit on prosthetic devices is required for plans, but the limit may be removed or modified so that coverage is more favorable.* Internal Prosthetic Devices**:** This policy or contract form provides coverage for surgically implanted prosthetic devices and special appliances if they improve or restore the function of an internal body part which has been removed or damaged due to disease or injury. This includes implanted breast prostheses following a mastectomy or partial mastectomy in a manner determined by the insured and his/her attending physician to be appropriate. Coverage also includes repair and replacement due to normal growth or normal wear and tear. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 43-44
Hospital Services Model Language Used? Yes ☒ No ☐	11NYCRR52.5 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for inpatient Hospital services for acute care, for an illness, injury or disease of a severity that must be treated on an inpatient basis including: • Semiprivate room and board; • General, special, and critical nursing care; • Meals and special diets; • The use of operating, recovery, and cystocopic rooms and equipment; • The use of intensive care, special care, or cardiac care units and equipment; • Diagnostic and therapeutic items, such as drugs and medications, sera, biologicals and vaccines, intravenous preparations and visualizing dyes and administration, but not including those which are not commercially available for purchase and readily obtainable by the hospital; • Dressings and plaster casts; • Supplies and the use of equipment in connection with oxygen, anesthesia, physiotherapy,	Form# 02-0002-2014, page 45

		chemotherapy, electrocardiographs, electroencephalographs, X-ray examinations and radiation therapy, laboratory and pathological examinations; • Blood and blood products except when participation in a volunteer blood replacement program is available • Radiation therapy, inhalation therapy, chemotherapy, pulmonary rehabilitation, infusion therapy and cardiac rehabilitation; • Short-term physical, speech and occupational therapy; and • Any additional medical services and supplies which are customarily provided by hospitals. Such coverage may be subject to deductibles, copayments and/or coinsurance.	
Maternity Care Model Language Used? Yes ☒ No ☐	§3221(k)(5) 4303(c) Model Language	This policy or contract form includes coverage for maternity care, to the same extent as coverage is provided for illness or disease under the policy or contract. Such coverage, other than for perinatal complications, includes inpatient hospital coverage for mother and newborn for at least 48 hours after childbirth for any delivery other than a caesarean section, and for at least 96 hours following a caesarean section. Such coverage may be subject to deductibles, copayments and/or coinsurance. The mother has the option to be discharged earlier than the time periods listed above, and, in such cases, is entitled to one home care visit in addition to any home care provided under §3221(k)(1), or 4303(a)(3). Such home care is not subject to deductibles, copayments and/or coinsurance. Maternity coverage also includes coverage of the services of a midwife licensed pursuant to Article 140 of the Education Law, practicing consistent with a collaborative relationship with a physician or a hospital licensed pursuant to Article 28 of the Public Health Law, consistent with the requirements Education Law §6951. Maternity coverage also includes parent education, training in breast or bottle feeding and the performance of any necessary maternal and newborn clinical assessments. The cost of renting one breast pump per pregnancy in conjunction with childbirth is covered in full. Such coverage may be subject to deductibles, copayments and/or coinsurance as deemed appropriate by the Superintendent and as are consistent with other benefits within the policy or contract form.	Form# 02-0002-2014, page 46
Autologous Blood Banking Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for autologous blood banking services when they are being provided in connection with a scheduled, covered inpatient procedure for the treatment of a disease or injury. In such instances, this policy or contract form will cover storage fees for what are determined to be a reasonable storage period that is appropriate for having the blood available when it is needed. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 46
Inpatient Rehabilitative Services Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form includes coverage for Rehabilitation Services including physical therapy, speech therapy, and occupational therapy for up to one consecutive 60-day period, per condition, per lifetime in a Rehabilitation Facility. *Note: Plans must cover 60 days; however plans may exceed the required 60 day, and also may*	Form# 02-0002-2014, page 46

Is this benefit being substituted? Yes ☐ No ☒ Are additional benefits being added to this EHB category? Yes ☐ No ☒ If yes, please explain how this substitution or addition differs from the Model Languagebenefit in the space provided.		*remove the "per condition" and/or "per lifetime" limit.* Such coverage may be subject to deductibles, copayments and/or coinsurance. *For the purposes of this benefit, "per condition" means the disease or injury causing the need for the therapy.*	
Benefit explanation:			
Skilled Nursing Facility Model Language Used? Yes ☒ No ☐	§3221(l)(2) §4303(d) 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for services provided in a Skilled Nursing Facility, including care and treatment in a semi-private room, for up to 200 days, per Calendar Year, for non-custodial care. Custodial, convalescent or domiciliary care is not covered. *Note: Plans must cover 200 days, but may cover more than 200 days.* Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 47
End of Life Care Model Language Used? Yes ☒ No ☐	§4805 PHL §4406-e 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for acute care provided in a licensed Article 28 facility or acute care facility that specializes in the care of terminally ill patients if the subscriber is diagnosed with advanced cancer and has fewer 60 days to live.	Form# 02-0002-2014, page 47
MENTAL HEALTH CARE AND SUBSTANCE USE SERVICES			
Inpatient Mental Health Care Services Model Language Used? Yes ☒ No ☐	§3221(l)(5) §4303(g) Circular Letter No. 20 (2009) Supplement No. 1 to Circular Letter No. 20 (2009) Federal Mental Health Parity Addiction Equity Act	This policy or contract form provides coverage for inpatient Mental Health Care services relating to the diagnosis and treatment of mental, nervous and emotional disorders at least equal to the coverage provided for other health conditions under this policy or contract. Coverage for inpatient services for mental health care is limited to facilities as defined by New York Mental Hygiene Law § 1.03(10). Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA. *Under MHPAEA, small group health policies or contracts that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental*	Form# 02-0002-2014, page 48-49

	of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 Model Language	*health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policy or contract forms from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.*	
Outpatient Mental Health Care Services Model Language Used? Yes ☒ No ☐	3221(l)(5) §4303(g) §4303(h) Circular Letter No. 20 (2009) Supplement No. 1 to Circular Letter No. 20 (2009) Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for outpatient mental health care services including, but not limited to, partial hospitalization program and intensive outpatient program services, relating to the diagnosis and treatment of mental, nervous and emotional disorders. Such coverage is limited to facilities that have an operating certificate issued pursuant to Article 31 of the New York Mental Hygiene Law; a facility operated by the Office of Mental Health; services provided by a psychiatrist or psychologist licensed to practice in this state; a licensed clinical social worker who meets the requirements of Ins. Law §§ 3221(l)(4)(D), 4303(h)(1); or a professional corporation or a university faculty practice corporation thereof. Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA. *Under MHPAEA, group health policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policy or contract forms from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.*	Form# 02-0002-2014, page 49
Inpatient Substance Use Services Model Language Used? Yes ☒ No ☐	§3221(l)(6) §4303(k) Circular Letter No. 20 (2009) Supplement No. 1 to Circular Letter No. 20 (2009) Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343	This policy or contract form provides coverage for inpatient substance use services relating to the diagnosis and treatment of alcoholism and/or substance use and/or dependency. This includes coverage for detoxification and/or rehabilitation services as a consequence of chemical use and/or substance use. Inpatient Substance Use services are limited to facilities in New York which are certified by the Office of Alcoholism and Substance Abuse Services (OASAS), and in other states, to those which are accredited by the Joint Commission as alcoholism, substance abuse or chemical dependence treatment programs. Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA. *Under MHPAEA, group health policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial*	Form# 02-0002-2014, page 48-49

	45 CFR 146.136 45 CFR § 156.100 Model Language	*requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policies or contracts from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.*	
Outpatient Substance Use Services Model Language Used? Yes ☒ No ☐	§3221(l)(7) §4303(l) Circular Letter No. 20 (2009) Supplement No. 1 to Circular Letter No. 20 (2009) Federal Mental Health Parity Addiction Equity Act of 2008 (MHPAEA) Public Law 110-343 45 CFR 146.136 45 CFR § 156.100 Model Language	This policy or contract form provides coverage for outpatient substance use services relating to the diagnosis and treatment of alcoholism and/or substance use and/or dependency. Such coverage is limited to facilities in New York State, certified by the Office of Alcoholism and Substance Abuse Services (OASAS) or licensed by OASAS as outpatient clinics or medically supervised ambulatory substance abuse programs or by physicians who have been granted a waiver pursuant to the Drug Addiction and Treatment Act of 2000 to prescribe Schedule III, IV and V narcotic medications for the treatment of opiod addiction during the acute detoxification stage of treatment or during stages of rehabilitation, and, in other states, to those accredited by the Joint Commission as alcoholism or chemical dependence treatment programs. Coverage is also available in a professional office setting for outpatient substance use services related to the diagnosis and treatment of alcoholism and/or substance use and/or dependency. Coverage must also be provided for up to 20 outpatient visits for family counseling. A family member will be deemed to be covered, for the purposes of this provision, so long as that family member (i) identifies himself or herself as a family member of a person suffering from substance use and/or dependency, and (ii) is covered under the same family policy or contract that covers the person receiving, or in need of, treatment for Substance Use, and/or Dependence. Payment for a family member should be the same amount regardless of the number of family members who attend the family therapy session. Such coverage may be subject to deductibles, copayments and/or coinsurance in accordance with MHPAEA. *Note: The insurer may not deny coverage to a family member who identifies himself or herself as a family member of a person suffering from substance abuse or dependency and who seeks treatment as a family member who is otherwise covered by the policy or contract. The coverage provided under this statute includes treatment as a family member pursuant to such family member's own policy or contract provided such family member does not exceed the allowable number of family visits and is otherwise entitled to the coverage pursuant to this mandate.* *Under MHPAEA, group health policy or contract forms that provide both medical and surgical benefits and mental health or substance use disorder benefits shall ensure that the financial requirements (cost sharing) and treatment limitations (day/visit limits) applicable to such mental health or substance use disorder benefits are no more restrictive than the predominant financial*	Form# 02-0002-2014, page 49

		requirements and treatment limitations applied to substantially all medical and surgical benefits covered by the policy or contract form. The MHPAEA also prohibits such policies or contracts from imposing separate cost sharing requirements or treatment limitations on mental health or substance use disorder benefits. Further, if the policy or contract form provides coverage for out-of-network services, such policy or contract must provide coverage for out-of-network services for the treatment of mental health conditions and substance use disorder consistent with the federal law.	
PRESCRIPTION DRUGS			
Prescription Drugs Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form covers prescription drugs that, except as specifically provided otherwise, can be dispensed only pursuant to a prescription and that are required by law to bear the legend "Caution – Federal Law prohibits dispensing without a prescription" so long as they are FDA approved, ordered by a provider authorized to prescribe, prescribed within the approved FDA administration and dosing guidelines, and are dispensed by a Pharmacy. This policy or contract form covers at least the greater of one drug in every United States Pharmacopia Category and Class; or the same number of prescription drugs in each category and class as the benchmark plan. This policy or contract form may have up to a three tier cost-sharing plan design. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 50-59
Enteral Formulas Model Language Used? Yes ☒ No ☐	§3221(k)(11) §4303(y) OGC Opinion 10-12-03 Model Language	This policy or contract form provides coverage for enteral formulas for home use for which a physician or other licensed health care provider legally authorized to prescribe under Title 8 of the Education Law has issued a written order. The order must state that the formula is medically necessary and has been proven effective as a disease-specific treatment regimen for those individuals who are or will become malnourished or suffer from disorders, which if left untreated, cause chronic physical disability, mental retardation or death. Specific diseases that enteral formulas are effective for include, but are not limited to: inherited amino-acid or organic acid metabolism; Crohn's Disease; gastroesophageal reflux with failure to thrive; disorders of gastrointestinal motility such as chronic intestinal pseudo-obstruction; and multiple, severe food allergies which if left untreated will cause malnutrition, chronic physical disability, mental retardation or death. Coverage for certain inherited diseases of amino acid and organic acid metabolism shall include coverage of modified solid food products. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 50
Off-Label Cancer Drug Usage Model Language Used? Yes ☒ No ☐	§3221(l)(12) §4303(q) Model Language	This policy or contract form may not exclude, or deny, prescription drug coverage because the drug is being prescribed to treat a type of cancer for which the FDA has not approved the drug. The drug must be recognized for treatment of the specific type of cancer for which it has been prescribed in one of the following reference compendia: the American Hospital Formulary Service-Drug Information; National Comprehensive Cancer Networks Drugs and Biologics Compendium; Thomson Micromedex DrugDex; Elsevier Gold Standard's Clinical Pharmacology; or other authoritative compendia as identified by the Federal Secretary of Health and Human Services or the Centers for Medicare and Medicaid Services; or recommended by review article or editorial comment in a major peer reviewed professional journal.	Form# 02-0002-2014, page 50, 51, 53, 54
Usual and Customary Cost	§4325(h)	Copayments relating to prescription drugs shall not exceed the usual and customary cost of such	

of Prescribed Drugs Model Language Used? Yes ☒ No ☐	PHL §4406-c(6) Model Language	prescribed drug.	Form# 02-0002-2014, page 589-59
Prohibition for Tier IV Drugs	§3221(a)(16) §4303(gg) PHL §4406-c(7)	The policy or contract form shall not impose cost-sharing (copayment, coinsurance and deductible) for any prescription drug that exceeds the cost-sharing for non-preferred brand drugs or its equivalent (or brand drugs if there is no non-preferred brand drug category).	Form# 02-0002-2014, page 50-59
Eye Drops Model Language Used? Yes ☒ No ☐	§3221(k)(17) §4303(hh) Model Language	The policy or contract form shall allow for the limited refilling of eye drop medication requiring a prescription prior to the last day of the approved dosage period. Any refill dispensed prior to the expiration of the approved coverage period shall, to the extent practicable, be limited in quantity so as not to exceed the remaining dosage initially approved for coverage. The limited refilling shall not limit or restrict coverage with respect to any previously or subsequently approved prescription for eye drop medication.	Form# 02-0002-2014, page 51
Orally Administered Anticancer Medications Model Language Used? Yes ☒ No ☐	§3221(l)(12-a) §4303(q-1) Model Language	The policy or contract form provides coverage for a prescribed orally administered anticancer medication used to kill or slow the growth of cancerous cells. Such coverage may be subject to deductibles, copayments and/or coinsurance that apply to coverage for intravenous or injected anticancer medications.	Form# 02-0002-2014, page 53-54
Mail Order Drugs for Policies With a Provider Network Model Language Used? Yes ☒ No ☐	§3221(l)(18) §4303(hh) Model Language	If this policy or contract form provides coverage for mail order drugs, then this policy or contract shall permit an insured to fill any prescription that may be obtained at a network participating mail order or other non-retail pharmacy, at the insured's option, at a network participating non-mail order retail pharmacy provided that the network participating non-mail order retail pharmacy agrees in advance, through a contractual network agreement, to the same reimbursement amount and the same terms and conditions that the insurer has established for the network participating mail order or other non-retail pharmacy.	Form# 02-0002-2014, page 53-54
Contraceptive Drugs and Devices Model Language Used? Yes ☒ No ☐	§3221(l)(16) §4303(cc) 42 USC §300gg-13 Model Language	This policy or contract form provides coverage for contraceptive drugs and devices or generic equivalents approved as substitutes by the Federal Food and Drug Administration. For groups that meet the definition of a religious employer in §§3221(l)(16)(A); 4303(cc)(1)(A), the subscriber will have the option to purchase the stand alone contraceptive coverage rider. Contraceptive coverage must be provided with no cost-sharing. *Note: Since the statute refers to contraceptive drugs and devices prescribed by a physician "or other licensed health care provide legally authorized to prescribe under title eight of the education law…," the policy or contract may not limit coverage to contraceptive drug and devices prescribed by a physician.*	Form# 02-0002-2014, page 51; available via rider at the individual level for groups electing religious exempt
WELLNESS	45 CFR § 156.100 §3239		
Exercise Facility Reimbursement Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 §3239 Model Language	This policy or contract form partially reimburses the subscriber and the subscriber's covered spouse for certain exercise facility fees or membership fees. If such fees are paid to facilities which maintain equipment and programs that promote cardiovascular wellness and if 50 visits are completed in a 6 month period.	Form# 02-0002-2014, page 60

Is this benefit being substituted? Yes ☐ No ☒ *Note: If an insurer is substituting for this benefit, the benefit that is substituted must comply with §3239.* Are additional benefits being added to this EHB category? Yes ☒ No ☐ If yes, please explain how this substitution or addition differs from the Model Language benefit in the space provided.		The reimbursement is the lesser of $200.00 for the subscriber and $100.00 for the subscriber's spouse or the actual cost of the membership for a 6 month period. *Note: Plans may offer more comprehensive coverage or may substitute this benefit.*	This contract does include additional wellness benefits which reduce copayments for diabetic services when members engage in disease management; Pages 60-64
Benefit explanation: For some off exchange products, there is an additional wellness section included in the contract. It is for member engagement. This non-Standard product includes a member engagement component which would give the member lower cost-share for meeting certain participation based requirements.			
Other Wellness Benefits	45 CFR § 156.100 §3239	Additional Wellness Benefits may be covered. All additional wellness benefits must comply with § 3239 of Insurance Law.	See above; pages 60-64
VISION CARE	45 CFR § 156.100		
Pediatric Vision Care Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for pediatric vision care including: emergency, preventive and routine vision care for children up to age 19; one vision examination in any twelve (12) month period, unless more frequent examinations are medically necessary as evidenced by appropriate documentation; and prescribed lenses & frames; and contact lenses. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 64
DENTAL CARE			
Pediatric Dental Care Model Language Used? Yes ☒ No ☐ Is dental coverage being provided by this QHP filing? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form provides coverage for pediatric dental care including the following dental care services for children up to age 19: emergency dental care; preventive dental care; routine dental care; endodontics; prosthodontics; and orthodontics used to help restore oral structures to health and function and to treat serious medical conditions. Such coverage may be subject to deductibles, copayments and/or coinsurance.	Form# 02-0002-2014, page 66. Members/groups can select stand alone dental as well.

Explanation:			
ADDITIONAL BENEFITS			
Family Vision Model Language Used? Yes ☒ No ☐	Model Language	This policy or contract form provides coverage for vision care including: emergency, preventive and routine vision care; including one vision examination in any twelve (12) month period, unless more frequent examinations are medically necessary as evidenced by appropriate documentation; prescribed lenses & frames; and contact lenses.	Form# 02-0002-2014, page 64
Orthotics Model Language Used? Yes ☒ No ☐	45 CFR § 156.100 Model Language	This policy or contract form covers orthotic devices that are necessary to: support, restore or protect body function; redirect, eliminate or restrict motion of an impaired body part; or relieve or correct a condition caused by an injury or illness.	Form# 02-0002-2014, page 43.
Additional Benefits Provided In Policy or Contract, or By Rider Additional Benefits Provided? Yes ☒ No ☐ If additional benefits are provided, please explain in box below.	http://public.leginfo.state.ny.us/menugetf.cgi?COMMONQUERY=LAWS11 NYCRR 52.1(c)	The policy or contract form may provide new forms of coverage and new ways of reducing health care costs by rider. Innovations should provide health care benefits of real economic value. Innovations should not be designed merely to produce superficial differences or play upon people's fears of particular diseases, be unduly complex and serve to confuse and make intelligent choice more difficult. Benefits which are contrary to the health care needs of the public and only serve to confuse or obfuscate and provide no economic value are prohibited.	Form# 02-0002-2014, page 38-43
Explanation:			
Acupuncture		This policy or contract form provides coverage for acupuncture.	Removed
MAKE AVAILABLE BENEFITS			
Care in a Nursing Home or Skilled Nursing Facility	§ 3221(l)(2) § 4303(d)	This policy or contract must make available coverage for care in a nursing home, as defined by Public Health Law §2801, or a skilled nursing facility as defined in 42 USC §§1395, when such services are preceded by a hospital stay of at least three days and further hospitalization would otherwise be necessary.	Form# 02-0002-2014, page 47
Licensed Clinical Social Worker	§ 3221(l)(4) § 4303(i)	If this policyor contract provides reimbursement for psychiatric or psychological services or for the diagnosis and treatment of mental, nervous or emotional disorders and ailments by physicians, psychiatrists or psychologists, the policy or contract must make available and if requested by the policyholder, provide the same coverage to insureds for the such services when performed by a licensed clinical social worker, within the lawful scope of his or her practice, who is licensed pursuant to Article 154 of the Education Law (Education Law § 7700 et seq.).	Form# 02-0002-2014, page 48
PERMISSIBLE EXCLUSIONS AND		*No policy or contract form shall limit or exclude coverage by type of illness, accident, treatment or medical condition, with an exception for the following exclusions.*	Form/Page/Para Reference

LIMITATIONS		*The following exclusions are permissible. A Plan does not need to include all the exclusions. However, if an exclusion is included, the language below must be used.*	
Aviation Model Language Used? Yes ☐ No ☒	11NYCRR52.16(c)(4)(iii) Model Language	This policy or contract form excludes coverage for services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.	Excluded from contract
Convalescent and Custodial Care Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(11) Model Language	This policy or contract form excludes coverage for services related to rest cures, custodial care and transportation. Custodial care means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered services determined to be Medically Necessary.	Form# 02-0002-2014, page 68
Cosmetic Services Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(5) 11NYCRR56 Model Language	This policy or contract form excludes coverage for cosmetic services, prescription drugs, or surgery, except that cosmetic surgery does not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.	Form# 02-0002-2014, page 68
Coverage Outside of the United States, Canada or Mexico Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(12) Model Language	This policy or contract form excludes coverage for care or treatment provided outside of the United States, its possessions, Canada or Mexico except for services are provided to treat an Emergency Condition.	Form# 02-0002-2014, page 68
Dental Services Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(9) Model Language	This policy or contract form excludes coverage for dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or except as required in the Oral Surgery or Pediatric Dental benefits, as applicable.	Form# 02-0002-2014, page 68
Experimental or Investigational Treatment. Model Language Used? Yes ☒ No ☐	§3221(k)(12) § 4303(z) Article 49 Model Language	This policy or contract form excludes coverage for any health care service, procedure, treatment, device, or prescription drug that is experimental or investigational. However, coverage will be provided for experimental or investigational treatments, including, treatment of rare diseases, or patient costs for the insured's participation in a clinical trial, when the denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, no coverage will be provided for the costs of any investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be covered under the policy or contract form for non-investigational treatments.	Form# 02-0002-2014, page 68
Felony Participation Model Language Used? Yes ☐ No ☒	11NYCRR52.16(c)(4)(i) Model Language	This policy or contract form excludes coverage for any illness, treatment or medical condition due to participation in a felony, riot or insurrection. This exclusion does not apply to coverage for services involving injuries suffered by a victim of an act of domestic violence.	Excluded from contract
Foot Care	11NYCRR52.16(c)(6)	This policy or contract form excludes coverage for foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet, except as	Form# 02-0002-2014,

Model Language Used? Yes ☐ No ☐	.Model Language	specifically listed in this policy or contract form.	
Government Facility Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for care or treatment provided in a hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.	Excluded from contract
Medically Necessary Model Language Used? Yes ☐ No ☐	§3201(c)(3) Article 49 Model Language	This policy or contract form generally excludes coverage for any health care service, procedure, treatment, device or prescription drug that is determined to not be medically necessary; however, coverage will be provided when the denial of services is overturned by an External Appeal Agent certified by the State.	Form# 02-0002-2014, page 69
Medicare or Other Governmental Program Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).	Form# 02-0002-2014, page 69
Military Service Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(4)(i) Model Language	This policy or contract form excludes coverage for an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.	Form# 02-0002-2014, page 69
No-Fault Automobile Insurance Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even the insured does not make a proper or timely claim for the benefits available under a mandatory no-fault policy.	Form# 02-0002-2014, page 69
Services Separately Billed by Hospital Employees Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for services rendered and separately billed by employees of hospitals, laboratories or other institutions.	Form# 02-0002-2014, page 69
Services Provided by a Family Member Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for services performed by a member of the Covered person's immediate family. "Immediate family" shall mean a: child, spouse, mother, father, sister, or brother of the insured or the insured's spouse.	Form# 02-0002-2014, page 69
Services With No Charge Model Language Used? Yes ☐ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for services for which no charge is normally made.	Form# 02-0002-2014, page 69
Services not Listed	§3201(c)(3) Model Language	This policy or contract form excludes coverage for services that are not listed in the policy or contract form as being covered.	Form# 02-0002-2014,

Model Language Used? Yes ☒ No ☐			
Vision Services Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(10) Model Language	This policy or contract form excludes coverage for the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the pediatric vision benefit.	Form# 02-0002-2014, page 69
Workers' Compensation Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(8) Model Language	This policy or contract form excludes coverage for services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.	Form# 02-0002-2014, page 69
War Model Language Used? Yes ☒ No ☐	11NYCRR52.16(c)(4)(i) Model Language	This policy or contract form excludes coverage for an illness, treatment or medical condition due to war, declared or undeclared.	Form# 02-0002-2014, page 69
CLAIM DETERMINATION			Form/Page/Para Reference
Notice of Claim Model Language Used? Yes ☒ No ☐	§3221(a)(8) Model Language	The policy or contract form provides that the insured has to provide the insurer with written notice of claim as applicable. However, failure to give notice within the specified time frame does not reduce or invalidate a claim if it was not reasonably possible to give such notice and the notice was provided as soon as reasonably possible.	Form# 02-0002-2014, page 70-71
Submission of Claim Model Language Used? Yes ☒ No ☐	§3221(a)(9) §4305(m) Model Language	The policy or contract must provide that the insured has a minimum of 120 days to provide the insurer with proof of loss after the date of such loss. However, failure to give proof within the specified time frame does not reduce or invalidate a claim if it was not reasonably possible to give such proof and the proof was provided as soon as reasonably possible.	Form# 02-0002-2014, page 70-71
GRIEVANCE, UTILIZATION REVIEW & EXTERNAL APPEALS			Form/Page/Para Reference
Grievance Procedures Model Language Used? Yes ☒ No ☐	§3217-a(a)(7) §3217-d(a) §4802 §4324(a)(7) §4306-C(a) PHL §4408(1)(p) PHL § 4408-a 42 USC §00gg-19 29 CFR 2560.503-1 45 CFR §147.136 Model Language	A policy or contract form that is a managed care product as defined in §4801(c), or a comprehensive policy that utilizes a network of providers, or a HMO, shall include a description of the grievance procedure to be used to resolve disputes between the insurer and the insured, including: • the right to file a grievance regarding any dispute between an insured and the insurer; • the right to file a grievance orally when the dispute is about referrals or covered benefits; • the toll-free telephone number which insureds may use to file an oral grievance; • the timeframes and circumstances for expedited and standard grievances; • the right to appeal a grievance determination and the procedures for filing such an appeal; • the timeframes and circumstances for expedited and standard appeals; • the right to designate a representative; • a notice that all disputes involving clinical decisions will be made by qualified clinical personnel; and, • that all notices of determination will include information about the basis of the decision and further appeal rights, if any.	Form# 02-0002-2014, page 72-74

Utilization Review Policies and Procedures Model Language Used? Yes ☒ No ☐	§3217-a(a)(3) §4324(a)(3) Article 49 PHL § 4408(1)(c) 42 USC §300gg-19 29 CFR 2560.503-1 45 CFR §147.136 Model Language	This policy or contract form includes a description of the utilization review policies and procedures, including: • The circumstances under which utilization review will be undertaken; • the toll-free telephone number of the utilization review agent; • the timeframes under which utilization review decisions must be made for prospective, retrospective and concurrent decisions; • the right to reconsideration; • the right to appeal, including the expedited and standard appeals processes and the timeframes for such appeals; • the right to designate a representative; • a notice that all denials of claims will be made by qualified clinical personnel and that all notices of denials will include information about the basis of the decision; • a notice of the right to an external appeal, together with a description, jointly promulgated by the commissioner of health and superintendent of insurance, of the external appeal process and the timeframes for such appeals; and • further appeal rights, if any.	Form# 02-0002-2014, page 75
External Appeal Procedures Model Language Used? Yes ☒ No ☐	Article 49 PHL Article 49 45 CFR §147.136 42 USC §300gg-19 Model Language	This policy or contract form includes a description of the external appeal procedures, including: • Instructions on how to request an external appeal; • The circumstances under which an external appeal may be pursued (service denied as not medically necessary; experimental/investigational, including clinical trials and treatment for rare diseases; and for managed care health insurance contracts as defined as §4801(c), and HMOs, out-of-network denials when the service is not available in-network and the insurer recommends an alternate treatment); and • The timeframe for submitting an external appeal.	Form# 02-0002-2014, page 80-84
COORDINATION OF BENEFITS Model Language Used? Yes ☒ No ☐	11 NYCRR 52.23 Model Language	If the policy or contract form contains a coordination of benefits provision, then it must comply with 11 NYCRR 52.23.	Form/Page/Para Reference
TERMINATION OF COVERAGE Model Language Used? Yes ☒ No ☐	Model Language	*The following are the only termination provisions permissible under the Insurance Law.*	Form/Page/Para Reference
Notice of Termination	11 NYCRR 52.18(c)	Unless otherwise specified under the Insurance Law, notices of nonrenewal or termination shall provide at least 30 days prior written notice.	Form# 02-0002-2014,
Termination for Failure to Pay Premiums	§3221(p)(2)(A) §4305(j)(2)(A)	This policy or contract form includes a provision permitting the insurer to terminate coverage if the group or subscriber has failed to pay premiums or contributions within 30 days of when premiums are due in accordance with the terms of the policy or contract form if the insurer has not received timely premium payments.	Form# 02-0002-2014, page 89-90
Termination for Fraud	§3221(p)(2)(B)	This policy or contract form includes a provision permitting the insurer to terminate coverage if the	

	§4305(j)(2)(B) §3105	group or a subscriber has performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact in writing on an enrollment application or in order to obtain coverage for a service.	Form# 02-0002-2014, page 89-90
Termination for Failure to Comply With a Material Plan Provision	§3221(p)(2)(C) §4305(j)(2)(C)	This policy or contract form (other than a HMO) includes a provision permitting the insurer to terminate coverage if the group has failed to comply with a material plan provision relating to employer contribution or group participation rules, as permitted in §4235.	Form# 02-0002-2014, page 89-90
Discontinuation of a Class of Coverage	§3221(p)(2)(D); §3221(p)(3)(A) §4305(j)(2)(D) §4305(j)(3)(A)	This policy or contract form includes a provision permitting the insurer to discontinue this class of policy or contract upon written notice to each group, participant, and beneficiary not less than 90 days prior to the date of discontinuance. The insurer must offer groups the option to purchase all other hospital, surgical, and medical expense coverage currently being offered by the insurer to a group in such market and in exercising the option to discontinue coverage of this class, the insurer must act uniformly without regard to the claims experience of those groups or any health status-related factor relating to any insureds covered or new insureds who may become eligible for such coverage.	Form# 02-0002-2014, page 89-90
Discontinuation of all Policies/Contracts in the Small Market	§3221(p)(2)(D); §3221(p)(3)(B) §4305(j)(2)(D) §4305(j)(3)(B)	This policy or contract form (other than a HMO) includes a provision permitting the insurer to discontinue all hospital, surgical and medical expense coverage in the small group market upon written notice to the superintendent and to each group, participant, and beneficiary at least 180 days prior to the date of discontinuance.	Form# 02-0002-2014, page 89-90
Termination for Failure to Meet Requirements of Group	§3221(p)(2)(E); §4235(c)(1) §4305(j)(2)(E)	This policy or contract form includes a provision permitting the insurer to terminate coverage if the group ceases to meet the requirements of a group under §4235. Coverage terminated pursuant to this provision shall be done uniformly without regard to any health status factor relating to any individual.	Form# 02-0002-2014, page 89-90
Termination if there are No Longer Insureds in the Insurer's Service Area	§3221(p)(2)(F) §4305(j)(2)(F)	This policy or contract form includes a provision permitting the insurer, in regard to a network plan, to terminate coverage if there is no longer any insured who lives, resides, or works in the service area of the insurer, or in the area for which the insurer is authorized to do business.	Form# 02-0002-2014, page 89-90
Termination for Spouses in cases of divorce		This policy or contract form provides that in cases of divorce, coverage for the Spouse shall terminate as of the date of the divorce.	Form# 02-0002-2014,
Termination upon death of Subscriber		This policy or contract form provides that upon the subscriber's death, the coverage will terminate unless there are dependents covered. If there is coverage for dependents, then coverage will terminate as of the last day of the month for which the premium has been paid.	Form# 02-0002-2014, page 89-90
Termination by Subscriber		This policy or contract form provides that termination will occur at the end of the month during which the subscriber provides written notice requesting termination or on such later date requested for such termination by the notice.	Form# 02-0002-2014, page 89-90
Rescission Model Language Used? Yes ☒ No ☐	§3105 §3204 42 USC §300gg-12 45 CFR §147.128 Model Language	No misrepresentation shall avoid coverage or defeat any recovery there under unless the insured makes a misrepresentation that is material and intentional. This policy or contract form may include a provision that in the event a subscriber makes an intentional misrepresentation of material fact in writing upon his/her enrollment application, coverage may be rescinded if the facts misrepresented would have lead the insurer to refuse to issue the coverage. Notification must be given to the insured 30 calendar days prior to cancellation.	Form# 02-0002-2014, page 89-90
Renewal	§3221(p) §3221(a)(5) 4305(j) 11 NYCRR 52.18(c)	This policy or contract provides that except as specified in §3221(p), or §4305(j) the insurer must renew or continue in force such coverage at the option of the group. The policy or contract must specify the conditions under which the insurer may refuse to renew the policy or contract.	Form# 02-0002-2014, page 89-90

Premiums	§3221(a)(4)	The policy or contract form must provide that premiums are to be paid to the insurer by the employer or such other person designated, by the due date, with a grace period as specified.	Form# 02-0002-2014,
LOSS OF COVERAGE			Form/Page/Para Reference
Extension of Benefits Model Language Used? Yes ☒ No ☐	11 NYCRR 52.18(b)(4); (5); and (6) Model Language	This policy or contract form provides that when coverage under this policy or contract form ends, benefits will be provided during a period of total disability for a hospital stay commencing, or surgery performed, within 31 days from the date coverage ends. The hospital stay or surgery must be for the treatment of the injury, sickness, or pregnancy causing the total disability. If the covered persons' coverage terminates by reason of the termination of active employment, an extended benefit will be proved during a period of total disability for up to 12 months from the date coverage ends for covered services to treat the injury, sickness, or pregnancy that caused the total disability, unless these services are covered under another group health plan.	Form# 02-0002-2014, page 91
Continuation Coverage Model Language Used? Yes ☒ No ☐	§3221(e)(11) §3221(m) §4305(e) COBRA, Title X of Public Law 99-272 Model Language	This policy or contract form contains a provision regarding continuation coverage. §§3221(m) and 4305(e) provide continuation coverage in circumstances when federal COBRA requirements do not apply, including for groups under 20 and upon application of the employee or member to continue hospital, surgical or medical expense insurance for himself or herself and his or her eligible dependents. An employee or member who wishes continuation of coverage must request continuation in writing and remit the first premium payment within the 60-day period following the later of: the date of termination or the date the employee is sent notice by first class mail of the right to continuation by the group. The Insurance Law permits the group to charge an additional 2% administrative fee for continued coverage. The continuation benefits terminate: • 36 months after the date the employee or member's benefits would otherwise have terminated because of termination of employment or membership. • In the case of an eligible dependent, 36 months after the date such person's benefits would otherwise have terminated by reason of the death of the employee or member, divorce or legal separation of the employee or member from his or her spouse, the employee or member becoming eligible for Medicare, or a dependent child ceasing to be a dependent child under the generally applicable requirements of the policy or contract. • On the date which the employee or member becomes entitled to coverage under Medicare. • On the date which the employee or member becomes covered by an insured or uninsured arrangement which provides hospital, surgical or medical coverage. • The end of the period for which premiums were made if the employee or member fails to make timely payment.	Form# 02-0002-2014, page 92-94
Young Adult Option Model Language Used? Yes ☒ No ☐	§3221(r) §4305(l) Model Language	This policy or contract form provides notice of a young adult's right, through the age of 29 (up to age 30), to independently purchase coverage through a parent group member's policy or contract, regardless of whether the parent's coverage includes coverage for dependents, as described in 3221(r), and/or 4305(l). If a young adult or the young adult's parent elects this coverage, the young adult is	Form# 02-0002-2014, page 94-95

		issued a separate individual policy or contract. The insurer must comply with the notice requirements to each employee or member as set forth in 3221(r), and/or 4305(l).	
Suspension of Coverage Model Language Used? Yes ☒ No ☐	§3221(n) §§4305(g); (h) Circular Letter No. 7 (2003) USERRA, 38 USC §4317 Model Language	This policy or contract form provides that: • Any covered persons who are also members of a reserve component of the armed forces of the United States, including the National Guard, shall be entitled, upon request, to have their coverage suspended during a period of active duty. • The insurer will refund any unearned premiums for the period of the suspension. • Persons covered by this policy or contract shall be entitled to resumption of coverage, upon written application and payment of the required premium within 60 days after the date of termination of the period of active duty. • Coverage shall be retroactive to the date of termination of the period of active duty. • No exclusion or waiting period may be imposed for any condition unless the condition arose during the period of active duty and the condition has been determined by the Secretary of Veterans Affairs to be a condition incurred in the line of duty or a waiting period had been imposed and was not completed at the time of suspension.	Form# 02-0002-2014, page 93-94
Supplementary Coverage for Employees or Members who are also members of the reserve components of the armed services or the National Guard Model Language Used? Yes ☒ No ☐	§3221(n) §§4305(g); (h) Circular Letter No. 7 (2003) Model Language	If the group does not choose to voluntarily maintain coverage for any employee or member of when they enter active duty, then such member or employee shall be entitled to continuation or conversion coverage.	
Conversion - Right to a New Contract After Termination Model Language Used? Yes ☒ No ☐	§3221(e) §4303(d)	This policy or contract form provides that if the employee under the group contract ceases to be covered because of termination of coverage because of: (1) termination for any reason of his employment, or (2) termination for any reason whatsoever of the group policy or contract itself, unless the group policy or contract holder has replaced the group policy or contract with similar and continuous coverage for the same group, such employee shall be entitled to a new policy or contract as a direct pay member, covering such member and his eligible dependents. Conversion must also be made available, upon the death of the employee, to the surviving spouse and dependents, and the former spouse of the employee upon the divorce or annulment of the marriage to the employee or member. Conversion must also be made available to a child covered under the contract who reaches the age limiting coverage under the group contract or whose young adult coverage terminates. The policy or contract form provides that the employee or his eligible dependents must request conversion within sixty days of the termination of the group coverage at which time they will be offered an individual direct pay contract at each level of coverage (i.e., bronze, silver, gold or	

		platinum) that covers all benefits required by state and federal law. The employee or his eligible dependents must also pay the first premium of the new contract at the time they apply for coverage. Conversion is not available if the issuance of the new policy or contract will result in overinsurance or duplication of benefits according to the standards the issuer has on file with the Superintendent of the New York State Department of Financial Services.	
GENERAL PROVISIONS			Form/Page/Para Reference
Incontestability Model Language Used? Yes ☒ No ☐	§3221(a)(1) Model Language	The policy or contract form must provide that statements by the insured must be in writing and signed in order to be used to reduce benefits or avoid the insurance.	Form# 02-0002-2014, page 98; #11
Changes Model Language Used? Yes ☒ No ☐	§3221(a)(2) Model Language	The policy or contract form must provide that no agent has the authority to change the policy or contract or waive any provisions and that no change shall be valid unless approved by an officer of the insurer and evidenced by endorsement on the policy or contract, or by amendment to the policy or contract signed by the group and insurer.	Form# 02-0002-2014, page 102; #28
Action in Law or Equity Model Language Used? Yes ☒ No ☐	§3221(a)(14) Model Language	The policy or contract must provide that no action in law or equity shall be brought to recover on the policy or contract prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of the policy or contract and that no such action shall be brought after the expiration of two years following the time such proof of loss is required by the policy or contract.	Form# 02-0002-2014, page 101; #24
Subrogation Model Language Used? Yes ☒ No ☐	General Obligations Law § 5-335 Civil Practice Law and Rules § 4545(a) Model Language	Although not required, if a subrogation provision is included in this policy or contract form, it must comply with NYS General Obligations Law § 5-335 and Civil Practice Law and Rules § 4545(a).	Form# 02-0002-2014, pg 100; #23
Unilateral Modification Model Language Used? Yes ☒ No ☐	11NYCRR52.18(a)(8) Model Language	Unilateral modifications by an insurer to an existing policy or contract must be made with at least 30 days prior written notice to the group. Unilateral modification by the insurer may be made only at the time of renewal. If the policy or contract form requires the group to provide written notice to terminate coverage, the notice of the unilateral modification by the insurer must be provided to such group no less than 14 days prior to the date by which the group is required to provide notice to terminate coverage.	Form# 02-0002-2014, pg 97; #3
Non-English Speaking Insureds Model Language Used? Yes ☒ No ☐	§3217-a(a)(15) §4324(a)(15) PHL §4408(1)(p) Model Language	This policy or contract form includes a description of how the insurer addresses the needs of non-English speaking insureds.	Form# 02-0002-2014, pg 101; #25
SCHEDULE OF BENEFITS Model Language Used? Yes ☒ No ☐	Model Language	This policy or contract must contain a Schedule of Benefits. All services subject to preauthorization must be clearly indicated in the Schedule of Benefits.	Form/Page/Para Reference
Prohibition on Lifetime	§3217-f	The policy or contract form may not include a lifetime limit on essential health benefits. Essential	

Dollar Limits Model Language Used? Yes ☒ No ☐	42 USC §300gg-11 45 CFR §147.126 Model Language	health benefits are: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorders, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; pediatric services, including oral and vision care.	There are no dollar limits in this contract or schedule
Limitations on Annual Dollar Limits Model Language Used? Yes ☒ No ☐	§3217-f §4306-e 42 USC §300gg-11 45 CFR §147.126 Model Language	The policy or contract form may not impose "restricted" annual dollar limits for essential health benefits.	There are no dollar limits in this contract or schedule
Insured's Financial Responsibility for Payment	§3217-a(a)(5) §4324(a)(5) PHL §4408(1)(e)	This policy or contract form includes a description of the insured's financial responsibility for payment of premiums, deductibles, copayments and/or coinsurance, and any other charges, annual limits on an insured's financial responsibility, caps on payments for covered services and financial responsibility for non-covered health care procedures, treatment or services.	CDPHP confirms this information is included. May be included in
ADDITIONAL RIDERS			
Out-of-Network Coverage Model Language Used? Yes ☒ No ☐ If Out-of-Network coverage is offered please answer the following: Out-of-Network coverage in the base policy/contract or by rider? Policy/Contract ☒ Rider ☐	Model Language	If Out-of-Network coverage has been selected, this policy or contract form provides benefits for covered services that are received from Out-of-Network providers and have not been approved by the insurer to be covered on an in-network basis. Out-of-Network coverage may be provided in the base policy or contract, or by rider. *Note: The Department will not permit more than a 30% differential between in-network and out-of-network coverage unless supported by scholarly literature or actual claims experience of the insurer.*	OON coverage provided in the contract for PPO coverage. There is no rider for off exchange EPO coverage for OON benefits included in this filing.
Extended Dependent Coverage Model Language Used? Yes ☒ No ☐	§4235(f)(1)(B) §4305(c)(1) Model Language	For Parent and Child/Children and/or Family coverage , this policy or contract form must make available and if requested by the group, provide coverage for unmarried children through the age of 29 (up to age 30); regardless of financial dependence; who are not insured by or eligible for coverage under an employer-sponsored health benefit plan covering them as an employee or member, whether insured or self-insured; and who live, work or reside in New York State or the service area of the insurer. The company must comply with the notice requirements set forth in §§ 4235(f) or 4305(c)(1).	Coverage available via rider.
Contraceptive Drugs and Devices and Family Planning Services	§3221(l)(16)	This policy or contract form includes a rider for situations when a Group has elected not to purchase coverage for contraceptive drugs or devices pursuant to the religious employer exemption pursuant to §§3221(l)(16)(A); 4303(cc)(1)(A). In accordance with law, if elected by an insured, this Rider amends the policy or contract and provides coverage for contraceptive drugs or devices or generic equivalents approved as substitutes by the federal food and drug administration and provides coverage for family planning services.	Coverage in the contract unless group is religious exempt. Coverage is then available via rider

PROVIDER NETWORKS Has network been submitted to and/or approved by the Department of Health or the Exchange? Yes ☒ No ☐ If yes, please indicate the name of the network, the network ID number, and the dates that the network was submitted to and/or approved by the Department of Health or the Exchange. Network Name: Network ID #: Date Submitted: Date Approved:	§3201(c)	If the insurance (other than HMO) policy or contract will be used in conjunction with a provider network, please identify in the adjacent box whether the insurer is using the same network that was submitted to and/or approved by the Department of Health and/or the Exchange. Please indicate the network name and network ID number and include the date that the network was submitted to and/or approved by the Department of Health and/or the Exchange. If the network differs in any respect from that which was submitted to and/or approved by the Department of Health and/or the Exchange, please provide details on how the network differs in the Supporting Documentation Tab in SERFF. This includes, but is not limited to, detailing the providers and specialty types in each county that differ from the network that was submitted to and/or approved by the Department of Health and/or the Exchange . In addition, the following items or information must be submitted as part of this filing: • Participating provider directory; • Whether the provider network is capitated; • Provider selection criteria; • Quality assurance procedures; • Breakdown of geographic service area by county; • The underlying assumptions for the network regarding ratios of providers to insureds, the travel times and distances to participating providers; • Sample participating provider agreement; and, • Listing of providers by specialty type by county. *Note: The Department will not permit more than a 30% differential between in-network and out-of-network coverage unless supported by scholarly literature or actual claims experience of the insurer.*	NYN001 CDPHP network ID and name Submitted in the HPN template
ACTUARIAL SECTION FOR NEW PRODUCT RATE FILINGS ONLY		**PLEASE NOTE: A new and detailed set of instructions "Instructions for the Submission of 2014 Premium Rates for SHOP On-Exchange Plans and Off-Exchange Plans" has been posted on the Department website and on SERFF.** *Complete this section for all new product forms filings except those filings where a rate filing is unnecessary because: (**select one**)* ☐ *The submission contains only application forms, disclosure statements, and/or advertising, OR* ☐ *The submission is an out-of-state filing pursuant to Section 3201(b)(2), OR* ☐ *The form submission has no premium rate implications and a letter or actuarial memorandum is enclosed that states and justifies this as appropriate.* *For rate changes to existing products, do NOT complete this section – complete the Existing Products-Rate Requirements section below.*	
ACTUARIAL	11NYCRR52.40(a)(1)	Actuarial qualifications:	

MEMORANDUM		a. Member of the Society of Actuaries or Member of the American Academy of Actuaries; and b. Meet the "Qualification Standards of Actuarial Opinion" as adopted by the American Academy of Actuaries.	
Justification of Rates	§3221 11NYCRR52.40(e) 11NYCRR360.10 11NYCRR360.11 §3231(e)(1)(B) §4308(c)(3)(A)	Small Group: a. Provide community rated rating methodology and assumptions used in calculating rates. b. Provide rating methodology and assumptions used in rate calculation for mental health coverage provided pursuant to §3221(l)(5). c. Actuarial justification for the use of claim costs and other assumptions. d. Non-claim expense components as a percentage of gross premium. e. Expected loss ratio 84.9 %.	1. Actuarial Memorandum - SG UBI Off-Exchange
Loss Ratios	§3231(e)(1)(B) §4308(c)(3)(A)	Expected loss ratio(s) – with actuarial justification	1. Actuarial Memorandum -
Reserve Basis	11NYCRR94	Description of bases for unpaid claim liabilities and extra reserves (if any).	1. Actuarial Memorandum -
Actuarial Certification	11NYCRR52.40(a)(1)	a. The filing is in compliance with all applicable laws and regulations of the State of New York. b. The filing is in compliance with Actuarial Standard of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans" as adopted by the Actuarial Standards Board. c. The expected loss ratio meets the minimum requirements of the State of New York. d. The benefits are reasonable in relation to the premiums charged. e. The rates are not unfairly discriminatory.	2. Actuarial Certification - SG UBI Off Exchange Plans
Expected Loss Ratio Certification	§3231(e)(1)(B) §4308(c)(3)(A)	The expected loss ratio is: 84.9 %.	2. Actuarial Certification - SG UBI Off Exchange
GROUP RATE MANUAL	11NYCRR52.40(e)(2) §3231(e)(1)(B) §4308 (c)(3)(A)	a. Table of contents. b. Rate pages. c. Insurer name on each consecutively numbered rate page. d. Identification by form number of each policy, rider, or endorsement to which the rates apply. e. Brief description of benefits, types of coverage, limitations, exclusions, and issue limits. f. Description of rating classes, factors and premium discounts. g. Examples of rate calculations. h. Commission schedule(s) and fees. i. Underwriting guidelines and/or underwriting manual. j. Expected loss ratio(s).	
ACTUARIAL SECTION FOR EXISTING PRODUCT RATE FILINGS ONLY		*Complete this section for all filings of changes in rates (e.g., rate increases/decreases or changes in rate calculation rules or procedures), commissions or underwriting to existing products.* *(For new products, do NOT complete this section – complete the New Products-Rate Requirements section above instead.)*	F

ACTUARIAL MEMORANDUM	11NYCRR52.40(a)(1)	Actuarial qualifications: a. Member of the Society of Actuaries or Member of the American Academy of Actuaries; and b. Meet the "Qualification Standards of Actuarial Opinion" as adopted by the American Academy of Actuaries.	
Justification of Rates	11NYCRR52.40(e)	a. Description of proposed changes in coverage, rates, commissions, underwriting rules, etc. b. History of previous New York rate revisions. c. Provide New York and nationwide claims experience respectively, including: (i) Earned premium; (ii) Paid and incurred claims; and (iii) Incurred loss ratios. d. Actuarial justification of proposed rates revision (increase/decrease). e. Non-claim expense components as a percentage of gross premium. f. Impact on rates as a result of each of the changes with actuarial justification. g. Expected loss ratio(s) after the proposed changes.	
Actuarial Certification	11NYCRR52.40(a)(1)	a. The filing is in compliance with all applicable laws and regulations of the State of New York. b. The filing is in compliance with Actuarial Standard of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans". c. The expected loss ratio meets the minimum requirements of the State of New York. d. The benefits are reasonable in relation to the premiums charged. e. The rates are not unfairly discriminatory.	
Expected Loss Ratio Certification	§3231(e)(1)(B) §4308(c)(3)(A)	The expected loss ratio is: _____ %.	
REVISED RATE MANUAL PAGES	11NYCRR52.40(e)(2)	a. Table of contents. b. Rate pages. c. Insurer name on each consecutively numbered rate page. d. Identification by form number of each policy, rider, or endorsement to which the rates apply. e. Brief description of benefits, types of coverage, limitations, exclusions, and issue limits. f. Description of revised rating classes, factors and discounts. g. Examples of rate calculations. h. Commission schedule(s) and fees. i. Underwriting guidelines and/or underwriting manual. j. Expected loss ratio(s).	

New York Readability Certification

This is to certify that the forms listed below are in compliance with New York's Insurance Policy Readability Law.

A. Scoring Option *(select one)*

○ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is _____ .

◉ 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for each policy form are indicated below.

B. Scope of Test *(select one)*

◉ 1. Test was applied to entire policy form(s).

○ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards of Certification (A checked block indicates the standard has been achieved.)

○ 1. The text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.

◉ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specifications pages, schedules and tables.)

◉ 3. Layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.

◉ 4. The section titles are captioned in bold face or otherwise stand out significantly from the text.

◉ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.

◉ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.

○ 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

The undersigned officer of the insurer certifies that the forms in this filing meet the minimum reading ease score. Following are the individual Flesch Scores for each form submitted with this filing:

Form #	Words	Sentences	Syllables	Flesch Score
02-0006-2014	239	10		49.7
02-0007-2014	529	11		38.1
02-0008-2014	321	16		35.6

(To list more forms, complete and submit the 'Additional Sheet(s)' attached to the requirement for Readability Certification. If submitting multiple sheets complete and attach them individually.)

(Insert signature, name of officer, title of officer, and name of insurer)

[redacted] Digitally signed by Brian J. Morrissey
DN: cn=Brian J. Morrissey, o=Capital District Physicians' Health Plan, ou=Sales & Marketing, email=bmorriss@cdphp.com, c=US
Date: 2013.04.20 11:28:14 -04'00'

[redacted]

SVP, Marketing/Chief Marketing Officer
Title

CDPHP Universal Benefits, Inc.
Name of Insurer

Reset Form

Small Group Age 29 Rider UBI OFF clean [Compatibilit... Header & Footer Tools

Home Insert Page Layout References Mailings Review View Acrobat Design

The young adult need not live with or be financially dependent upon You or be a student in orde

The young adu e under this rider.

The terms of th ed shall remain in full force and effect, except as amer

nc.

Readability Statistics

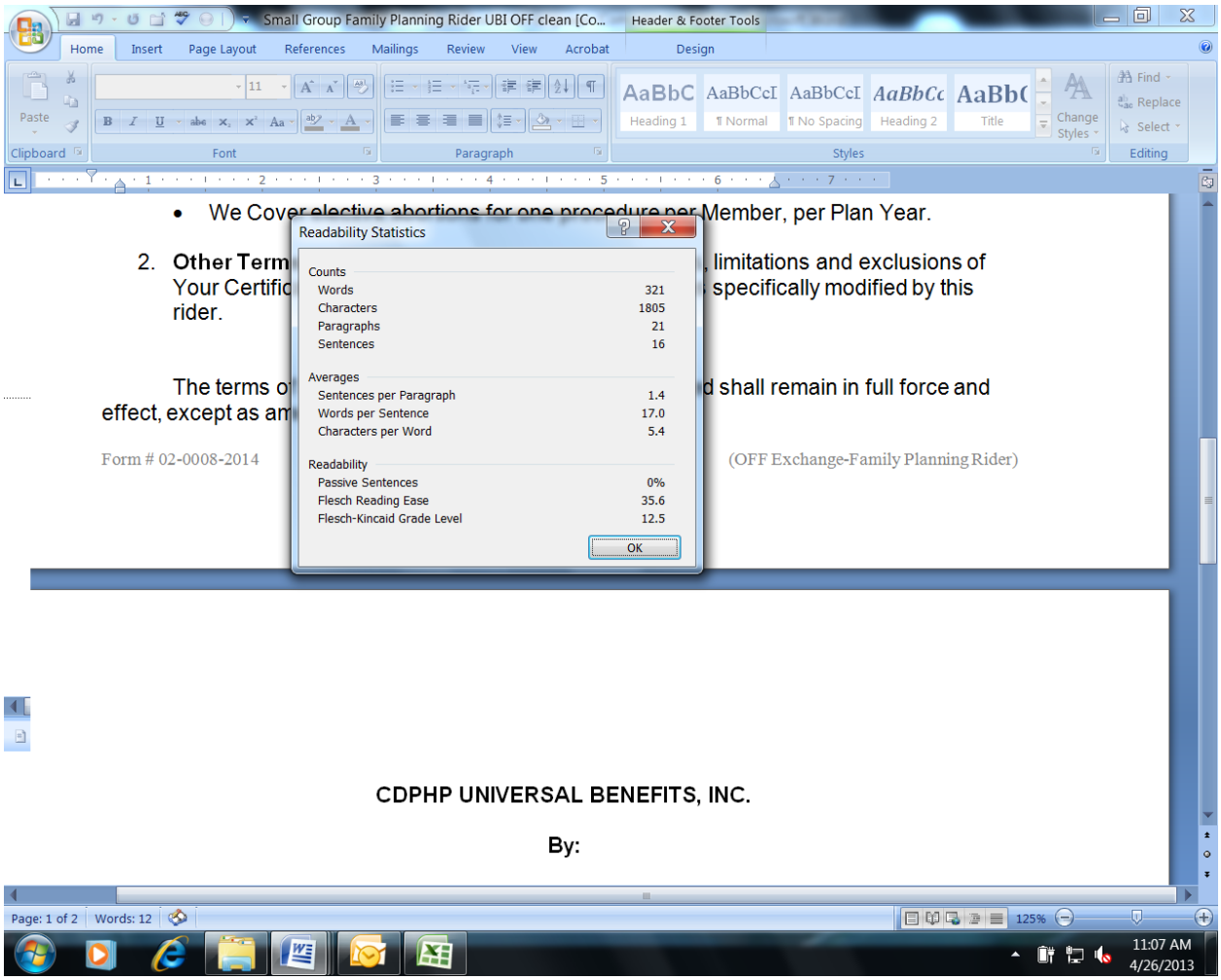
Counts	
Words	239
Characters	1203
Paragraphs	19
Sentences	10
Averages	
Sentences per Paragraph	1.2
Words per Sentence	14.7
Characters per Word	4.8
Readability	
Passive Sentences	20%
Flesch Reading Ease	49.7
Flesch-Kincaid Grade Level	9.9

OK

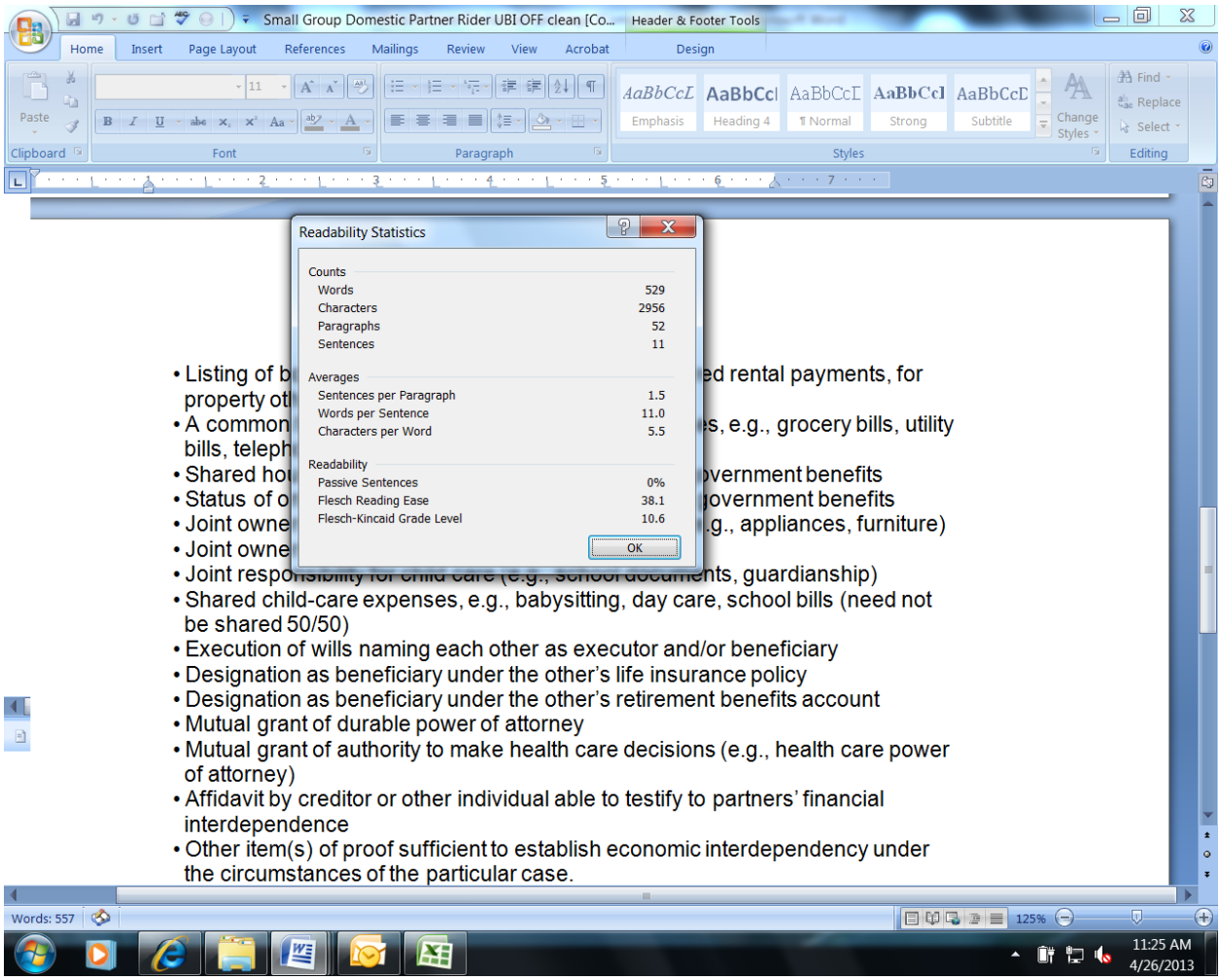
John D. Bennett, MD
President and CEO

Form # 02-0006-2014 (OFF Exchange-Age 29 Rider)

Words: 1 135% 10:39 AM 4/26/2013



As stated on the enclosed readability statistics, this rider does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this rider pursuant to Insurance Law Section 3102(d)(3), as the rider is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language



As stated on the enclosed readability statistics, this rider does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this rider pursuant to Insurance Law Section 3102(d)(3), as the rider is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language

Small Group OFF Exchange Bronze Schedule of Benefits clean [Compatibility Mode] - Microsoft Word

Readability Statistics

Counts	
Words	4352
Characters	26990
Paragraphs	735
Sentences	51
Averages	
Sentences per Paragraph	1.2
Words per Sentence	9.1
Characters per Word	5.9
Readability	
Passive Sentences	9%
Flesch Reading Ease	35.8
Flesch-Kincaid Grade Level	10.2

OK

TION XIV

e] SCHEDULE OF BENEFITS

ronze

COST-SHARING		ating sibility for aring	Non-Participating Member Responsibility for Cost-Sharing
Deductible • Individual	N/A	[[2] $3,000; 3,300; 3,500; 4,000; 4,500 5,000; 5,250; 5,500]	[[6] $5,000]
• Family	N/A	[[3] $6,000; 6,600; 7,000; 8,000; 9,000; 10,000; 10,500; 11,000]	[[7] $10,000]
Out-of-Pocket Limit • Individual	N/A	[[4] $5,000; 5,250; 5,500; 6,350]	[[8] $10,000]

Page: 1 of 22 Words: 3,812 125% 10:07 AM 4/25/2013

As stated on the enclosed readability statistics, this schedule of benefits does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this schedule of benefits pursuant to Insurance Law Section 3102(d)(3), as the schedule of benefits is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language.

SG OFF Exchange Platinum Schedule of Benefits clean [Compatibility Mode] - Microsoft Word

Readability Statistics

Counts	
Words	4138
Characters	25488
Paragraphs	722
Sentences	60
Averages	
Sentences per Paragraph	1.3
Words per Sentence	8.7
Characters per Word	6.0
Readability	
Passive Sentences	8%
Flesch Reading Ease	38.1
Flesch-Kincaid Grade Level	10.1

OK

TION XIV

e] SCHEDULE OF BENEFITS

atinum

COST-SHARING		ating sibility for haring	Non-Participating Member Responsibility for Cost-Sharing
Deductible			
• Individual	N/A	None	[[4]$ 1,000]
• Family	N/A	None	[[5] $2,500; 3,000]
Out-of-Pocket Limit			
• Individual	N/A	[[2] $2,000; $3,500; $6,350]	[[6] $3,000]
• Family	N/A	[[3] $4,000; $7,000; $12,700]	[[7] $7,500]
			[[8] See section IV of the Certificat for a description of how We

As stated on the enclosed readability statistics, this schedule of benefits does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this schedule of benefits pursuant to Insurance Law Section 3102(d)(3), as the schedule of benefits is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language.

SG OFF Exchange Silver Schedule of Benefits clean [Compatibility Mode] - Microsoft Word

Readability Statistics

Counts	
Words	5050
Characters	31293
Paragraphs	827
Sentences	81
Averages	
Sentences per Paragraph	1.3
Words per Sentence	8.5
Characters per Word	6.1
Readability	
Passive Sentences	6%
Flesch Reading Ease	32.6
Flesch-Kincaid Grade Level	10.6

OK

ECTION XIV

ame] SCHEDULE OF BENEFITS
Silver

COST-SHARING	Cost-Sharing	cipating ber onsibility for Cost-Sharing	Non-Participating Member Responsibility for Cost-Sharing
Deductible			
• Individual	N/A	[[3] $750; 1500; 2,000; 2,500; 2,700; 3,000]	[[8] $10,000]
• Family	N/A	[[4] $1,500; 3,000; 4,000; 5,000; 5,400; 6,000] [[5] $750]	[[9] $20,000]

As stated on the enclosed readability statistics, this schedule of benefits does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this schedule of benefits pursuant to Insurance Law Section 3102(d)(3), as the schedule of benefits is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language.

New York Readability Certification

This is to certify that the forms listed below are in compliance with New York's Insurance Policy Readability Law.

A. Scoring Option *(select one)*

○ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is _____ .

◉ 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for each policy form are indicated below.

B. Scope of Test *(select one)*

◉ 1. Test was applied to entire policy form(s).

○ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards of Certification (A checked block indicates the standard has been achieved.)

○ 1. The text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.

◉ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specifications pages, schedules and tables.)

◉ 3. Layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.

◉ 4. The section titles are captioned in bold face or otherwise stand out significantly from the text.

◉ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.

◉ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.

○ 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

The undersigned officer of the insurer certifies that the forms in this filing meet the minimum reading ease score. Following are the individual Flesch Scores for each form submitted with this filing:

Form #	Words	Sentences	Syllables	Flesch Score
02-0002-2014-RRR	4138	60		38.1
02-0002-2014-SSS	4384	65		30.1
02-0002-2014-TTT	5050	81		32.6
02-0002-2014-UUU	4352	51		35.8

(Insert signature, name of officer, title of officer, and name of insurer)

[redacted]

Digitally signed by Brian J. Morrissey
DN: cn=Brian J. Morrissey, o=Capital District Physicians' Health Plan, ou=Sales & Marketing, email=bmorriss@cdphp.com, c=US
Date: 2013.04.20 11:28:14 -04'00'

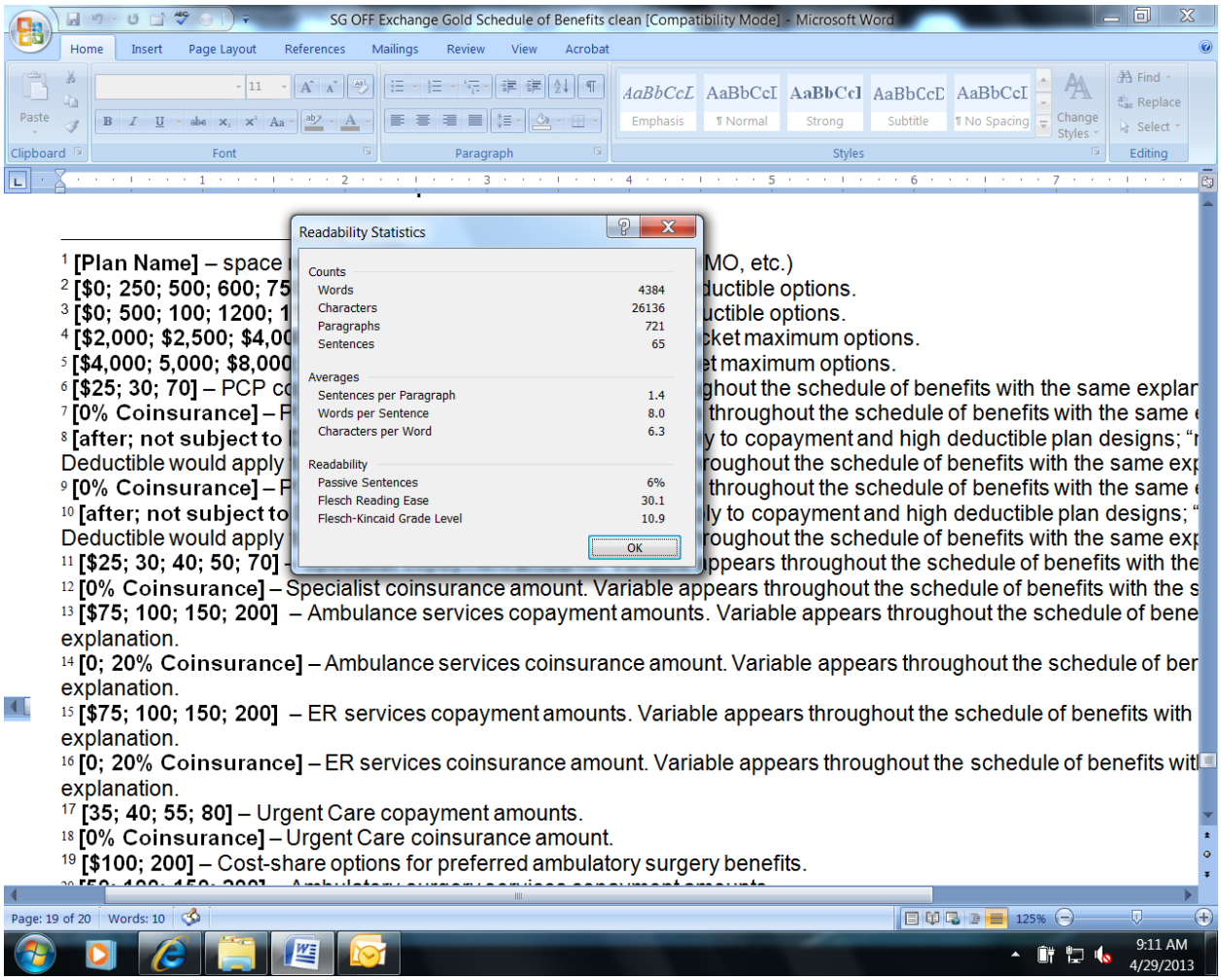
[redacted]

SVP, Marketing/Chief Marketing Officer
Title

CDPHP Universal Benefits, Inc.
Name of Insurer

(To list more forms, complete and submit the 'Additional Sheet(s)' attached to the requirement for Readability Certification. If submitting multiple sheets complete and attach them individually.)

Reset Form



As stated on the enclosed readability statistics, this schedule of benefits does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this schedule of benefits pursuant to Insurance Law Section 3102(d)(3), as the schedule of benefits is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language.

New York Readability Certification

This is to certify that the forms listed below are in compliance with New York's Insurance Policy Readability Law.

A. Scoring Option *(select one)*

(●) 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is 34.7 .

( ) 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for each policy form are indicated below.

B. Scope of Test *(select one)*

(●) 1. Test was applied to entire policy form(s).

( ) 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards of Certification (A checked block indicates the standard has been achieved.)

( ) 1. The text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.

(●) 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specifications pages, schedules and tables.)

(●) 3. Layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.

(●) 4. The section titles are captioned in bold face or otherwise stand out significantly from the text.

(●) 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.

(●) 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.

( ) 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

The undersigned officer of the insurer certifies that the forms in this filing meet the minimum reading ease score. Following are the individual Flesch Scores for each form submitted with this filing:

Form #	Words	Sentences	Syllables	Flesch Score
Form# 02-0002-2014	36737	1459		34.7

(Insert signature, name of officer, title of officer, and name of insurer)

[redacted] Digitally signed by Brian J. Morrissey
DN: cn=Brian J. Morrissey, o=Capital District Physicians' Health Plan, ou=Sales & Marketing, email=bmorriss@cdphp.com, c=US
Date: 2013.04.20 11:28:14 -04'00'

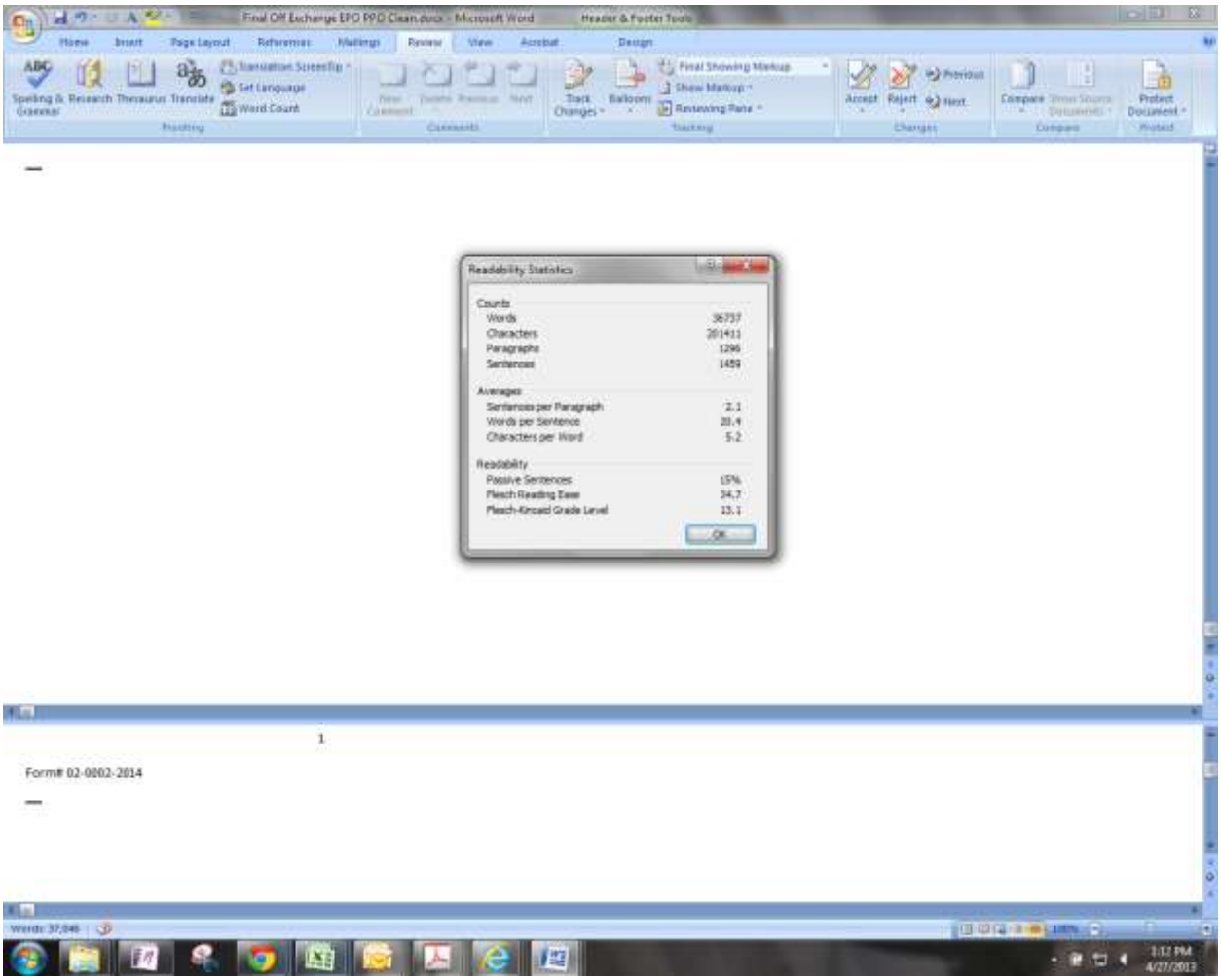
[redacted]

SVP, Marketing/Chief Marketing Officer
Title

CDPHP Universal Benefits, Inc.
Name of Insurer

(To list more forms, complete and submit the 'Additional Sheet(s)' attached to the requirement for Readability Certification. If submitting multiple sheets complete and attach them individually.)

Reset Form



As stated on the enclosed readability statistics, this contract does not meet the minimum Flesch reading ease score of 45 as required by New York Insurance Law Section 3102(c)(1)(D). Notwithstanding the lower Flesch score, CDPHP is requesting approval of this contract pursuant to Insurance Law Section 3102(d)(3), as the contract is otherwise readable and understandable and the lower Flesch score is caused solely by the statutorily required language.

Explanation of Variable Material for Form #02-0002-2014-UUU

[1] **[Plan Name]** – space reserved for product type (ie. EPO, PPO, HMO, etc.)
[2] **[$[3,000; 3,300; 3,500; 4,000; 4,500 5,000; 5,250; 5,500]** – In-network individual deductible options.
[3] **[$3,000; 6,600; 7,000; 8,000; 9,000; 10,000; 10,500; 11,000]** – In-network family deductible options.
[4] **[5,000; 5,250; 5,500; 6,350]** – In-network individual out-of-pocket maximum options.
[5] **[$10,000; 10,500; 11,000; 12,700]** – In-network family out-of-pocket maximum options.
[6] **[$5,000]** – Out of network individual deductible option for PPO plan designs.
[7] **[$10,000]** – Out of network family deductible options for PPO plan designs.
[8] **[$10,000]** – Out of network individual out-of-pocket maximum option for PPO plan designs.
[9] **[$20,000]** – Out of network family out-of-pocket maximum options for PPO plan designs.
[10] Allowed amount and out of network cost-share calculation language would appear in PPO contracts.
[11] **[Non-Participating Provider services are not Covered except as required for Emergency Care and Urgent Care]** – Language would appear in EPO, HMO contracts.
[12] **[0; 10; 20; 50% Coinsurance]** – Member cost-share coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[13] **[0; 10; 20; 50% Coinsurance]** – Member cost-share coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[14] **[50% Coinsurance after Deductible]** – Language would appear in PPO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[15] **[Non-Participating Provider Services Are Not Covered and You Pay the Full Cost]** – Language would appear in EPO, HDEPO & HMO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[16] **[0; 10; 20; 50% Coinsurance]** – Member cost-share coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[17] **[0; 10; 20; 50% Coinsurance]** – Member cost-share coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[18] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[19] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[20] **[**50% Coinsurance after Deductible**]** – 50% coinsurance option would apply to the Standard plan design.
[21] **[Covered as part of associated procedure]** - Autologous blood banking: language would appear in non-Standard plan designs.
[22] **[**Included As Part of Inpatient Hospital Service Cost-Sharing**]** – Language would appear in PPO contracts.
[23] [Dialysis Performed by Non-Participating Providers is Limited to 10 Visits Per Calendar Year] – Language would appear in schedules with no out of network benefits.
[24] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.

[25] **[Covered as part of facility charge]** – Language would be used for non-Standard plan designs. Variable appears throughout the section with the same explanation.
[26] **$[0; 15]** – Cost-share options for diabetic drugs, supplies & education.
[27] **[Orthotics]** – Benefits would appear in non-Standard plan designs.
[28] **[One prosthetic device, per limb, per lifetime]** – Language would appear in the Standard plan schedule of benefits.
[29] **[$[4; 10] Copayment] [0; 50% Coinsurance]]**– Cost-share options for tier-1 prescription drugs.
[30] **[$[30; 35; 50] Copayment] [0; 50% Coinsurance]]** – Cost-share options for tier-2 prescription drugs.
[31] **[$[60; 70; 80] Copayment] [0; 50% Coinsurance]]** – Cost-share options for tier-3 prescription drugs.
[32] **[$[10; 25] Copayment] [0; 50% Coinsurance]]** – Cost-share options for mail order tier-1 prescription drugs.
[33] **[$[75; 87.50; 125] Copayment] [0; 50% Coinsurance]]** – Cost-share options for mail order tier-2 prescription drugs.
[34] **[$[150; 175; 200] Copayment] [0; 50% Coinsurance]]** – Cost-share options for mail order tier-3 prescription drugs.
[35] **[Pediatric Dental Care]** – Section would apply to products with no stand-alone dental option.

Explanation of Variable Material for Form #02-0002-2014-RRR

[1] **[Plan Name]** – space reserved for product type (ie. EPO, PPO, HMO, etc.)
[2] **[$2,000; $3,500; $6,350]** – In-network individual out-of-pocket maximum options.
[3] **[$4,000; 7,000; $12,700]** – In-network family out-of-pocket maximum options.
[4] **[$1,000]** – Out of network individual deductible option for PPO plan designs.
[5] **[$2,500; 3,000]** – Out of network family deductible options for PPO plan designs.
[6] **[$3,000]** – Out of network individual out-of-pocket maximum option for PPO plan designs.
[7] **[$7,500]** – Out of network family out-of-pocket maximum options for PPO plan designs.
[8] Allowed amount and out of network cost-share calculation language would appear in PPO contracts.
[9] **[Non-Participating Provider services are not Covered except as required for Emergency Care and Urgent Care]** – Language would appear in EPO, HMO contracts.
[10] **[15; 20; 25; 30]** – PCP copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[11] **[30% Coinsurance after Deductible]** – Language would appear in PPO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[12] **[Non-Participating Provider Services Are Not Covered and You Pay the Full Cost]** – Language would appear in EPO, HDEPO & HMO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[13] **[20; 25; 30; 35]** – Specialist copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[14] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[15] **[75; 100]** – Ambulance services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[16] **[75; 100]** – ER services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[17] **[25; 30; 35; 40; 55]** – Urgent Care copayment amounts.
[18] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[19] **[$100; 150]** – Cost-share options for preferred ambulatory surgery benefits.
[20] **[50; 100; 150; 200]** – Ambulatory surgery services copayment amounts.
[21] **[10% Coinsurance]** – Autologous blood banking coinsurance would apply to the Standard plan design.
[22] **[Covered as part of associated procedure]** - Autologous blood banking: language would appear in non-Standard plan designs.
[23] **[**Included As Part of Inpatient Hospital Service Cost-Sharing**]** – Language would appear in PPO contracts.
[24] [Dialysis Performed by Non-Participating Providers is Limited to 10 Visits Per Calendar Year] – Language would appear in schedules with no out of network benefits.
[25] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[26] **[200; 250; 500; 750; 1,000]** – Inpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[27] **[50; 100; 150; 200]** – Outpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.

[28] **[$100 Copayment]** – Surgery services copayment would apply to the Standard plan design. Variable appears throughout the section with the same explanation.
[29] **[Covered as part of facility charge]** – Language would be used for non-Standard plan designs. Variable appears throughout the section with the same explanation.
[30] **[10; 50]** – DME coinsurance amounts. Variable appears throughout the schedule with the same schedule.
[31] **[Orthotics]** – Benefits would appear in non-Standard plan designs.
[32] **[One prosthetic device, per limb, per lifetime]** – Language would appear in the Standard plan schedule of benefits.
[33] **[$[4; 10] Copayment] [50% Coinsurance]]** – Cost-share options for tier-1 prescription drugs.
[34] **[$[25; 30; 40; 50] Copayment] [50% Coinsurance]]** – Cost-share options for tier-2 prescription drugs.
[35] **[$[40; 60; 70; 80] Copayment] [50% Coinsurance]]** – Cost-share options for tier-3 prescription drugs.
[36] **[$[10; 25] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-1 prescription drugs.
[37] **[$[62.50; 75; 100; 125] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-2 prescription drugs.
[38] **[$[100; 150; 175; 200] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-3 prescription drugs.
[39] **[Pediatric Dental Care]** – Section would apply to products with no stand-alone dental option.

Explanation of Variable Material for Form #02-0002-2014-TTT

[1] **[Plan Name]** – space reserved for product type (ie. EPO, PPO, HMO, etc.)
[2] **[Prescription Drug Deductible]** – Applies to plan design with a separate prescription drug deductible.
[3] **[$[750; 1500; 2,000; 2,500; 2,700; 3,000]** – In-network individual deductible options.
[4] **[$1,500; 3,000; 4,000; 5,000; 5,400; 6,000]** – In-network family deductible options.
[5] **[$750]** – Deductible for prescription drug coverage. Applies to select plan designs only.
[6] **[1,500; $2,000; $3,000; 3,500; 3,700; 4,000; 5,000; 5,500; 6,350]** – In-network individual out-of-pocket maximum options.
[7] **[$3,000; $4,000; $6,000; 7,000; 7,400; 8,000; 10,000; 11,000; 12,700]** – In-network family out-of-pocket maximum options.
[8] **[$10,000]** – Out of network individual deductible option for PPO plan designs.
[9] **[$20,000]** – Out of network family deductible options for PPO plan designs.
[10] **[$20,000]** – Out of network individual out-of-pocket maximum option for PPO plan designs.
[11] **[$40,000]** – Out of network family out-of-pocket maximum options for PPO plan designs.
[12] Allowed amount and out of network cost-share calculation language would appear in PPO contracts.
[13] **[Non-Participating Provider services are not Covered except as required for Emergency Care and Urgent Care]** – Language would appear in EPO, HMO contracts.
[14] **[$25; 30; 40]** – PCP copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[15] **[0%; 20% Coinsurance]** – PCP coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[16] **[after; not subject to Deductible] –** "after deductible" would apply to copayment and high deductible plan designs; "not subject to Deductible would apply to hybrid plan designs. Variable appears throughout the schedule of benefits with the same explanation.
[17] **[50% Coinsurance after Deductible]** – Language would appear in PPO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[18] **[Non-Participating Provider Services Are Not Covered and You Pay the Full Cost]** – Language would appear in EPO, HDEPO & HMO contracts. Variable appears throughout the schedule of benefits with the same explanation.
[19] **[$30; 40; 50; 60]** – Specialist copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[20] **[0%; 20% Coinsurance]** – Specialist coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[21] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[22] **[$50; 150]** – Ambulance services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[23] **[0; 20%; 40% Coinsurance]** – Ambulance services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[24] **[$50; 150]** – ER services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[25] **[0; 20%; 40 Coinsurance]** – ER services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[26] **[35; 40; 50; 70]** – Urgent Care copayment amounts.
[27] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services;**

Laboratory Procedures & Diagnostic Testing)] – Language would appear in PPO contracts.
[28] **[100]** – Ambulatory surgery services copayment amounts.
[29] **[0; 20%; 40 Coinsurance]** – Ambulatory surgery services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[30] **[30% Coinsurance, after Deductible]** – Autologous blood banking coinsurance would apply to the Standard plan design.
[31] **[Covered as part of associated procedure]** - Autologous blood banking: language would appear in non-Standard plan designs.
[32] **[**Included As Part of Inpatient Hospital Service Cost-Sharing**]** – Language would appear in PPO contracts.
[33] [Dialysis Performed by Non-Participating Providers is Limited to 10 Visits Per Calendar Year] – Language would appear in schedules with no out of network benefits.
[34] **[Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)]** – Language would appear in PPO contracts.
[35] **[$1,500]** – Inpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[36] **[0; 20%; 40%]** – Inpatient coinsurance amounts. Variable appears throughout the schedule of benefits with the same explanation.
[37] **[$100]** – Outpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[38] **[0; 20%; 40%]** – Outpatient coinsurance amounts. Variable appears throughout the schedule of benefits with the same explanation.
[39] **[$100 Copayment, after Deductible]** – Surgery services copayment would apply to the Standard plan design. Variable appears throughout the section with the same explanation.
[40] **[Covered as part of facility charge]** – Language would be used for non-Standard plan designs. Variable appears throughout the section with the same explanation.
[41] **[$0; 15]** – Cost-share options for diabetic drugs, supplies & education.
[42] **[0; 30; 50]** – DME coinsurance amounts. Variable appears throughout the schedule with the same schedule.
[43] **[Orthotics]** – Benefits would appear in non-Standard plan designs.
[44] **[One prosthetic device, per limb, per lifetime]** – Language would appear in the Standard plan schedule of benefits.
[45] **[$[4; 10] Copayment] [50% Coinsurance]]**– Cost-share options for tier-1 prescription drugs.
[46] **[$[30; 35; 40; 50] Copayment] [50% Coinsurance]]** – Cost-share options for tier-2 prescription drugs.
[47] **[$[60; 70; 80] Copayment] [50% Coinsurance]]** – Cost-share options for tier-3 prescription drugs.
[48] **[$[10; 25] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-1 prescription drugs.
[49] **[$[75; 87.50; 100; 125] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-2 prescription drugs.
[50] **[$[150; 175; 200] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-3 prescription drugs.
[51] **[Pediatric Dental Care]** – Section would apply to products with no stand-alone dental option.

Explanation of Variable Language

[1] **[500 Patroon Creek Blvd, Albany, NY 12206-1057]** – CDPHP address listed as a variable for future changes.
[2] **[(518) 641-3000] -** CDPHP phone number listed as a variable for future changes.
[3] Language will differ for PPO or EPO coverage.
[4] **[This Certificate. offers You the..]** – Language for PPO Contract
[5] **[Out-of-Network Benefits] –** Language for PPO Contract.
[6] **[In-Network Benefits] –** Language for EPO Contract
[7] **[Pediatric] –** Language included for standard products only.
[8] **[Pediatric Dental] –** Section included for products when stand alone dental is not chosen.
[9] **[Allowed Amount:] –** Language for PPO Contract
[10] **[If your Non-Participating Provider..] –** Language to be used with PPO contract.
[11] Include definitions for PPO Coverage
[12] Include definitions for PPO Coverage
[13] Include definitions for PPO Coverage
[14] Include definitions for PPO Coverage
[15] **[You will pay more to see a Non- Participating Provider.]** – Language for PPO contract.
[16] **[The services of Non-Participating Providers are Covered only for Emergency Services Urgent Care or when authorized by Us.]**Language for EPO contracts.
[17] Include definitions for PPO Coverage
[18] Include definitions for PPO Coverage
[19] Include definitions for PPO Coverage
[20] Include definitions for PPO Coverage
[21] **[and a domestic partner]** - Language used for plans with domestic partner coverage.
[22] **[6. Out-of-Network Services] –** Language for PPO Contract.
[23] **[and out-of-network]** – Language for PPO Contract.
[24] Deductible definition would be used for plans with an embedded deductible accumulation.
[25] **[in-network and out-of-network]**- Language Include for PPO Coverage
[26] Deductible definition would be used for plans with an aggregate deductible accumulation.
[27] **[in-network and out-of-network]** - Language Include for PPO Coverage
[28] In Network and Out of Network language pertains to PPO coverage.
[29] [**Prescription Drug Deductible] –** Language To be used in contracts with a Prescription drug deductible.
[30] **[Cost-Sharing for out-of-network services does not apply towards Your In-Network Deductible.] –** Language applies to PPO coverage.

[31] **[after You have satisfied the annual Deductible as described above,]** – Language would appear for plans with an upfront deductible. For plans with no deductible, this language would not appear.
[32] **[after You have satisfied the annual Deductible as described above,]** – Language would appear for plans with an upfront deductible. For plans with no deductible, this language would not appear.
[33] **[in-network and out-of-network]** - Language Included for PPO Coverage
[34] **[You must also pay any charges of a Non-Participating Provider that are in excess of the Allowed Amount.] –** Language for PPO Contract.
[35] **[In-Network] –** Language included for PPO Coverage.
[36] **[In-Network] –** Language included for PPO Coverage.
[37] **[In-Network] –** Language included for PPO Coverage.
[38] **[If you have other than Individual coverage, the individual Out-of-Pocket Limit applies to each person covered under this Contract. Once a person within a family meets the individual Out-of-Pocket Limit, We will provide coverage for 100% of the Allowed Amount for the rest of that Plan Year for that person.]** – Language would appear in contracts with an embedded Out of Pocket Maximum.
[39] **[In-Network] –** Language included for PPO Coverage.
[40] **[In-Network] –** Language included for PPO Coverage.
[41] **[If other than Individual coverage applies, when members of the same family covered under this Contract have collectively met the family Out-of-Pocket Limit in payment of Deductibles, Copayments and Coinsurance for a Plan Year in the Schedule of Benefits, We will provide coverage for 100% of the Allowed Amount for the rest of that Plan Year.]** – Language would appear in contracts with an aggregate Out of Pocket Maximum.
[42] **[In-Network] –** Language included for PPO Coverage**.**
[43] **[In-Network] –** Language included for PPO Coverage.
[44] **[In-Network] –** Language included for PPO Coverage.
[45] **[In-Network] –** Language included for PPO Coverage.
[46] **[If you have other than Individual coverage, the individual Out-of-Network Out-of-Pocket Limit applies to each person covered under this..]** – Language for Embedded deductible.
[47] **[In-Network] –** Language included for PPO Coverage.
[48] **[Special Enrollment Periods] –** Language included for plans outside the exchange.
[49] **Family Planning & Reproductive Health Services** – Include language for groups without religious exemption. This coverage can be offered by rider to the individual.
[50] **[for men age 50 and over who are asymptomatic and for men age 40 and over with a family history of prostate cancer or other prostate cancer risk factors]** – Language for standard products only.
[51] **[We Cover inpatient Hospital services…]** – Language included for PPO coverage.
[52] **[at the In- Network Cost-Sharing] –** Language **i**ncluded for EPO coverage.
[53] **[**not be Covered**]** – Language included for EPO coverage.
[54] **[Covered at the Out-of-Network Cost-Sharing]** - Language included for PPO coverage

[55] **[one procedure per Member, per Calendar Year** Language included for standard plans.
[56] **[or the purchase of]** Language included for non-standard plans only.
[57] **Orthotics:. . . You]-** Language included for non-standard plans only.
[58] **[We do not Cover orthotics.] –** Include language for standard plans only.
[59] **[only one prosthetic device, per limb, per lifetime.] -** Language included for standard plans only.
[60] **[We do not otherwise Cover the cost of repairs or replacement.]** - Language would appear in contracts for the standard plans.
[61] **Contraceptive drugs or devices or generic equivalents approved as substitutes by the FDA.]** – Include in contracts for groups without religious employer exemption. Such coverage will be offered at the individual level by rider.
[62] **[for smoking cessation drugs or]** – Language would be included in non-Standard Plan contracts.
[63] **[Your benefit for diabetic supplies and equipment will be provided under this section of the Contract if the Cost-Sharing is more favorable to You under this section of the Contract than the Cost-Sharing under section VI of the Contract.]** – Language would be included in non-Standard Plan contracts.
[64] **[Wellness Program] –** Language included for non-standard plans.
[65] **[monetary rewards in the form of cash, gift cards or gift certificates, so long as the recipient is encouraged to use the reward for a product or service that promotes good health, such as healthy cook books, over the counter vitamins or exercise equipment.]** – This language would appear in the non-Standard Plan which includes a allowance for IRS qualified health care services.
[66] Language included for Member Engagement Products.
[67] Reserved for marketing name of the plan type. Variable appears throughout the contract with the same explanation.
[68] Provider Confirmation Form definition would apply based on plan design.
[69] **[Plan Name 2]** – Reserved for marketing name of the plan type. Variable appears throughout the contract with the same explanation.
[70] Member Confirmation Form definition would apply based on plan design.
[71] **[Product Design Name]** – Space reserved for product marketing name.
[72] **[Product Design Name]** – Space reserved for product marketing name.
[73] Provider Confirmation Form requirement language would apply based on plan design.
[74] **[Primary Care Physician of the]** – Will be used when the requirement is that the provider sign off on the required medical information.
[75] **[six (6) months]** – Timeframe for meeting requirements listed as a variable for future changes.
[76] Product renewal option #1– The subscriber and their spouse will be allowed to remain in Plan 1 (low member cost-share) for the employer group's second benefit period in this product without having to meet the participation requirements
[77] Product renewal option #2 – The subscriber and their spouse will need to meet the participation requirements in order to remain in Plan 1 (low member cost-share) for the next benefit period.

[78] **[Product Design Name]** – Space reserved for product marketing name.
[79] **[Pediatric]** – Pediatric included for standard plans only.
[80] Adult allowance language included for non-standard plans only.
[81] **[Pediatric Dental] –**. Language is removed if a standalone dental option is chosen.
[82] **[11.The Group has failed to comply with a material plan provision relating to employer contribution or group participation rules.** – Language for plans off of the exchange.
[83] Language will depend on product type: EPO or PPO
[84] **[500 Patroon Creek Blvd., Albany NY. 12206]** – Space reserved for address.

Explanation of Variable Material for Form #02-0002-2014-SSS

[1] **[Plan Name]** – space reserved for product type (ie. EPO, PPO, HMO, etc.)
[2] **[$0; 250; 500; 600; 750; 1,000; 1,500]** – In-network individual deductible options.
[3] **[$0; 500; 100; 1200; 1500; 2,000; 3,000]** – In-network family deductible options.
[4] **[$2,000; $2,500; $4,000; 6,350]** – In-network individual out-of-pocket maximum options.
[5] **[$4,000; 5,000; $8,000; $12,700]** – In-network family out-of-pocket maximum options.
[6] **[$25; 30; 70]** – PCP copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[7] **[0% Coinsurance]** – PCP coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[8] **[after; not subject to Deductible] –** "after deductible" would apply to copayment and high deductible plan designs; "not subject to Deductible would apply to hybrid plan designs. Variable appears throughout the schedule of benefits with the same explanation.
[9] **[0% Coinsurance]** – PCP coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[10] **[after; not subject to Deductible] –** "after deductible" would apply to copayment and high deductible plan designs; "not subject to Deductible would apply to hybrid plan designs. Variable appears throughout the schedule of benefits with the same explanation.
[11] **[$25; 30; 40; 50; 70]** – Specialist copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[12] **[0% Coinsurance]** – Specialist coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[13] **[$75; 100; 150; 200]** – Ambulance services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[14] **[0; 20% Coinsurance]** – Ambulance services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[15] **[$75; 100; 150; 200]** – ER services copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[16] **[0; 20% Coinsurance]** – ER services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[17] **[35; 40; 55; 80]** – Urgent Care copayment amounts.
[18] **[0% Coinsurance]** – Urgent Care coinsurance amount.
[19] **[$100; 200]** – Cost-share options for preferred ambulatory surgery benefits.
[20] **[50; 100; 150; 200]** – Ambulatory surgery services copayment amounts.
[21] **[0; 20% Coinsurance]** – Ambulatory surgery services coinsurance amount. Variable appears throughout the schedule of benefits with the same explanation.
[22] **[20% Coinsurance, after Deductible]** – Autologous blood banking coinsurance would apply to the Standard plan design.
[23] **[Covered as part of associated procedure]** - Autologous blood banking: language would appear in non-Standard plan designs.
[24] **[250; 500; 1,000]** – Inpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[25] **[0; 20%]** – Inpatient coinsurance amounts. Variable appears throughout the schedule of benefits with the same explanation.
[26] **[50; 100; 150; 200]** – Outpatient copayment amounts. Variable appears throughout the schedule of benefits with the same explanation.
[27] **[0; 20%]** – Outpatient coinsurance amounts. Variable appears throughout the schedule of benefits with the same explanation.
[28] **[$100 Copayment, after Deductible]** – Surgery services copayment would apply to the Standard plan design. Variable appears

throughout the section with the same explanation.
[29] **[Covered as part of facility charge]** – Language would be used for non-Standard plan designs. Variable appears throughout the section with the same explanation.
[30] **$[0; 15]** – Cost-share options for diabetic drugs, supplies & education.
[31] **[0; 20; 50]** – DME coinsurance amounts. Variable appears throughout the schedule with the same schedule.
[32] **[Orthotics]** – Benefits would appear in non-Standard plan designs.
[33] **[One prosthetic device, per limb, per lifetime]** – Language would appear in the Standard plan schedule of benefits.
[34] **[$[4; 10] Copayment]** – Cost-share options for tier-1 prescription drugs.
[35] **[$[30; 35; 40; 50; 80] Copayment] [50% Coinsurance]]** – Cost-share options for tier-2 prescription drugs.
[36] **[$[60; 70; 80; 100] Copayment] [50% Coinsurance]]** – Cost-share options for tier-3 prescription drugs.
[37] **[$[10; 25] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-1 prescription drugs.
[38] **[$[75; 87.50; 100; 125; 200] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-2 prescription drugs.
[39] **[$[150; 175; 200; 250] Copayment] [50% Coinsurance]]** – Cost-share options for mail order tier-3 prescription drugs.
[40] **[Pediatric Dental Care]** – Section would apply to products with no stand-alone dental option.

Exhibit C

CDPHP, Universal Benefits Inc.
Small Group
Conversion Factor Summary - 4-tier only

IV. Conversion Factor

	Contract Mix	Average Contract Size	Weighted Contract Size	Desired Loading Factors	Weighted Loading Factors	Conversion Factor
Four Tier Premiums						
Single	62.2%	1.03	0.638	1.000	0.622	
Double	14.7%	2.00	0.294	2.000	0.295	
Emp/Child(ren)	0.9%	2.71	0.025	1.700	0.016	
Family	22.1%	3.92	0.868	2.850	0.631	
Total 4T	100.0%		1.826		1.563	1.168
						1.168

Exhbit D

CDPHP Universal Benefits, Inc.
UBI Product
Regional Area Factors

EXEMPTION FROM FOIL REQUESTED

V. Area Factors

2014 Rating Factors				
Rating Region	**Region 1 (Albany Area)**	**Region 3 (Mid-Hudson Area)**	**Region 6 (Syracuse Area)**	**Region 7 (Utica/Watertown Area)**
Regional Rating Factor	**1.0000**	**1.1305**	**1.1215**	**1.0771**
Counties:	Albany Columbia Fulton Greene Montgomery Rensselaer Saratoga Schenectady Schoharie Warren Washington	Delaware Dutchess Orange Ulster	Broome Chenango Tioga Madison	Essex Hamilton Herkimer Oneida Otsego

CDPHP Universal Benefits Inc.
Premium Rate Filing
Small Group UBI - Off Exchange
Benefit Designs

Exchange Plan/LOB	HIOS Issuer ID	HIOS Product ID	HIOS Plan ID	DFS Form #	Plan Name	Metal Tier (Optional)	AV	OV	SP	INN HOSP	OUT SURG	ER	AMB	DME	COIN	INN Ded Single	INN Ded Family	INN Max Single	INN Max Family	OON COIN	OON Ded Single	OON Ded Family	OON Max Single	OON Max Family	Aggregate/ Embedded	Product Line	Benefit Type	Rx Benefit	Riders
Off Exchange - SG UBI	92551	92551NY039	92551NY0390017	02-0002-2014	SUPF1013	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders
Off Exchange - SG UBI	92551	92551NY039	92551NY0390018	02-0002-2014	SUPF1027	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29
Off Exchange - SG UBI	92551	92551NY039	92551NY0390019	02-0002-2014	SUPF1041	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive
Off Exchange - SG UBI	92551	92551NY039	92551NY0390020	02-0002-2014	SUPF1055	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP
Off Exchange - SG UBI	92551	92551NY039	92551NY0390021	02-0002-2014	SUPF1069	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive
Off Exchange - SG UBI	92551	92551NY039	92551NY0390022	02-0002-2014	SUPF1083	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP
Off Exchange - SG UBI	92551	92551NY039	92551NY0390023	02-0002-2014	SUPF1097	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY039	92551NY0390024	02-0002-2014	SUPF1111	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY039	92551NY0390025	02-0002-2014	SUPF1125	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390026	02-0002-2014	SUPF1139	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390027	02-0002-2014	SUPF1153	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390028	02-0002-2014	SUPF1167	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390029	02-0002-2014	SUPF1181	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390030	02-0002-2014	SUPF1195	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390031	02-0002-2014	SUPF1209	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390032	02-0002-2014	SUPF1223	Platinum	92.0%	20	20	750	200	75	75	0.5	0	0	0	3500	7000	0.3	1000	2500	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380209	02-0002-2014	SUPF1003	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551	92551NY038	92551NY0380210	02-0002-2014	SUPF1017	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551	92551NY038	92551NY0380211	02-0002-2014	SUPF1031	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380212	02-0002-2014	SUPF1045	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380213	02-0002-2014	SUPF1059	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380214	02-0002-2014	SUPF1073	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380215	02-0002-2014	SUPF1087	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380216	02-0002-2014	SUPF1101	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380217	02-0002-2014	SUPF1115	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380218	02-0002-2014	SUPF1129	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380219	02-0002-2014	SUPF1143	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380220	02-0002-2014	SUPF1157	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380221	02-0002-2014	SUPF1171	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380222	02-0002-2014	SUPF1185	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380223	02-0002-2014	SUPF1199	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380224	02-0002-2014	SUPF1213	Platinum	91.7%	25	25	250	50	75	75	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380225	02-0002-2014	SUPF1008	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551	92551NY038	92551NY0380226	02-0002-2014	SUPF1022	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551	92551NY038	92551NY0380227	02-0002-2014	SUPF1036	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380228	02-0002-2014	SUPF1050	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380229	02-0002-2014	SUPF1064	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380230	02-0002-2014	SUPF1078	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380231	02-0002-2014	SUPF1092	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380232	02-0002-2014	SUPF1106	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380233	02-0002-2014	SUPF1120	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380234	02-0002-2014	SUPF1134	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380235	02-0002-2014	SUPF1148	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380236	02-0002-2014	SUPF1162	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380237	02-0002-2014	SUPF1176	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380238	02-0002-2014	SUPF1190	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380239	02-0002-2014	SUPF1204	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380240	02-0002-2014	SUPF1218	Platinum	91.5%	15	25	200	150	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380241	02-0002-2014	SUPF1007	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551	92551NY038	92551NY0380242	02-0002-2014	SUPF1021	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551	92551NY038	92551NY0380243	02-0002-2014	SUPF1035	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380244	02-0002-2014	SUPF1049	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380245	02-0002-2014	SUPF1063	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551	92551NY038	92551NY0380246	02-0002-2014	SUPF1077	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551	92551NY038	92551NY0380247	02-0002-2014	SUPF1091	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380248	02-0002-2014	SUPF1105	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY038	92551NY0380249	02-0002-2014	SUPF1119	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380250	02-0002-2014	SUPF1133	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380251	02-0002-2014	SUPF1147	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380252	02-0002-2014	SUPF1161	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380253	02-0002-2014	SUPF1175	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380254	02-0002-2014	SUPF1189	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380255	02-0002-2014	SUPF1203	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY038	92551NY0380256	02-0002-2014	SUPF1217	Platinum	91.3%	15	20	500	200	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390033	02-0002-2014	SUPF1014	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders
Off Exchange - SG UBI	92551	92551NY039	92551NY0390034	02-0002-2014	SUPF1028	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29
Off Exchange - SG UBI	92551	92551NY039	92551NY0390035	02-0002-2014	SUPF1042	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive
Off Exchange - SG UBI	92551	92551NY039	92551NY0390036	02-0002-2014	SUPF1056	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP
Off Exchange - SG UBI	92551	92551NY039	92551NY0390037	02-0002-2014	SUPF1070	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive
Off Exchange - SG UBI	92551	92551NY039	92551NY0390038	02-0002-2014	SUPF1084	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP
Off Exchange - SG UBI	92551	92551NY039	92551NY0390039	02-0002-2014	SUPF1098	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY039	92551NY0390040	02-0002-2014	SUPF1112	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + No Contraceptives
Off Exchange - SG UBI	92551	92551NY039	92551NY0390041	02-0002-2014	SUPF1126	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Riders + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390042	02-0002-2014	SUPF1140	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390043	02-0002-2014	SUPF1154	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	No Contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390044	02-0002-2014	SUPF1168	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390045	02-0002-2014	SUPF1182	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390046	02-0002-2014	SUPF1196	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP + Dental
Off Exchange - SG UBI	92551	92551NY039	92551NY0390047	02-0002-2014	SUPF1210	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	Age 29 + DP +No Contraceptive+ Dental

Off Exchange - SG UBI	92551 92551NY039	92551NY0390048	02-0002-2014	SUPF1224	Platinum	91.2%	25	25	500	100	75	75	0.5	0	0	0	6350	12700	0.3	1000	3000	3000	7500	Embedded	PPO	Copayment	$10/$25/$40	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380001	02-0002-2014	SUPF1006	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380002	02-0002-2014	SUPF1020	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380003	02-0002-2014	SUPF1034	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380004	02-0002-2014	SUPF1048	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380005	02-0002-2014	SUPF1062	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380006	02-0002-2014	SUPF1076	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380007	02-0002-2014	SUPF1090	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380008	02-0002-2014	SUPF1104	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380009	02-0002-2014	SUPF1118	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380010	02-0002-2014	SUPF1132	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380011	02-0002-2014	SUPF1146	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380012	02-0002-2014	SUPF1160	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380013	02-0002-2014	SUPF1174	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380014	02-0002-2014	SUPF1188	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380015	02-0002-2014	SUPF1202	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380016	02-0002-2014	SUPF1216	Platinum	89.2%	30	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380257	02-0002-2014	SUPF1004	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380258	02-0002-2014	SUPF1018	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380259	02-0002-2014	SUPF1032	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380260	02-0002-2014	SUPF1046	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380261	02-0002-2014	SUPF1060	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380262	02-0002-2014	SUPF1074	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380263	02-0002-2014	SUPF1088	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380264	02-0002-2014	SUPF1102	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380265	02-0002-2014	SUPF1116	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380266	02-0002-2014	SUPF1130	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380267	02-0002-2014	SUPF1144	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380268	02-0002-2014	SUPF1158	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380269	02-0002-2014	SUPF1172	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380270	02-0002-2014	SUPF1186	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380271	02-0002-2014	SUPF1200	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380272	02-0002-2014	SUPF1214	Platinum	88.4%	25	30	500	100	100	100	0.5	N/A	0	0	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380625	02-0002-2014	SUPF1002	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380626	02-0002-2014	SUPF1016	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380627	02-0002-2014	SUPF1030	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380628	02-0002-2014	SUPF1044	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380629	02-0002-2014	SUPF1058	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380630	02-0002-2014	SUPF1072	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380631	02-0002-2014	SUPF1086	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380632	02-0002-2014	SUPF1100	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380625	02-0002-2014	SUPF1114	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380626	02-0002-2014	SUPF1128	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380627	02-0002-2014	SUPF1142	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380628	02-0002-2014	SUPF1156	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380629	02-0002-2014	SUPF1170	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380630	02-0002-2014	SUPF1184	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380631	02-0002-2014	SUPF1198	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380632	02-0002-2014	SUPF1212	Platinum	88.1%	15	35	500	100	100	100	0.1	N/A	0	0	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380705	02-0002-2014	SUGFHD01	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380707	02-0002-2014	SUGFHD03	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380709	02-0002-2014	SUGFHD05	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380711	02-0002-2014	SUGFHD07	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380713	02-0002-2014	SUGFHD09	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380715	02-0002-2014	SUGFHD11	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380717	02-0002-2014	SUGFHD13	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380719	02-0002-2014	SUGFHD15	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380721	02-0002-2014	SUGFHD17	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380723	02-0002-2014	SUGFHD19	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380725	02-0002-2014	SUGFHD21	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380727	02-0002-2014	SUGFHD23	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380729	02-0002-2014	SUGFHD25	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380731	02-0002-2014	SUGFHD27	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380733	02-0002-2014	SUGFHD29	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380735	02-0002-2014	SUGFHD31	Gold	83.6%	0	0	0	0	0	0	0.5	0	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380017	02-0002-2014	SUGF2007	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380018	02-0002-2014	SUGF2020	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380019	02-0002-2014	SUGF2033	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380020	02-0002-2014	SUGF2046	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380021	02-0002-2014	SUGF2059	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380022	02-0002-2014	SUGF2072	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380023	02-0002-2014	SUGF2085	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380024	02-0002-2014	SUGF2098	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380025	02-0002-2014	SUGF2121	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380026	02-0002-2014	SUGF2134	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380027	02-0002-2014	SUGF2147	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380028	02-0002-2014	SUGF2160	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380029	02-0002-2014	SUGF2173	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380030	02-0002-2014	SUGF2186	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380031	02-0002-2014	SUGF2199	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380032	02-0002-2014	SUGF2212	Gold	81.7%	25	50	250	50	75	75	0.5	N/A	500	1000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380033	02-0002-2014	SUGF2008	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380034	02-0002-2014	SUGF2021	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380035	02-0002-2014	SUGF2034	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380036	02-0002-2014	SUGF2047	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380037	02-0002-2014	SUGF2060	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380038	02-0002-2014	SUGF2073	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380039	02-0002-2014	SUGF2086	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380040	02-0002-2014	SUGF2099	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380041	02-0002-2014	SUGF2122	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380042	02-0002-2014	SUGF2135	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380043	02-0002-2014	SUGF2148	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
Off

Off Exchange - SG UBI	92551 92551NY038	92551NY0380046	02-0002-2014	SUGF2187	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380047	02-0002-2014	SUGF2200	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380048	02-0002-2014	SUGF2213	Gold	81.0%	25	40	500	100	75	75	0.5	N/A	750	1500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380049	02-0002-2014	SUGF2009	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380050	02-0002-2014	SUGF2022	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380051	02-0002-2014	SUGF2035	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380052	02-0002-2014	SUGF2048	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380053	02-0002-2014	SUGF2061	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380054	02-0002-2014	SUGF2074	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380055	02-0002-2014	SUGF2087	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380056	02-0002-2014	SUGF2100	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380057	02-0002-2014	SUGF2123	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380058	02-0002-2014	SUGF2136	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380059	02-0002-2014	SUGF2149	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380060	02-0002-2014	SUGF2162	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380061	02-0002-2014	SUGF2175	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380062	02-0002-2014	SUGF2188	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380063	02-0002-2014	SUGF2201	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380064	02-0002-2014	SUGF2214	Gold	81.0%	25	25	250	150	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380321	02-0002-2014	SUGF2011	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380322	02-0002-2014	SUGF2024	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380323	02-0002-2014	SUGF2037	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380324	02-0002-2014	SUGF2050	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380325	02-0002-2014	SUGF2063	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380326	02-0002-2014	SUGF2076	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380327	02-0002-2014	SUGF2089	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380328	02-0002-2014	SUGF2102	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380329	02-0002-2014	SUGF2125	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380330	02-0002-2014	SUGF2138	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380331	02-0002-2014	SUGF2151	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380332	02-0002-2014	SUGF2164	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380333	02-0002-2014	SUGF2177	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380334	02-0002-2014	SUGF2190	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380335	02-0002-2014	SUGF2203	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380336	02-0002-2014	SUGF2216	Gold	80.0%	0	0	0	0	0	0	0	0	1500	3000	2500	5000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380065	02-0002-2014	SUGF2005	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380066	02-0002-2014	SUGF2018	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380067	02-0002-2014	SUGF2031	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380068	02-0002-2014	SUGF2044	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380069	02-0002-2014	SUGF2057	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380070	02-0002-2014	SUGF2070	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380071	02-0002-2014	SUGF2083	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380072	02-0002-2014	SUGF2096	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380073	02-0002-2014	SUGF2109	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380074	02-0002-2014	SUGF2132	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380075	02-0002-2014	SUGF2145	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380076	02-0002-2014	SUGF2158	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380077	02-0002-2014	SUGF2171	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380078	02-0002-2014	SUGF2184	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380079	02-0002-2014	SUGF2197	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380080	02-0002-2014	SUGF2210	Gold	80.0%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380081	02-0002-2014	SUGF2004	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380082	02-0002-2014	SUGF2017	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380083	02-0002-2014	SUGF2030	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380084	02-0002-2014	SUGF2043	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380085	02-0002-2014	SUGF2056	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380086	02-0002-2014	SUGF2069	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380087	02-0002-2014	SUGF2082	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380088	02-0002-2014	SUGF2095	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380089	02-0002-2014	SUGF2108	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380090	02-0002-2014	SUGF2131	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380091	02-0002-2014	SUGF2144	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380092	02-0002-2014	SUGF2157	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380093	02-0002-2014	SUGF2170	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380094	02-0002-2014	SUGF2183	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380095	02-0002-2014	SUGF2196	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380096	02-0002-2014	SUGF2209	Gold	79.4%	30	30	500	100	100	100	0.5	N/A	1000	2000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380617	02-0002-2014	SUGF2002	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380618	02-0002-2014	SUGF2015	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380619	02-0002-2014	SUGF2028	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380620	02-0002-2014	SUGF2041	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380621	02-0002-2014	SUGF2054	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380622	02-0002-2014	SUGF2067	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380623	02-0002-2014	SUGF2080	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380624	02-0002-2014	SUGF2093	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380617	02-0002-2014	SUGF2106	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380618	02-0002-2014	SUGF2129	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380619	02-0002-2014	SUGF2142	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380620	02-0002-2014	SUGF2155	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380621	02-0002-2014	SUGF2168	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380622	02-0002-2014	SUGF2181	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380623	02-0002-2014	SUGF2194	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380624	02-0002-2014	SUGF2207	Gold	79.0%	25	40	1000	100	150	150	0.2	N/A	600	1200	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380097	02-0002-2014	SUGF2003	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380098	02-0002-2014	SUGF2016	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380099	02-0002-2014	SUGF2029	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380100	02-0002-2014	SUGF2042	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380101	02-0002-2014	SUGF2055	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380102	02-0002-2014	SUGF2068	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380103	02-0002-2014	SUGF2081	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380104	02-0002-2014	SUGF2094	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380105	02-0002-2014	SUGF2107	Gold	78.2%	30	50	1000	100	100	100

Off Exchange - SG UBI	92551 92551NY038	92551NY0380108	02-0002-2014	SUGF2156	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380109	02-0002-2014	SUGF2169	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380110	02-0002-2014	SUGF2182	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380111	02-0002-2014	SUGF2195	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380112	02-0002-2014	SUGF2208	Gold	78.2%	30	50	1000	100	100	100	0.5	N/A	250	500	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380193	02-0002-2014	SUGF2013	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380194	02-0002-2014	SUGF2026	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380195	02-0002-2014	SUGF2039	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380196	02-0002-2014	SUGF2052	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380197	02-0002-2014	SUGF2065	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380198	02-0002-2014	SUGF2078	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380199	02-0002-2014	SUGF2091	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380200	02-0002-2014	SUGF2104	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380201	02-0002-2014	SUGF2127	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380202	02-0002-2014	SUGF2140	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380203	02-0002-2014	SUGF2153	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380204	02-0002-2014	SUGF2166	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380205	02-0002-2014	SUGF2179	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380206	02-0002-2014	SUGF2192	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380207	02-0002-2014	SUGF2205	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380208	02-0002-2014	SUGF2218	Gold	78.0%	25	50	0.2	0.2	0.2	0.2	0.5	0.2	500	1000	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$4/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380706	02-0002-2014	SUGFHD02	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380708	02-0002-2014	SUGFHD04	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380710	02-0002-2014	SUGFHD06	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380712	02-0002-2014	SUGFHD08	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380714	02-0002-2014	SUGFHD10	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380716	02-0002-2014	SUGFHD12	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380718	02-0002-2014	SUGFHD14	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380720	02-0002-2014	SUGFHD16	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380722	02-0002-2014	SUGFHD18	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380724	02-0002-2014	SUGFHD20	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380726	02-0002-2014	SUGFHD22	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380728	02-0002-2014	SUGFHD24	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380730	02-0002-2014	SUGFHD26	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380732	02-0002-2014	SUGFHD28	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380734	02-0002-2014	SUGFHD30	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380736	02-0002-2014	SUGFHD32	Gold	75.6%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	2700	5400	2700	5400	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380129	02-0002-2014	SUSF3003	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380130	02-0002-2014	SUSF3019	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380131	02-0002-2014	SUSF3038	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380132	02-0002-2014	SUSF3054	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380133	02-0002-2014	SUSF3070	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380134	02-0002-2014	SUSF3086	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380135	02-0002-2014	SUSF3102	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380136	02-0002-2014	SUSF3118	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380137	02-0002-2014	SUSF3134	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380138	02-0002-2014	SUSF3150	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380139	02-0002-2014	SUSF3166	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380140	02-0002-2014	SUSF3182	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380141	02-0002-2014	SUSF3198	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380142	02-0002-2014	SUSF3214	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380143	02-0002-2014	SUSF3230	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380144	02-0002-2014	SUSF3246	Silver	71.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.5	0.2	1500	3000	4000	8000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Coinsurance	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390001	02-0002-2014	SUSF3016	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY039	92551NY0390002	02-0002-2014	SUSF3035	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY039	92551NY0390003	02-0002-2014	SUSF3051	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY039	92551NY0390004	02-0002-2014	SUSF3067	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY039	92551NY0390005	02-0002-2014	SUSF3083	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY039	92551NY0390006	02-0002-2014	SUSF3099	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY039	92551NY0390007	02-0002-2014	SUSF3115	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY039	92551NY0390008	02-0002-2014	SUSF3131	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY039	92551NY0390009	02-0002-2014	SUSF3147	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390010	02-0002-2014	SUSF3163	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390011	02-0002-2014	SUSF3179	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390012	02-0002-2014	SUSF3195	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390013	02-0002-2014	SUSF3211	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390014	02-0002-2014	SUSF3227	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390015	02-0002-2014	SUSF3243	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390016	02-0002-2014	SUSF3259	Silver	71.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	0.5	5000	10000	10000	20000	Embedded	PPO	Transitional	$4/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380145	02-0002-2014	SUSF3004	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380146	02-0002-2014	SUSF3020	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380147	02-0002-2014	SUSF3039	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380148	02-0002-2014	SUSF3055	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380149	02-0002-2014	SUSF3071	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380150	02-0002-2014	SUSF3087	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380151	02-0002-2014	SUSF3103	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380152	02-0002-2014	SUSF3119	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380153	02-0002-2014	SUSF3135	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380154	02-0002-2014	SUSF3151	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380155	02-0002-2014	SUSF3167	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380156	02-0002-2014	SUSF3183	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380157	02-0002-2014	SUSF3199	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380158	02-0002-2014	SUSF3215	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380159	02-0002-2014	SUSF3231	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380160	02-0002-2014	SUSF3247	Silver	71.2%	30	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380273	02-0002-2014	SUSF3010	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000

Off Exchange - SG UBI	92551 92551NY038	92551NY0380282	02-0002-2014	SUSF3157	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380283	02-0002-2014	SUSF3173	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380284	02-0002-2014	SUSF3189	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380285	02-0002-2014	SUSF3205	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380286	02-0002-2014	SUSF3221	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380287	02-0002-2014	SUSF3237	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380288	02-0002-2014	SUSF3253	Silver	71.0%	0	0	0	0	0	0	0	0	3000	6000	3000	6000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380417	02-0002-2014	SUSF3008	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380418	02-0002-2014	SUSF3024	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380419	02-0002-2014	SUSF3043	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380420	02-0002-2014	SUSF3059	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380421	02-0002-2014	SUSF3075	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380422	02-0002-2014	SUSF3091	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380423	02-0002-2014	SUSF3107	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380424	02-0002-2014	SUSF3123	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380425	02-0002-2014	SUSF3139	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380426	02-0002-2014	SUSF3155	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380427	02-0002-2014	SUSF3171	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380428	02-0002-2014	SUSF3187	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380429	02-0002-2014	SUSF3203	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380430	02-0002-2014	SUSF3219	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380431	02-0002-2014	SUSF3235	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380432	02-0002-2014	SUSF3251	Silver	70.8%	0	0	0	0	0	0	0	0	2500	5000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380353	02-0002-2014	SUSF3006	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380354	02-0002-2014	SUSF3022	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380355	02-0002-2014	SUSF3041	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380356	02-0002-2014	SUSF3057	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380357	02-0002-2014	SUSF3073	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380358	02-0002-2014	SUSF3089	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380359	02-0002-2014	SUSF3105	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380360	02-0002-2014	SUSF3121	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380361	02-0002-2014	SUSF3137	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380362	02-0002-2014	SUSF3153	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380363	02-0002-2014	SUSF3169	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380364	02-0002-2014	SUSF3185	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380365	02-0002-2014	SUSF3201	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380366	02-0002-2014	SUSF3217	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380367	02-0002-2014	SUSF3233	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380368	02-0002-2014	SUSF3249	Silver	70.8%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380633	02-0002-2014	SUSF3002	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380634	02-0002-2014	SUSF3018	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380635	02-0002-2014	SUSF3037	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380636	02-0002-2014	SUSF3053	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380637	02-0002-2014	SUSF3069	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380638	02-0002-2014	SUSF3085	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380639	02-0002-2014	SUSF3101	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380640	02-0002-2014	SUSF3117	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380633	02-0002-2014	SUSF3133	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380634	02-0002-2014	SUSF3149	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380635	02-0002-2014	SUSF3165	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380636	02-0002-2014	SUSF3181	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380637	02-0002-2014	SUSF3197	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380638	02-0002-2014	SUSF3213	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380639	02-0002-2014	SUSF3229	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380640	02-0002-2014	SUSF3245	Silver	70.7%	30	50	1500	100	150	150	0.3	N/A	2000	4000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Copayment	$10/$35/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380161	02-0002-2014	SUSF3013	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380162	02-0002-2014	SUSF3029	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380163	02-0002-2014	SUSF3048	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380164	02-0002-2014	SUSF3064	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380165	02-0002-2014	SUSF3080	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380166	02-0002-2014	SUSF3096	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380167	02-0002-2014	SUSF3112	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380168	02-0002-2014	SUSF3128	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380169	02-0002-2014	SUSF3144	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380170	02-0002-2014	SUSF3160	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380171	02-0002-2014	SUSF3176	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380172	02-0002-2014	SUSF3192	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380173	02-0002-2014	SUSF3208	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380174	02-0002-2014	SUSF3224	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380175	02-0002-2014	SUSF3240	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380176	02-0002-2014	SUSF3256	Silver	70.4%	40	60	0.2	0.2	0.2	0.2	0.5	0.2	2000	4000	5000	10000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380385	02-0002-2014	SUSF3012	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380386	02-0002-2014	SUSF3028	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380387	02-0002-2014	SUSF3047	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380388	02-0002-2014	SUSF3063	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380389	02-0002-2014	SUSF3079	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380390	02-0002-2014	SUSF3095	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380391	02-0002-2014	SUSF3111	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380392	02-0002-2014	SUSF3127	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380393	02-0002-2014	SUSF3143	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380394	02-0002-2014	SUSF3159	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380395	02-0002-2014	SUSF3175	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380396	02-0002-2014	SUSF3191	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380397	02-0002-2014	SUSF3207	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380398	02-0002-2014	SUSF3223	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380399	02-0002-2014	SUSF3239	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380400	02-0002-2014	SUSF3255	Silver	70.2%	25	40	0	100	50	50	0.5	N/A	1500	3000	1500	3000	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380337	02-0002-2014	SUSF3007	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380338	02-0002-2014	SUSF3023	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380339	02-0002-2014	SUSF3042	Silver	69.9%	0	0

Off Exchange - SG UBI	92551 92551NY038	92551NY0380344	02-0002-2014	SUSF3122	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380345	02-0002-2014	SUSF3138	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380346	02-0002-2014	SUSF3154	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380347	02-0002-2014	SUSF3170	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380348	02-0002-2014	SUSF3186	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380349	02-0002-2014	SUSF3202	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380350	02-0002-2014	SUSF3218	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380351	02-0002-2014	SUSF3234	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380352	02-0002-2014	SUSF3250	Silver	69.9%	0	0	0	0	0	0	0	0	2000	4000	3500	7000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380369	02-0002-2014	SUSF3005	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380370	02-0002-2014	SUSF3021	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380371	02-0002-2014	SUSF3040	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380372	02-0002-2014	SUSF3056	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380373	02-0002-2014	SUSF3072	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380374	02-0002-2014	SUSF3088	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380375	02-0002-2014	SUSF3104	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380376	02-0002-2014	SUSF3120	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380377	02-0002-2014	SUSF3136	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380378	02-0002-2014	SUSF3152	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380379	02-0002-2014	SUSF3168	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380380	02-0002-2014	SUSF3184	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380381	02-0002-2014	SUSF3200	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380382	02-0002-2014	SUSF3216	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380383	02-0002-2014	SUSF3232	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380384	02-0002-2014	SUSF3248	Silver	69.6%	0	0	0	0	0	0	0	0	2700	5400	3700	7400	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$40/$70	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380401	02-0002-2014	SUSF3011	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380402	02-0002-2014	SUSF3027	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380403	02-0002-2014	SUSF3046	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380404	02-0002-2014	SUSF3062	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380405	02-0002-2014	SUSF3078	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380406	02-0002-2014	SUSF3094	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380407	02-0002-2014	SUSF3110	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380408	02-0002-2014	SUSF3126	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380409	02-0002-2014	SUSF3142	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380410	02-0002-2014	SUSF3158	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380411	02-0002-2014	SUSF3174	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380412	02-0002-2014	SUSF3190	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380413	02-0002-2014	SUSF3206	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380414	02-0002-2014	SUSF3222	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380415	02-0002-2014	SUSF3238	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380416	02-0002-2014	SUSF3254	Silver	69.0%	0	0	0	0	0	0	0	0	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380177	02-0002-2014	SUSF3014	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380178	02-0002-2014	SUSF3033	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380179	02-0002-2014	SUSF3049	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380180	02-0002-2014	SUSF3065	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380181	02-0002-2014	SUSF3081	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380182	02-0002-2014	SUSF3097	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380183	02-0002-2014	SUSF3113	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380184	02-0002-2014	SUSF3129	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380185	02-0002-2014	SUSF3145	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380186	02-0002-2014	SUSF3161	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380187	02-0002-2014	SUSF3177	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380188	02-0002-2014	SUSF3193	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380189	02-0002-2014	SUSF3209	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380190	02-0002-2014	SUSF3225	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380191	02-0002-2014	SUSF3241	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380192	02-0002-2014	SUSF3257	Silver	69.0%	30	30	0.4	0.4	0.4	0.4	0.5	0.4	750	1500	2000	4000	N/A	N/A	N/A	N/A	N/A	Embedded	EPO	Transitional	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390050	02-0002-2014	SUBF4003	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY039	92551NY0390051	02-0002-2014	SUBF4021	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY039	92551NY0390052	02-0002-2014	SUBF4039	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY039	92551NY0390053	02-0002-2014	SUBF4057	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY039	92551NY0390054	02-0002-2014	SUBF4075	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY039	92551NY0390055	02-0002-2014	SUBF4093	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY039	92551NY0390056	02-0002-2014	SUBF4111	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY039	92551NY0390057	02-0002-2014	SUBF4129	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY039	92551NY0390049	02-0002-2014	SUBF4147	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390058	02-0002-2014	SUBF4165	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390059	02-0002-2014	SUBF4183	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390060	02-0002-2014	SUBF4201	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390061	02-0002-2014	SUBF4219	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390062	02-0002-2014	SUBF4237	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390063	02-0002-2014	SUBF4255	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY039	92551NY0390064	02-0002-2014	SUBF4273	Bronze	62.9%	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.1	5000	10000	5000	10000	0.5	5000	10000	10000	20000	Aggregate	HDP	Qualified High Deductible	$4/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380609	02-0002-2014	SUBF4002	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380610	02-0002-2014	SUBF4020	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380611	02-0002-2014	SUBF4038	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380612	02-0002-2014	SUBF4056	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380613	02-0002-2014	SUBF4074	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380614	02-0002-2014	SUBF4092	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380615	02-0002-2014	SUBF4110	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380616	02-0002-2014	SUBF4128	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP +No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380609	02-0002-2014	SUBF4146	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380610	02-0002-2014	SUBF4164	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380611	02-0002-2014	SUBF4182	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380612	02-0002-2014	SUBF4200	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380613	02-0002-2014	SUBF4218	Bronze	62.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	N/A	3000	6000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$35/$70	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380614	02-0002-2014	SUBF4236	Bronze	62.0%

Off Exchange - SG UBI	92551 92551NY038	92551NY0380438	02-0002-2014	SUBF4098	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380439	02-0002-2014	SUBF4116	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380440	02-0002-2014	SUBF4134	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380441	02-0002-2014	SUBF4152	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380442	02-0002-2014	SUBF4170	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380443	02-0002-2014	SUBF4188	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380444	02-0002-2014	SUBF4206	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380445	02-0002-2014	SUBF4224	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380446	02-0002-2014	SUBF4242	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380447	02-0002-2014	SUBF4260	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380448	02-0002-2014	SUBF4278	Bronze	62.0%	0	0	0	0	0	0	0	0	5250	10500	5250	10500	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380497	02-0002-2014	SUBF4004	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380498	02-0002-2014	SUBF4022	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380499	02-0002-2014	SUBF4040	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380500	02-0002-2014	SUBF4058	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380501	02-0002-2014	SUBF4076	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380502	02-0002-2014	SUBF4094	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380503	02-0002-2014	SUBF4112	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380504	02-0002-2014	SUBF4130	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380505	02-0002-2014	SUBF4148	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380506	02-0002-2014	SUBF4166	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380507	02-0002-2014	SUBF4184	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380508	02-0002-2014	SUBF4202	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380509	02-0002-2014	SUBF4220	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380510	02-0002-2014	SUBF4238	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380511	02-0002-2014	SUBF4256	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380512	02-0002-2014	SUBF4274	Bronze	61.5%	0	0	0	0	0	0	0	0	4000	8000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/$50/$50	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380465	02-0002-2014	SUBF4013	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380466	02-0002-2014	SUBF4031	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380467	02-0002-2014	SUBF4049	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380468	02-0002-2014	SUBF4067	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380469	02-0002-2014	SUBF4085	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380470	02-0002-2014	SUBF4103	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380471	02-0002-2014	SUBF4121	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380472	02-0002-2014	SUBF4139	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380473	02-0002-2014	SUBF4157	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380474	02-0002-2014	SUBF4175	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380475	02-0002-2014	SUBF4193	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380476	02-0002-2014	SUBF4211	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380477	02-0002-2014	SUBF4229	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380478	02-0002-2014	SUBF4247	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380479	02-0002-2014	SUBF4265	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380480	02-0002-2014	SUBF4283	Bronze	61.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380481	02-0002-2014	SUBF4009	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380482	02-0002-2014	SUBF4027	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380483	02-0002-2014	SUBF4045	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380484	02-0002-2014	SUBF4063	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380485	02-0002-2014	SUBF4081	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380486	02-0002-2014	SUBF4099	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380487	02-0002-2014	SUBF4117	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380488	02-0002-2014	SUBF4135	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380489	02-0002-2014	SUBF4153	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380490	02-0002-2014	SUBF4171	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380491	02-0002-2014	SUBF4189	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380492	02-0002-2014	SUBF4207	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380493	02-0002-2014	SUBF4225	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380494	02-0002-2014	SUBF4243	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380495	02-0002-2014	SUBF4261	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380496	02-0002-2014	SUBF4279	Bronze	61.0%	0	0	0	0	0	0	0	0	5500	11000	5500	11000	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$0/$0/$0	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380449	02-0002-2014	SUBF4007	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380450	02-0002-2014	SUBF4025	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380451	02-0002-2014	SUBF4043	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380452	02-0002-2014	SUBF4061	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380453	02-0002-2014	SUBF4079	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380454	02-0002-2014	SUBF4097	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380455	02-0002-2014	SUBF4115	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380456	02-0002-2014	SUBF4133	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380457	02-0002-2014	SUBF4151	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380458	02-0002-2014	SUBF4169	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380459	02-0002-2014	SUBF4187	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380460	02-0002-2014	SUBF4205	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380461	02-0002-2014	SUBF4223	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380462	02-0002-2014	SUBF4241	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380463	02-0002-2014	SUBF4259	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380464	02-0002-2014	SUBF4277	Bronze	61.0%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	$4/$30/$60	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380593	02-0002-2014	SUBF4018	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380594	02-0002-2014	SUBF4036	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380595	02-0002-2014	SUBF4054	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380596	02-0002-2014	SUBF4072	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380597	02-0002-2014	SUBF4090	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380598	02-0002-2014	SUBF4108	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380599	02-0002-2014	SUBF4126	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380600	02-0002-2014	SUBF4144	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380601	02-0002-2014	SUBF4162	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380602	02-0002-2014	SUBF4180	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380603	02-0002-2014	SUBF4198	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380604	02-0002-2014	SUBF4216	Bronze	60.7%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/$50/$80	DP + Dental

Off Exchange - SG UBI	92551 92551NY038	92551NY0380292	02-0002-2014	SUBF4066	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380293	02-0002-2014	SUBF4084	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380294	02-0002-2014	SUBF4102	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380295	02-0002-2014	SUBF4120	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380296	02-0002-2014	SUBF4138	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380297	02-0002-2014	SUBF4156	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380298	02-0002-2014	SUBF4174	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380299	02-0002-2014	SUBF4192	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380300	02-0002-2014	SUBF4210	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380301	02-0002-2014	SUBF4228	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380302	02-0002-2014	SUBF4246	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380303	02-0002-2014	SUBF4264	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380304	02-0002-2014	SUBF4282	Bronze	60.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$4/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380545	02-0002-2014	SUBF4010	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380546	02-0002-2014	SUBF4028	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380547	02-0002-2014	SUBF4046	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380548	02-0002-2014	SUBF4064	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380549	02-0002-2014	SUBF4082	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380550	02-0002-2014	SUBF4100	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380551	02-0002-2014	SUBF4118	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380552	02-0002-2014	SUBF4136	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380553	02-0002-2014	SUBF4154	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380554	02-0002-2014	SUBF4172	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380555	02-0002-2014	SUBF4190	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380556	02-0002-2014	SUBF4208	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380557	02-0002-2014	SUBF4226	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380558	02-0002-2014	SUBF4244	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380559	02-0002-2014	SUBF4262	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380560	02-0002-2014	SUBF4280	Bronze	60.2%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	3300	6600	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380577	02-0002-2014	SUBF4017	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380578	02-0002-2014	SUBF4035	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380579	02-0002-2014	SUBF4053	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380580	02-0002-2014	SUBF4071	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380581	02-0002-2014	SUBF4089	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380582	02-0002-2014	SUBF4107	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380583	02-0002-2014	SUBF4125	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380584	02-0002-2014	SUBF4143	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380585	02-0002-2014	SUBF4161	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380586	02-0002-2014	SUBF4179	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380587	02-0002-2014	SUBF4197	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380588	02-0002-2014	SUBF4215	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380589	02-0002-2014	SUBF4233	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380590	02-0002-2014	SUBF4251	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380591	02-0002-2014	SUBF4269	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380592	02-0002-2014	SUBF4287	Bronze	59.9%	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	3500	7000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380513	02-0002-2014	SUBF4005	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380514	02-0002-2014	SUBF4023	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380515	02-0002-2014	SUBF4041	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380516	02-0002-2014	SUBF4059	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380517	02-0002-2014	SUBF4077	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380518	02-0002-2014	SUBF4095	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380519	02-0002-2014	SUBF4113	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380520	02-0002-2014	SUBF4131	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380521	02-0002-2014	SUBF4149	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380522	02-0002-2014	SUBF4167	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380523	02-0002-2014	SUBF4185	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380524	02-0002-2014	SUBF4203	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380525	02-0002-2014	SUBF4221	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380526	02-0002-2014	SUBF4239	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380527	02-0002-2014	SUBF4257	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380528	02-0002-2014	SUBF4275	Bronze	59.7%	0	0	0	0	0	0	0	0	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380529	02-0002-2014	SUBF4006	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380530	02-0002-2014	SUBF4024	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380531	02-0002-2014	SUBF4042	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380532	02-0002-2014	SUBF4060	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380533	02-0002-2014	SUBF4078	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380534	02-0002-2014	SUBF4096	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380535	02-0002-2014	SUBF4114	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380536	02-0002-2014	SUBF4132	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380537	02-0002-2014	SUBF4150	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380538	02-0002-2014	SUBF4168	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380539	02-0002-2014	SUBF4186	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380540	02-0002-2014	SUBF4204	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380541	02-0002-2014	SUBF4222	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380542	02-0002-2014	SUBF4240	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380543	02-0002-2014	SUBF4258	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380544	02-0002-2014	SUBF4276	Bronze	59.0%	0	0	0	0	0	0	0	0	4500	9000	6350	12700	N/A	N/A	N/A	N/A	N/A	Embedded	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380561	02-0002-2014	SUBF4016	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Riders
Off Exchange - SG UBI	92551 92551NY038	92551NY0380562	02-0002-2014	SUBF4034	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380563	02-0002-2014	SUBF4052	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380564	02-0002-2014	SUBF4070	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380565	02-0002-2014	SUBF4088	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380566	02-0002-2014	SUBF4106	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380567	02-0002-2014	SUBF4124	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	$10/50/$80	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380568	02-0002-2014	SUBF4142	Bronze	59.0%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HD

Off Exchange - SG UBI	92551 92551NY038	92551NY0380306	02-0002-2014	SUBF4033	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29
Off Exchange - SG UBI	92551 92551NY038	92551NY0380307	02-0002-2014	SUBF4051	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380308	02-0002-2014	SUBF4069	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380309	02-0002-2014	SUBF4087	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive
Off Exchange - SG UBI	92551 92551NY038	92551NY0380310	02-0002-2014	SUBF4105	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP
Off Exchange - SG UBI	92551 92551NY038	92551NY0380311	02-0002-2014	SUBF4123	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380312	02-0002-2014	SUBF4141	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + No Contraceptives
Off Exchange - SG UBI	92551 92551NY038	92551NY0380313	02-0002-2014	SUBF4159	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Riders + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380314	02-0002-2014	SUBF4177	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380315	02-0002-2014	SUBF4195	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	No Contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380316	02-0002-2014	SUBF4213	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380317	02-0002-2014	SUBF4231	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + No contraceptive + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380318	02-0002-2014	SUBF4249	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP + Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380319	02-0002-2014	SUBF4267	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	Age 29 + DP +No Contraceptive+ Dental
Off Exchange - SG UBI	92551 92551NY038	92551NY0380320	02-0002-2014	SUBF4285	Bronze	58.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	5000	10000	6350	12700	N/A	N/A	N/A	N/A	N/A	Aggregate	HDE	Qualified High Deductible	50%/50%/50%	DP +No Contraceptive+ Dental

CDPHP Universal Benefits Inc. Exhibit F
Premium Rate Filing
Small Group UBI
Impact of Additional Essential Health Benefits

		PMPM	
1	Pediatric Vision	$0.26	Utilization and Cost based on CHPs, spread over all commercial membership
2	Hearing Aids	$0.04	Utilization and Cost based on CHP's, Medicaid and Commercial products to produce credible data
3	Skilled Nursing Facility	$0.00	No additional cost added due to low utilization of this benefit
4	Gym Membership	$3.50	Benefit includes reimbursement of $200 for Subscriber; $100 for Spouse every 6 months with proof of compliance
		3.8	
	Starting PMPM Trended	$342.91	
	Factor (Exhibit 8, line 13)	1.0111	

Benefits exceeding Essential Health Benefits (Non-Standard Plan designs only)

PMPM's based on SG HMO Data

		PMPM		
1	Adult Vision	$1.20		One Eye Exam per benefit period (12 months)
2	Vision Hardware	$0.60		$75 allowance for frames/lenses or contact lenses per benefit period (12 months)
3	Pediatric Vision included in base	$0.26		
4	Total PMPM	$1.54	(1 + 2 - 3)	
5	Starting PMPM Trended	$342.91		
	Factor (Exhibit 8, line 13)	1.004	(4 / 5)	

CDPHP Universal Benefits Inc.
Premium Rate Filing
Small Group UBI - Off Exchange
Terminated Products for both Small Group and Sole Proprietors

Form #	Base Plan	Form #	Pharmacy Rider	Form #
02-0001-2010	EA2S13	02-0002-2010	EPRXS8[[A,B]13	[EP;PP;HD]BH[S]1-0110
02-0001-2010	EA3S13	02-0002-2010	EPRXS19[A,B]13	[EP;PP;HD]BH[S]2-0110
02-0001-2010	EA4S13	02-0002-2010	EPRXS21[A,B]13	[AE;CE;AP;AHD;CHD] CA1-0107
02-0001-2010	EC5S13	02-0002-2010	EPRXS22[A,B]13	[AE;CE;AP;AHD;CHD] CA2-0107
02-0001-2010	ED5S13	02-0002-2010	EPRXS30[A,B]13	[PP;PS;EP]DED[L;S]-0107
02-0001-2010	ED9S13	02-0002-2010	EPRXS35[A,B]13	[PP;PS;EP]SNF[L;S]-0107
02-0001-2010	EF1S13	02-0002-2010	EPRXS37[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EH1S13	02-0002-2010	EPRXS38[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EH2S13	02-0002-2010	EPRXS39[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EH3S13	02-0002-2010	EPRXS44[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EP1S13	02-0002-2010	EPRXS46[A,B]13	[EP;PP;HD] WELS412
02-0001-2010	EP2S13	02-0002-2010	EPRXS47[A,B]13	[EP;PP;HD]BH[S]1-0110
02-0001-2010	EPH1S13	02-0002-2010	EPRXS48[A,B]13	[EP;PP;HD]BH[S]2-0110
02-0001-2010	EPH2S13	02-0002-2010	EPRXS59[A,B]13	[AE;CE;AP;AHD;CHD] CA1-0107
02-0001-2010	EPOS0113	02-0002-2010	EPRXS60[A,B]13	[AE;CE;AP;AHD;CHD] CA2-0107
02-0001-2010	EPOS0313	02-0002-2010	EPRXS61[A,B]13	[PP;PS;EP]SNF[L;S]-0107
02-0001-2010	EPOS0513	02-0002-2010	EPRXS62[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS0713	02-0002-2010	EPRXS63[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS0813	02-0002-2010	EPRXS64[A,B]13	[EP;PP;HD] WELS412
02-0001-2010	EPOS0913	02-0002-2010	EPRXS65[A,B]13	[EP;PP;HD]BH[S]1-0110
02-0001-2010	EPOS1013	02-0002-2010	EPRXS66[A,B]13	[EP;PP;HD]BH[S]2-0110
02-0001-2010	EPOS1213	02-0002-2010	EPRXS67[A,B]13	[AE;CE;AP;AHD;CHD] CA1-0107
02-0001-2010	EPOS1313	02-0002-2010	EPRXS68[A,B]13	[AE;CE;AP;AHD;CHD] CA2-0107
02-0001-2010	EPOS1413	02-0002-2010	EPRXS69[A,B]13	[PP;PS;EP]DED[L;S]-0107
02-0001-2010	EPOS1513	02-0002-2010	EPRXS70[A,B]13	[PP;PS;EP]SNF[L;S]-0107
02-0001-2010	EPOS1713	02-0002-2010	EPRXS71[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS1813	02-0002-2010	EPRXS72[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS1913	02-0002-2010	EPRXS73[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS2013	02-0002-2010	EPRXS74[A,B]13	[PP;EP;HD]VSN[L;S]-0110
02-0001-2010	EPOS2413	02-0002-2010	EPRXS75[A,B]13	[EP;PP;HD] WELS412
02-0001-2010	EPOS2513	02-0002-2010	HDRXS8[A,B]13 ($1500)	PP/HD/EP/ELG/LS/2910
02-0001-2010	EPOS2613	02-0002-2010	HDRXS8[A,B]13 ($2000)	[PP;EP;HD]ELG[L;S]-0110
02-0001-2010	EPOS2713	02-0002-2010	HDRXS8[A,B]13 ($2500)	[PP;EP;HD]ELG[L;S]-0110
02-0001-2010	EPOS2813	02-0002-2010	HDRXS8[A,B]13 ($2700)	PP/HD/EP/ELG/LS/2910
02-0001-2010	EPOS2913	02-0002-2010	HDRXS8[A,B]13 ($3500)	[PP;EP;HD]ELG[L;S]-0110
02-0001-2010	EPOS3013	02-0002-2010	HDRXS8[A,B]13 ($4500)	[PP;EP;HD]ELG[L;S]-0110
02-0001-2010	EPOS3113	02-0002-2010	HDRXS8[A,B]13 ($5000)	PP/HD/EP/ELG/LS/2910
02-0001-2010	EPOS3213	02-0002-2010	HDRXS19[A,B]13 ($1500)	[PP;EP;HD]ELG[L;S]-0110
02-0001-2010	EPOS3313	02-0002-2010	HDRXS19[A,B]13 ($2000)	[PP;EP;HD]ELG[L;S]-0110
02-0007-2012-SG	EPOVBS01B13	02-0002-2010	HDRXS19[A,B]13 ($2500)	AUTISMUBI2012
02-0001-2010	EPOVBS01E13	02-0002-2010	HDRXS19[A,B]13 ($2700)	UBIPPACA
02-0007-2012-SG	EPOVBS02B13	02-0002-2010	HDRXS19[A,B]13 ($3500)	SGUBIEXCONT
02-0007-2012-SG	EPOVBS02E13	02-0002-2010	HDRXS19[A,B]13 ($4500)	SGUBIEXCONT
02-0007-2012-SG	EPOVBS03B13	02-0002-2010	HDRXS19[A,B]13 ($5000)	SGUBIEXCONT
02-0007-2012-SG	EPOVBS03E13	02-0002-2010	HDRXS21[A,B]13 ($1500)	SGUBIPPACA-12
02-0007-2012-SG	EPOVBS04B13	02-0002-2010	HDRXS21[A,B]13 ($2000)	SGUBIPPACA-12
02-0007-2012-SG	EPOVBS04E13	02-0002-2010	HDRXS21[A,B]13 ($2500)	SGUBIPPACA-12
02-0007-2012-SG	EPOVBS05B13	02-0002-2010	HDRXS21[A,B]13 ($2700)	CRUNAUTISM2012
02-0007-2012-SG	EPOVBS05E13	02-0002-2010	HDRXS21[A,B]13 ($3500)	02-0003-2010
02-0007-2012-SG	EPOVBS06B13	02-0002-2010	HDRXS21[A,B]13 ($4500)	02-0003-2010
02-0007-2012-SG	EPOVBS06E13	02-0002-2010	HDRXS21[A,B]13 ($5000)	02-0003-2010
02-0001-2010	QEPOS0413	02-0002-2010	HDRXS22[A,B]13 ($1500)	02-0003-2010
02-0001-2010	QEPOS0613	02-0002-2010	HDRXS22[A,B]13 ($2000)	02-0003-2010
02-0001-2010	QEPOS0713	02-0002-2010	HDRXS22[A,B]13 ($2500)	02-0003-2010
02-0001-2011	QEPOS1213	02-0002-2010	HDRXS22[A,B]13 ($2700)	02-0003-2010
02-0001-2011	QEPOS1513	02-0002-2010	HDRXS22[A,B]13 ($3500)	02-0003-2010
02-0001-2011	QEPOS1613	02-0002-2010	HDRXS22[A,B]13 ($4500)	CRVISN2011

02-0001-2011	QEPOS1713	02-0002-2010	HDRXS22[A,B]13 ($5000)	CRVISN2011
02-0001-2011	QEPOS1813	02-0002-2010	HDRXS35[A,B]13 ($1500)	CRVISN2011
02-0001-2011	QEPOS1913	02-0002-2010	HDRXS35[A,B]13 ($2000)	CRVISN2011
02-0001-2011	QEPOS2013	02-0002-2010	HDRXS35[A,B]13 ($2500)	Crystal Run EPO
02-0001-2011	QEPOS2113	02-0002-2010	HDRXS35[A,B]13 ($2700)	Crystal Run EPO
02-0001-2011	QEPOS2213	02-0002-2010	HDRXS35[A,B]13 ($3500)	
02-0001-2011	QEPOS2313	02-0002-2010	HDRXS35[A,B]13 ($4500)	
02-0007-2012-SG	QEPOVBS01B13	02-0002-2010	HDRXS35[A,B]13 ($5000)	
02-0007-2012-SG	QEPOVBS01E13	02-0002-2010	HDRXS37[A,B]13 ($1500)	
02-0001-2010	PI1S13	02-0002-2010	HDRXS37[A,B]13 ($2000)	
02-0001-2010	PJ1S13	02-0002-2010	HDRXS37[A,B]13 ($2500)	
02-0001-2010	PK1S13	02-0002-2010	HDRXS37[A,B]13 ($2700)	
02-0001-2010	PL1S13	02-0002-2010	HDRXS37[A,B]13 ($3500)	
02-0001-2010	QPPOS0113	02-0002-2010	HDRXS37[A,B]13 ($4500)	
02-0001-2010	QPPOS0213	02-0002-2010	HDRXS37[A,B]13 ($5000)	
02-0001-2010	QPPOS0413	02-0002-2010	HDRXS38[A,B]13 ($1500)	
02-0001-2010	PA1S13	02-0002-2010	HDRXS38[A,B]13 ($2000)	
02-0001-2010	PA2S13	02-0002-2010	HDRXS38[A,B]13 ($2500)	
02-0001-2010	PA3S13	02-0002-2010	HDRXS38[A,B]13 ($2700)	
02-0001-2010	PA4S13	02-0002-2010	HDRXS38[A,B]13 ($3500)	
02-0001-2010	PH2S13	02-0002-2010	HDRXS38[A,B]13 ($4500)	
02-0001-2010	PH3S13	02-0002-2010	HDRXS38[A,B]13 ($5000)	
02-0001-2010	PPH1S13	02-0002-2010	HDRXS39[A,B]13 ($1500)	
02-0007-2012-SG	PPOVBS01B13	02-0002-2010	HDRXS39[A,B]13 ($2000)	
02-0007-2012-SG	PPOVBS01E13	02-0002-2010	HDRXS39[A,B]13 ($2500)	
02-0001-2010	PSSS0413	02-0002-2010	HDRXS39[A,B]13 ($2700)	
02-0003-2010	CREPCPY113	02-0002-2010	HDRXS39[A,B]13 ($3500)	
02-0003-2010	CREPTRN113	02-0002-2010	HDRXS39[A,B]13 ($4500)	
02-0003-2010	CREPQHD113	02-0002-2010	HDRXS39[A,B]13 ($5000)	
		02-0002-2010	PPRXS7[A,B]13	
		02-0002-2010	PPRXS8[A,B]13	
		02-0002-2010	PPRXS19[A,B]13	
		02-0002-2010	PPRXS21[A,B]13	
		02-0002-2010	PPRXS22[A,B]13	
		02-0002-2010	PPRXS30[A,B]13	
		02-0002-2010	PPRXS35[A,B]13	
		02-0002-2010	PPRXS37[A,B]13	
		02-0002-2010	PPRXS38[A,B]13	
		02-0002-2010	PPRXS39[A,B]13	
		02-0002-2010	PPRXS44[A,B]13	
		02-0002-2010	PPRXS46[A,B]13	
		02-0002-2010	PPRXS47[A,B]13	
		02-0002-2010	PPRXS48[A,B]13	
		02-0002-2010	PPRXS66[A,B]13	
		02-0002-2010	PPRXS67[A,B]13	
		02-0002-2010	PPRXS68[A,B]13	
		02-0002-2010	PPRXS69[A,B]13	
		02-0002-2010	PPRXS70[A,B]13	
		02-0002-2010	PPRXS71[A,B]13	
		02-0002-2010	PPRXS72[A,B]13	
		02-0002-2010	PPRXS73[A,B]13	
		02-0002-2010	PPRXS74[A,B]13	
		02-0002-2010	PPRXS75[A,B]13	
		02-0003-2010	CRUNLRX313	
		02-0003-2010	CRUNLRX413	
		02-0003-2010	CREPQRX313	
		02-0003-2010	CRUNLRX3B13	
		02-0003-2010	CRUNLRX4B13	
		02-0003-2010	CREPQRX3B13	
		02-0002-2010	EPRXS15[A,B]13	
		02-0002-2010	EPRXS16[A,B]13	
		02-0002-2010	EPRXS17[A,B]13	
		02-0002-2010	EPRXS18[A,B]13	

02-0002-2010	PPRXS15[A,B]13
02-0002-2010	PPRXS16[A,B]13
02-0002-2010	PPRXS17[A,B]13
02-0002-2010	PPRXS18[A,B]13
02-0002-2010	PPRXS59[A,B]13
02-0002-2010	PPRXS60[A,B]13
02-0002-2010	PPRXS61[A,B]13
02-0002-2010	PPRXS62[A,B]13
02-0002-2010	PPRXS63[A,B]13
02-0002-2010	PPRXS64[A,B]13
02-0002-2010	PPRXS65[A,B]13
02-0002-2010	HDRXS996[C,D]13 ($1500)
02-0002-2010	HDRXS996[C,D]13 ($2000)
02-0002-2010	HDRXS996[C,D]13 ($2500)
02-0002-2010	HDRXS996[C,D]13 ($2700)
02-0002-2010	HDRXS996[C,D]13 ($3500)
02-0002-2010	HDRXS996[C,D]13 ($4500)
02-0002-2010	HDRXS996[C,D]13 ($5000)
02-0002-2010	HDRXS997[C,D]13 ($1500)
02-0002-2010	HDRXS997[C,D]13 ($2000)
02-0002-2010	HDRXS997[C,D]13 ($2500)
02-0002-2010	HDRXS997[C,D]13 ($2700)
02-0002-2010	HDRXS997[C,D]13 ($3500)
02-0002-2010	HDRXS997[C,D]13 ($4500)
02-0002-2010	HDRXS997[C,D]13 ($5000)
02-0002-2010	HDRXS998[C,D]13 ($1500)
02-0002-2010	HDRXS998[C,D]13 ($2000)
02-0002-2010	HDRXS998[C,D]13 ($2500)
02-0002-2010	HDRXS998[C,D]13 ($2700)
02-0002-2010	HDRXS998[C,D]13 ($3500)
02-0002-2010	HDRXS998[C,D]13 ($4500)
02-0002-2010	HDRXS998[C,D]13 ($5000)
02-0002-2010	HDRXS999[C,D]13 ($1500)
02-0002-2010	HDRXS999[C,D]13 ($2000)
02-0002-2010	HDRXS999[C,D]13 ($2500)
02-0002-2010	HDRXS999[C,D]13 ($2700)
02-0002-2010	HDRXS999[C,D]13 ($3500)
02-0002-2010	HDRXS999[C,D]13 ($4500)
02-0002-2010	HDRXS999[C,D]13 ($5000)

CDPHP, Universal Benefits Inc. Exhibit I
Premium Rate Filing
Small Group UBI - Off Exchange Plans
Dental
SERFF # DDPA-128974006

Rates applicable to Non-Standard Plan Designs

CDPHP

PEDIATRIC DENTAL PLAN (BUNDLED WITH MEDICAL)

DELTA DENTAL PPO FOR INDIVIDUALS AND SMALL BUSINESSES

Plan 70 (Low Plan)

Dental Services Proposed	Dental Treatment Costs					
	Delta Dental PPO		Delta Dental Premier		Non-Participating	
	Paid By Plan	Paid By Patient	Paid By Plan	Paid By Patient	Paid By Plan	Paid By Patient
Diagnostic	100%	0%	100%	0%	100%	0%
Preventive	100%	0%	100%	0%	100%	0%
Basic Restorative	50%	50%	50%	50%	50%	50%
Oral Surgery	50%	50%	50%	50%	50%	50%
Endodontics	50%	50%	50%	50%	50%	50%
Periodontics	50%	50%	50%	50%	50%	50%
Major Restorative	50%	50%	50%	50%	50%	50%
Prosthodontics	50%	50%	50%	50%	50%	50%
Orthodontics*	50%	50%	50%	50%	50%	50%
TMJ	50%	50%	50%	50%	50%	50%
Annual out-of-pocket maximum per child	$700		N/A		N/A	
Annual out-of-pocket maximum per 2+ children	$1,400		N/A		N/A	
Patient deductible per year	$40		$40		$40	

Deductible is applied to all services.

* Orthodontic services are covered for **medical necessity** only.

See attached schedule for a complete listing of all covered services and limitations.

Prospective Rating Method

Monthly Rates per Child(ren) and Family tier		
Region	Small Group	Individual
Albany Area	$30.74	$30.51
Buffalo Area	$28.80	$28.61
Mid-Hudson Area	$32.93	$32.70
New York City Area	$41.76	$41.48
Rochester Area	$30.82	$30.61
Syracuse Area	$29.75	$29.56
Utica/Watertown Area	$28.86	$28.67
Long Island	$37.01	$36.77

One-Year Rate Guarantee

CDPHP

PEDIATRIC DENTAL PLAN (BUNDLED WITH MEDICAL)

DELTA DENTAL PPO FOR INDIVIDUALS AND SMALL BUSINESSES

Plan 70 (Low Plan)

Assumptions and Guidelines

The products proposed are for individuals and small businesses purchasing dental coverage in New York outside the exchange. Health care reform requirements are not finalized at the Federal level or within the state of New York. Therefore, Delta Dental reserves the right to modify these products to meet requirements as necessary.

Rates assume an effective date of January 1, 2014.

Pediatric Enrollees are covered to age 19.

Rates include 7.0% producer commission.

Rates assume that Delta Dental PPO participating providers are paid at the Delta Dental PPO Maximum Plan Allowance (MPA). Delta Dental PPO participating providers accept the Delta Dental PPO MPA as payment in full. Delta Dental PPO participating providers are paid directly by Delta Dental and by agreement cannot bill the patient more than the applicable copayments or deductibles for the services provided.

Under the Delta Dental PPO program, Delta Dental Premier participating providers are paid at the Delta Dental PPO MPA and are paid directly by Delta Dental. The employee is responsible for paying the difference between the Delta Dental PPO MPA and the Delta Dental Premier MPA. By agreement, Delta Dental Premier participating providers must accept the Delta Dental Premier MPA as payment in full, less any applicable copayments or deductibles for the services provided (and under this scenario the difference between the Delta Dental PPO MPA and the Delta Dental Premier MPA).

Non-Participating providers are paid at the Delta Dental PPO MPA. The benefit payment is sent directly to the employee. It is the employee's responsibility to pay the provider. The employee is responsible for paying the difference between the Delta Dental PPO MPA and the amount billed by the Non-Participating provider, plus any applicable copayments or deductibles.

Rates assume that this plan will be purchased in conjunction with a CDPHP medical plan in a bundled arrangement (i.e. both plans are separate) and that CDPHP will be performing marketing, enrollment, billing payment and renewal functions.

Rates assume that the individual products renewal annually effective January 1, 2015 and individuals would also renew on that date. Rates assume that the small group products renew annually, beginning January 1, 2015 and that each small group with these products would renew on their anniversary date, which is based on date of purchase.

Rates applicable to Standard Plan Designs
SERFF # DDPA-128974006

	CDPHP Embedded Plans - Monthly Rates				
	Platinum	Gold	Standard Silver	Silver including Cost Share Subsidies	Bronze
NY Regions					
Region 1 (Albany Area)	$27.45	$22.62	$17.82	$24.22	$9.28
Region 2 (Buffalo Area)	$25.72	$21.20	$16.70	$22.70	$8.70
Region 3 (Mid-Hudson Area)	$29.39	$24.22	$19.08	$25.94	$9.94
Region 4 (New York City Area)	$37.29	$30.74	$24.22	$32.90	$12.61
Region 5 (Rochester Area)	$27.52	$22.67	$17.87	$24.28	$9.30
Region 6 (Syracuse Area)	$26.58	$21.90	$17.25	$23.45	$8.98
Region 7 (Utica/Watertown Area)	$25.78	$21.24	$16.74	$22.75	$8.71
Region 8 (Long Island)	$33.06	$27.24	$21.46	$29.17	$11.17

Standard Silver includes only the Silver plan (AV = 0.68 to 0.72). It excludes the CSR Versions.
Silver including Cost Share Subsidies includes all Silver plans, including CSR Versions.

CDPHP Universal Benefits Inc.
Premium Rate Filing
Small Group UBI - Off Exchange

Exhibit B

Trend Summary

Annualized trend from base period to 2014 projection period

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	-2.37%	5.68%	2.62%	-2.55%	2.85%
Outpatient Facility	3.66%	5.82%	7.44%	1.46%	7.92%
Professional	0.77%	2.76%	3.48%	1.21%	3.82%
Other Medical	2.48%	2.28%	3.30%	1.23%	3.46%
Capitation			11.45%	0.00%	11.45%
Prescription Drug	2.50%	3.00%	5.57%	2.50%	6.61%
Overall Trends			4.69%	1.61%	5.09%

Projected 2014

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	-2.47%	5.77%	3.16%	-2.73%	3.42%
Outpatient Facility	3.15%	3.93%	7.20%	1.00%	7.68%
Professional	1.05%	2.02%	3.10%	1.55%	3.32%
Other Medical	2.37%	0.75%	3.13%	1.31%	3.27%
Capitation			8.73%	0.00%	8.73%
Prescription Drug	2.50%	2.99%	5.57%	2.50%	6.58%
Overall Trends			4.69%	1.61%	5.09%

Projected 2015

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	0.00%	6.18%	6.18%	0.00%	6.44%
Outpatient Facility	3.56%	4.09%	7.80%	2.35%	8.20%
Professional	1.22%	2.04%	3.29%	1.64%	3.52%
Other Medical	2.40%	0.72%	3.14%	1.33%	3.27%
Capitation			10.08%	0.00%	10.08%
Prescription Drug	2.50%	3.00%	5.58%	2.50%	6.56%
Overall Trends			5.48%	1.98%	5.91%

Quarterly Trends	Annual	Quarterly
Q1 2014 - Q2 2014	5.29%	1.30%
Q2 2014 - Q3 2014	5.50%	1.35%
Q3 2014 - Q4 2014	5.71%	1.40%

April 29, 2013

[redacted]FSA, MAAA
Principal and consulting Actuary
Milliman Inc.
650 California Street
San Francisco, CA 94108

RE: Data Reliance Statement for 2014 Rate Filing

Dear [redacted]

I, [redacted], Senior Vice President of Finance and CFO of Capital District Physicians' Health Plan (CDPHP) and CDPHP Universal Benefits, Inc, hereby affirm that the listings, summaries, exhibits, and analyses relating to the data prepared for and submitted to Ms. [redacted] Principal and Consulting Actuary at Milliman, Inc. in support of the actuarial 2014 Rate filings were prepared under my direction and, to the best of my knowledge and belief, are accurate and complete and are the same as or derived from the records and other data which form the basis of the Premium Rate Filings, effective January 1, 2014.

Sincerely,

[redacted]

[redacted]
Senior Vice President, Finance and CFO
Capital District Physicans' Health Plan Inc.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORM # 02-0002-2014

Actuarial Certification
Small Group UBI – Off Exchange Plans

I, [redacted] am associated with the firm of Milliman, Inc., Consultants and Actuaries, and am a Member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an opinion in the area of health insurance, and I am qualified to provide the following certification. I have been retained by CDPHP Universal Benefits, Inc. ("UBI") to assist in the development of premium rates for the Small Group UBI products not offered through the New York Health Benefits Exchange ("NYHBE").

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet its qualification standards to perform the analysis and render the actuarial opinion contained herein.

I certify that to the best of my knowledge and belief:

- The filing is in compliance with the applicable laws and regulations of the State of New York and Federal Statutes and Regulations (45CFR 156.80(d)).

- The submission is in compliance with the appropriate Actuarial Standards of Practice (ASOP) including:

    - ASOP No. 5, Incurred Health and Disability Claims
    - ASOP No. 8, Regulatory Filings for Health Plan Entities
    - ASOP No. 12, Risk Classification
    - ASOP No. 23, Data Quality
    - ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    - ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    - ASOP No. 41, Actuarial Communications

- The expected loss ratio incorporated into the proposed rate tables meets the minimum requirements of the State of New York.

- The benefits are reasonable in relation to the premiums charged.

- The rates are not unfairly discriminatory.

- The projected index rates and allowable modifiers are in compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2))

CDPHP Universal Benefits, Inc.
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- The AV Calculator was used to determine the AV Metal Values.

- The Essential Health Benefits were calculated in accordance with actuarial standards of practice.

The Part I Unified Rate Review Template (URRT) does not demonstrate the process used to develop proposed premium rates. It is representative of information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

The information provided in this actuarial memorandum is in support of the items illustrated in the URRT and does not provide an actuarial opinion regarding the process used to develop propose premium rates. It does certify that rates were developed in accordance with applicable regulations, as noted.

Differences between the projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

[redacted]
[redacted] FSA, MAAA
Principal & Consulting Actuary
Milliman, San Francisco Health Practice
[redacted]

4/29/2013
Date

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0002-2014

ACTUARIAL MEMORANDUM

Small Group New York Health Benefit Exchange
Off-Exchange Plan Filing

General Information

Company Legal Name: CDPHP Universal Benefits, Inc.
State: New York
HIOS Issuer ID: 92551
QHP Template SERFF #: CAPD-128989174
Market: Small Group
Effective Date: January through December 2014
Primary Contact Name: [redacted]
Primary Contact Telephone Number: [redacted]
Primary Contact Email Address: [redacted]

Overview

This document contains the Actuarial Memorandum for CDPHP Universal Benefits, Inc.'s ("UBI") small group comprehensive medical block of business, effective January 1, 2014. These small group rates are guaranteed 12 months after the group's effective date. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission of premium rate filings, including support for the values entered in the Part I Unified Rate Review Template. This memorandum may not be appropriate for other purposes.

The information in this actuarial memorandum has been prepared for the use of CDPHP. We understand that this actuarial memorandum will be provided to the New York State Department of Financial Services, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of UBI's rate filing process. We understand that the information provided may be considered public documents, and, as such, may be subject to disclosure to other third parties. Milliman makes no representations or warranties regarding the contents of this actuarial memorandum or rate filing to third parties. Likewise, third parties are to place no reliance upon this actuarial memorandum or rate filing prepared for UBI by Milliman that would create any legal duty under any theory of law by Milliman to any third party.

The analysis in this report is based on our current understanding of federal and state rules and regulations. To the extent that these rules and regulations continue to evolve, our work may be subject to change. Milliman is not a law firm. Nothing in this correspondence should be

construed as legal advice. In the event a legal interpretation is required, we recommend review by your legal counsel.

Reliance

In performing this analysis, I relied on data and other information provided by UBI. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

A data reliance letter is attached to this rate submission.

Identification

I, [redacted] am associated with the firm of Milliman, Inc., Consultants and Actuaries, and am a Member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an opinion in the area of health insurance. I have been retained by UBI to assist in the development of premium rates for the Small Group UBI plans not offered through the New York Health Benefits Exchange ("NYHBE").

This filing meets all new Affordable Care Act ("ACA") requirements for Essential Health Benefits ("EHB"), risk pooling, actuarial value ("AV"), induced demand, metal level requirements, standardized rating regions, and standardized census tier factors as further described below.

Proposed Rates

UBI is filing small group rates with effective dates beginning January 1, 2014 for plans to be marketed off the NYHBE. The plan designs included in this filing are new to the small group market and are compliant with the EHB in accordance with the ACA. The new plans design costs have been derived from the combined base claims experience for CDPHP's existing small group pools. Plan design pricing considered assumptions for Induced Demand and AV as specified in the HHS Notice of Benefit and Payment Parameters for 2014. Costs associated with ACA taxes and fees have been added to the base period expense in the development of the final premium requirements. Anticipated changes in morbidity for the covered population and new entrants into the market as well as the impact of the Federal Risk Adjustment Program and Federal Transitional Reinsurance program have been incorporated into the premium rate development as further described below.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
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Experience Period Premium and Claims

The base period data used in the development of the medical expenses is the combined small group UBI pooled incurred claims and membership for all in-force plans, including grandfathered plans, for the 12 months ending September 2012, paid through February 2013 for CDPHP's current Capital Area rating region. CDPHP's Capital Area rating region encompasses over 91% of the covered membership in the base period small group pool and mirrors NYS's defined Rating Region 1. The impact of NYS Regulation 146 risk adjustment pool and NYS Healthy NY Stop-loss Reimbursement pool was excluded from the base period starting claims costs.

Worksheet 1 HHS Unified Rate Review Template

Earned Premiums are reported for the base period in-force membership in the small group pool. Premiums were obtained from CDPHP's data warehouse eligibility and premium tables. Earned premiums shown on Worksheet 1 were not impacted by Federal MLR rebates as there were no rebates expected during the experience period.

Incurred claims and allowed claims presented on Worksheet 1 come directly from CDPHP's claim payment records in the data warehouse combined with capitated expenses and NYS HCRA surcharges from the accounting general ledger for the base period. Approximately 77% of incurred and allowed claims are processed on CDPHP's claims system, 15% are processed through CDPHP Pharmacy Benefit Manager Caremark, and approximately 7% are processed as capitated providers or health related expense such as provider quality bonuses, case management fees, and NYS HCRA surcharges.

Estimates for incurred but not reported ("IBNR") claims are included and were derived using a standard industry lag methodology. The standard lag methodology used combines large and small group historical lag triangles separated for Inpatient, Outpatient, Professional, and Pharmacy type of services. Large and small group blocks are combined to insure the credibility of each lag cell. Final estimated reserve levels at the group size level are allocated based upon paid claims by group size during the period. The base period claims include 5 months of paid run-out and therefore, IBNR is less than 0.5% of the base period starting claim cost.

Benefit Categories

The benefit categories are defined using standard industry definitions for Inpatient, Outpatient, Professional and Pharmacy claims. Each claim, as it is adjudicated in the claims system and then loaded in the data warehouse, is mapped to the appropriate category using one or more criteria including facility Bill Type, DRG code, Revenue Code, ICD9 procedure code, CPT/HCPCS code, or NDC code. These categorizations are applied consistently across all financial related reporting. The "Other" medical category includes capitated laboratory, freestanding radiology, diabetic supplies, home health, DME and orthotics.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
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Projection Factors

Changes in Morbidity of the Population Insured
There were no adjustments made for changes in morbidity for the population insured.

Changes in Benefits

- **Impact of compliance with Essential Health benefits:**

  The impact of the additional costs associated with Essential Health benefits not in the base period experience as noted below is derived on Exhibit F and applied on Exhibit 8, Line 13 consistently for all plans in each metal tier.

  - Pediatric Vision – currently a non-covered benefit
  - Hearing Aids – currently a non-covered benefit
  - Skilled Nursing Facility – EHB changes base contract from 45 days to 200 days
  - Gym Reimbursement – Currently a non-covered benefit

- **Impact of compliance with NYS Mandates included in the NYS benchmark plan:**

  The NYS Autism mandate became effective for renewals beginning November 2012. Since the effective date was after the end of the base period, an estimate for the cost associated for this benefit has been added to the base period starting point.

- **Benefits for adult vision care have been added for non-standard plans.**

Additional Riders

Unique plan designs have been created to incorporate additional benefits available through a rider:

DFS Contract #	Description of Rider	Factor	
02-0003-2014	Dependent to Age 29	1.024	Currently Approved form PP/HD/EP/ELG/LS/2910
02-0004-2014	Domestic Partner	1.000	No Cost
02-0005-2014	Contraceptive Carve Out	0.9930	Cost of contraceptives / Starting claim Expense

Dental

CDPHP has entered into a partnership with Delta Dental to provide pediatric dental benefits. These benefits are in compliance with the EHB in accordance with the ACA. CDPHP will assume the marketing, enrollment, billing and renewal responsibilities, while Delta Dental will

assume the underwriting risk and administration of the benefits as a standalone contract. Delta Dental has filed their stand alone products under SERFF # DDPA-128974006.

The premium rates included in the rate filing were developed by Delta Dental and are an add-on to the medical premium. The rates have been added to the Employee/Child(ren) and Family tiers only, for those plan designs which indicate dental as a rider. See Exhibit I.

Healthy Directions

UBI is offering one Healthy Directions option. This product includes two (2) plans designs. The AVs of the individual plan designs are weighted together based on the pmpms of each plan to determine the metal tier; in this case, Gold. The pmpms for each plan were developed using the same methodology as the rest of the book of business. The final pmpm is calculated by weighting the pmpms; 59.1% for the enhanced plan, and 40.9% for the basic plan. This is consistent with the existing distribution.

Population/Demographic Change

No adjustment has been incorporated due to the uncertainty of the future demographic mix.

Other Adjustments

Other Market-wide adjustments considered in the rate development include:

- **Impact of changes in the provider network, fee schedules levels, or utilization management that apply to the entire market-wide risk pool not included in the claim trend:** There are no changes planned for the composition of the provider network, fee schedules levels or utilization management in the projection period compared to the base period. No adjustments were applied outside the claim trend development.

- **Impact of anticipated changes in the expected covered membership risk characteristics of the market-wide pool:**

    - Adjustment to Federal Risk Adjustment Factor simulation as discussed further below.
    - Since the Individual plans will be offered under CDPHP line of business, an adjustment factor of 0.974 assumes a shift in membership of the sole proprietors from the existing small group market to the individual market.

- **Impact of anticipated changes in the distribution of the membership in the risk pool by the standard rating regions:** New regional factors have been developed based on the standardized rating regions determined by NYS DFS. The time period for the base data is October 1, 2011 – September 30, 2012; the same time period as used for the development of the claim expenses. CDPHP's current Capital Area rating region is equivalent to the standard rating Region 1 and was used as the starting point claims cost.

The factors were calculated using the allowed claims per member per month, by county, for all commercial members (large, small, sole prop, and individual including HNY). The Capital region is considered the starting point (1.00) for which the other regions are compared. See Exhibit D.

Development of Conversion Factor

The conversion factor has been calculated based on membership enrolled in commercial small group, sole proprietor and individual products for October 2011 – September 2012. UBI currently offers three family tier structures: 2-tier, 3-tier, and 4- tier. Effective January 1, 2014, UBI will only offer a 4-tier structure in the small group market both on and off the Exchange. Required rate ratios as determined by the NYS Department of Financial Services were used in this calculation. See Exhibit C.

Comparison of changes to Tier Ratios:

	Single	Family 2T	Double	Family 3T	Emp/Spouse	Emp/Child(ren)	Family 4T
Current HMO	1.00	2.50	2.00	2.60	2.00	1.90	2.80
Current UBI	1.00	2.60	2.00	2.65	2.00	1.95	2.90
New (DFS)	1.00				2.00	1.70	2.85

Cost and Utilization Trend Factors

The average annual trend factor applied is 4.69%. The effective trend based on 27 months from the midpoint of the base period to the midpoint of the rate period is 10.87%.

The allowed trend factors developed by type of service are shown in Exhibit B. The basis for development of trends is CDPHP/CDPHP UBI's commercial pool historical experience data, actual and projected contract provider reimbursement rates, and input from CDPHP's medical utilization management team and the following assumptions.

- Service Mix Intensity: An intensity factor of -0.4 %, for the 3 months remaining for 2012 projection (-1.68% 12 month actual) has been included in the trends. This is based on the comparison of the Actual Experience increase compared to the implemented fee increase for 2012. The development of this factor includes Inpatient, Outpatient and Professional services, has been applied to the projected 2012 claim costs.

- Case Mix: No additional adjustment has been made since the current case mix is included in the underlying data used to develop the Service Mix Intensity.

- Adverse Selection/Pent up Demand: No adjustment for adverse selection or pent up demand has been incorporated for small group.

- Deductible Leveraging: No explicit additional adjustments have been applied

- Inpatient: Ongoing medical management programs including an aggressive re-admission avoidance program, crisis hot-line, embedded model and diabetic depression program will decrease the number of admits.

- Outpatient: Increase in the number of outpatient procedures continues to see rebound of pent up demand (pre-ACA population) due to recent improvements in the local and national economic outlook. CDPHP's patient centered medical home program (EPC) enhances access to primary care services for members thereby decreasing the number of ER visits. Admission review of all requested inpatient stays has resulted in higher trends in observation room care and decreased inpatient stays.

- Professional: Continued movement of services to the more appropriate setting will result in more outpatient/office services.

- Other Medical: Aggressively addressing non-par lab usage, while also promoting all evidence based testing to monitor chronic conditions. Outreach with coaching and counseling of utilization outliers through UBI's high tech radiology program. Comprehensive program to address diabetics is scheduled for implementation in 2014. More aggressive post discharge management may necessitate more DME and prosthetics.

- Pharmacy: Utilization and cost trends are based on the projected trends from UBI's Pharmacy Benefit Manager, Caremark.

Credibility Manual Rate Development

- None

Credibility of Experience

- Experience period is fully credible based on the member months covered in the underlying claims experience and stability of the underlying benefit plan mix covered during the period.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
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Paid to Allowed Ratio

The Paid to Allowed Ratio was determined using the HHS AV Calculator for each standard and non-standard plan proposed and weighted by the projected membership.

Risk Adjustment and Reinsurance

Projected Risk Adjustments PMPM

CDPHP relied on the results of the NYS Department of Finance Service Risk Adjustment Simulation Project prepared by Deloitte Consulting. The combined simulation results of CDPHP's two Small Group pools were used in the base experience Index Rate development as shown below. Additionally, a 25% reduction was applied to the estimated transfer payment in anticipation of an unfavorable the change in our risk pool post-ACA.

Additionally, the anticipated change in risk pool considered the following:

- A 15.5% increase in average small group membership in the experience pool from the base period to the 12 month period ending March 2013.
- Emerging diagnoses information for the months following the base period that would have eligible HCC's for risk adjustment not included in the simulation
- The impact of newly insureds entering the market with pre-existing conditions

	MMs	Deloitte Estimated RA Transfer Payment PMPM
CDPHP Small Group	242,173	($20.10)
CDPHP UBI Small Group	553,485	($37.13)
Weighted		($31.95)
Reduction for expected change for assumed population in 2014		25%
Projected RA PMPM 2014		($23.96)

The resulting PMPM was converted to a factor based upon overall average Projected Index rate PMPM for all metal tier plans on and off the Exchange combined. This factor was applied consistently across plans in each metal tier.

CDPHP Universal Benefits, Inc.
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Reinsurance Premium

CDPHP derived a factor based on a per capita contribution rate of $5.25/month divided by the overall average Projected Index rate PMPM for all metal tier plans on and off the Exchange combined. This factor was applied consistently across plans in each metal tier.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

The administrative expense load is based on actual 2012 administrative expense in the current small group market. Broker commissions will be reduced from 2012. Sole Proprietor commissions were removed from the 2012 actuals.

Profit (Contribution to Surplus) & Risk Margin

A 1.75% contribution to surplus is included. There is no additional load for Risk Margin included.

Taxes and Fees
Exchange User Fee: Per guidance provided by the NYS Department of Finance Services, there is no load for NYS Exchange user fees
PCORI Fee: $2 PMPY
Risk Adjustment User Fee: $.96 PMPY
NYS Regulatory Authority license and fees: Based on a percent of premium using prior year actuals

The total load for Administrative Expense and Contribution to Surplus compared to prior year actual is shown in the following table. Non-benefit expense load is applied consistently for all plans across all metal tiers.

On/Off Exchange – Small Group	**% of Premium Projected**	**% of Premium based on 2012 Actuals**
General Administrative Expense	5.51%	8.73%
Broker Commissions	4.22%	5.62%
Quality Improvement	1.03%	1.03%
NYS Regulatory Authority license and fees	0.73%	0.73%
Subtotal – Excluding ACA Taxes and Fees	**11.49%**	16.12%
ACA Insurers tax	1.40%	n/a
ACA Fees	0.46%	n/a
Total Administrative Expense Including ACA	**13.35%**	16.12%
Profit and contribution to Surplus	1.75%	0% (a loss was incurred)
Total Retention including Profit	**15.10%**	16.12%

CDPHP Universal Benefits, Inc.
Premium Rate Filing
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Projected Loss Ratio

The projected loss ratio based on the Federally prescribed MLR methodology is 85.2%

Index Rate

The starting point claims PMPM for in-force plans, the Base Period Index Rate, was developed from the claims experience as described above and the average AV pricing value and induced demand for all inforce plans included in the base experience period. The AV pricing value for each non-grandfathered plan is the product of the AV value of the benefit plan calculated using the HHS Actuarial Value Calculator and an assumption for induced demand consistently applied for all plans within a metal tier.

Base Period In-force plan Index Rate Development		
Average Incurred Claims PMPM	$300.21	**A**
Average AV Pricing Value	.8699	**B**
Induced Demand	1.014	**C**
Index Rate **(Exhibit 8, line 12)**	$340.29	**A / B / C**

General Overview of Proposed Rate Development

The general methodology used to develop the rates applies factors to the Index Rate for each component of the rate buildup. Each component was compared to the starting net trended pmpm to develop the applicable factor. The rates for the corresponding plan designs were developed by taking the product of the following:

- Gross trended starting pmpm (net in-force pmpm / in-force AV)
- Plan specific AV, using HHS Actuarial Value Calculator except as noted below for plans that did not fit into the AV calculator
- Metal Tier induced demand
- Impact of EHB not included in base data,
- Adult vision for non-standard plans (additional benefit)
- Applicable factors as outlined above for additional riders
- Risk Adjustment
- Impact of Reinsurance
- Administrative cost
- Contribution to surplus

The resulting PMPM is then multiplied by the conversion factor to obtain the single rate.
The regional rates are developed by multiplying the Region 1 rate by the corresponding regional factor. See Exhibit G.

Subsequent quarterly rate trends are shown in the following table:

Projected Trend Factor 2014		5.09%
Projected Trend Factor 2015		5.91%
Effective Quarter	Annual	Quarterly
Q2 2014	5.29%	1.30%
Q3 2014	5.50%	1.35%
Q4 2014	5.71%	1.40%

AV Metal Values

The HHS AV Calculator was used to determine the Actuarial Value for all plans designs submitted in this rate filing with the exception of plans:

SUGF2013	Small Group Off Exchange Plan
SUSF3013	Small Group Off Exchange Plan
SUSF3014	Small Group Off Exchange Plan
SUSF3016	Small Group Off Exchange Plan

The AVs for the above plan designs have been provided by Milliman. See Exhibit G

AV Pricing Values

The average AV pricing value and induced demand for all in force plans included in the base experience period was used as the reference plan for the basis of the AV Pricing Values. The 2012 Milliman *Health Cost Guidelines*™ were used to determine the weighted average cost share, AV, and induced demand factor for the weighted average benefit design for in-force plans in the experience pool. The calculated AV for each proposed plan was determined using the HHS AV calculator except as noted above. An assumed induced demand factor per metal tier was multiplied by the plan AV and divided by the reference plan AV. The assumptions for induced demand per guidance provided by NYS Department of Financial Services, component was set consistently for each plan within metal tier. Furthermore, the variation in adopted induced demand adjustment factors between any two metal plans does not exceed the HHS induced demand adjustment factors set forth in the Notice of Benefit and Payment Parameters for 2014.

Induced Demand assumed by for each Metal Tier:

	Induced Demand
Platinum	1.037
Gold	1.015
Silver	0.965
Bronze	0.940

As a result, the maximum variation in premium between any two metal tiers was determined by the following combination of AV and induced demand.

Largest Spread	Lower bound	Upper bound	Impact of AV	Impact ID	Max Spread
Platinum and Gold		0.9200	1.1795	1.0648	1.2559
Gold and Silver	0.7800	0.8200	1.2059	1.0485	1.2644
Silver and Bronze	0.6800	0.7200	1.2414	1.0300	1.2786
Bronze and Catastrophic	0.58	0.62	1.0727	1.0000	1.0727
Catastrophic	0.5780				

Example Calculation:
Impact of AV = Upper bound of current Tier / Lower bound of one tier lower (Platinum and Gold = 0.92 / 0.78 = 1.1785)
Impact Induced Demand (ID) = Max HHS value of metal tier / Max HHS value of next lower tier (Platinum and Gold = 1.15 / 1.08 = 1.0648)
Max Spread = Impact of AV * Impact ID (Platinum and gold = 1.1798 * 1.0648 = 1.2559)

Membership Projections

The existing book of business was mapped to a metal tier using the following ranges Actuarial Values as outlined by the Department of Financial Services:

Platinum: AV Metal Value greater than 85%
Gold: AV Metal Value between 75% and 85%
Silver: AV Metal Value between 65% and 75%
Bronze: AV Metal Value less than 65%

The plans containing membership, for each metal tier, were then mapped to the standard plan design within the metal tier. As a final step the membership was redistributed under the assumption that 50%, 25%, and 25% of the Platinum, Gold and Silver tiers, respectively, would move into the Bronze metal tier. Based on this redistribution of the projected membership, Worksheet 2 does not balance to the projected costs on Worksheet 1 of the Unified Rate Review Template.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
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Terminated Products

See Exhibit H.

Listing of Plans included in risk pool, both on and off Exchange

See Exhibit E.

CDPHP Universal Benefits Inc.
Premium Rate Filing
Small Group UBI - Off Exchange
AV Calculations

Exhibit G

Platinum

Plan Name:

SUPF1170
SUPF1198
SUPF1114
SUPF1128
SUPF1142
SUPF1156
SUPF1184
SUPF1212
SUPF1002
SUPF1016
SUPF1030
SUPF1044
SUPF1058
SUPF1072
SUPF1086
SUPF1100

User Inputs for Plan Parameters *****STANDARD PLATINUM PLAN (3-5-2013)*****

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum ($)	$2,000.00		
OOP Maximum if Separate ($)			

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☑ All	☑ All		
Emergency Room Services	☐	☐		$100.00	☑	☑		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$500.00	☑	☑		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$15.00	☑	☑		
Specialist Visit	☐	☐		$35.00	☑	☑		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$15.00	☑	☑		
Imaging (CT/PET Scans, MRIs)	☐	☐		$35.00	☑	☑		
Rehabilitative Speech Therapy	☐	☐		$25.00	☑	☑		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$25.00	☑	☑		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$35.00	☑	☑		
X-rays and Diagnostic Imaging	☐	☐		$35.00	☑	☑		
Skilled Nursing Facility	☐	☐		$500.00	☑	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	96.280%		☑	☑		
Outpatient Surgery Physician/Surgical Services	☐	☑	93.750%		☑	☑		
Drugs	☐ All	☐ All			☑ All	☑ All		
Generics	☐	☐		$10.00	☑	☑		
Preferred Brand Drugs	☐	☐		$30.00	☑	☑		
Non-Preferred Brand Drugs	☐	☐		$60.00	☑	☑		
Specialty Drugs (i.e. high-cost)	☐	☐		$60.00	☑	☑		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

*****STANDARD PLATINUM PLAN (3-5-2013)*****

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	88.1%
Metal Tier:	Platinum

Gold

Plan Name:

SUGF2168
SUGF2194
SUGF2106
SUGF2129
SUGF2142
SUGF2155
SUGF2181
SUGF2207
SUGF2002
SUGF2015
SUGF2028
SUGF2041
SUGF2054
SUGF2067
SUGF2080
SUGF2093

User Inputs for Plan Parameters

*****STANDARD GOLD PLAN (3-5-2013)*****

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$600.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$4,000.00					
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☑ All	☑ All		
Emergency Room Services	☑	☐		$150.00	☑	☑		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$1,000.00	☑	☑		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$25.00	☑	☑		
Specialist Visit	☑	☐		$40.00	☑	☑		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$25.00	☑	☑		
Imaging (CT/PET Scans, MRIs)	☑	☐		$40.00	☑	☑		
Rehabilitative Speech Therapy	☑	☐		$30.00	☑	☑		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$30.00	☑	☑		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$40.00	☑	☑		
X-rays and Diagnostic Imaging	☑	☐		$40.00	☑	☑		
Skilled Nursing Facility	☑	☐		$1,000.00	☑	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	96.120%		☑	☑		
Outpatient Surgery Physician/Surgical Services	☑	☑	93.220%		☑	☑		
Drugs	☐ All	☐ All			☑ All	☑ All		
Generics	☐	☐		$10.00	☑	☑		
Preferred Brand Drugs	☐	☐		$35.00	☑	☑		
Non-Preferred Brand Drugs	☐	☐		$70.00	☑	☑		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☑	☑		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

*****STANDARD GOLD PLAN (3-5-2013)*****

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	79.0%
Metal Tier:	Gold

Silver

Plan Name:

SUSF3197
SUSF3229
SUSF3133
SUSF3149
SUSF3165
SUSF3181
SUSF3213
SUSF3245
SUSF3002
SUSF3018
SUSF3037
SUSF3053
SUSF3069
SUSF3085
SUSF3101
SUSF3117

User Inputs for Plan Parameters

*****STANDARD SILVER PLAN (3-5-2013)*****

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$2,000.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$5,500.00					
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☑ All	☑ All		
Emergency Room Services	☑	☐		$150.00	☑	☑		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$1,500.00	☑	☑		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$30.00	☑	☑		
Specialist Visit	☑	☐		$50.00	☑	☑		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$30.00	☑	☑		
Imaging (CT/PET Scans, MRIs)	☑	☐		$50.00	☑	☑		
Rehabilitative Speech Therapy	☑	☐		$30.00	☑	☑		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$30.00	☑	☑		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$50.00	☑	☑		
X-rays and Diagnostic Imaging	☑	☐		$50.00	☑	☑		
Skilled Nursing Facility	☑	☐		$1,500.00	☑	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	95.570%		☑	☑		
Outpatient Surgery Physician/Surgical Services	☑	☑	92.340%		☑	☑		
Drugs	☐ All	☐ All			☑ All	☑ All		
Generics	☐	☐		$10.00	☑	☑		
Preferred Brand Drugs	☐	☐		$35.00	☑	☑		
Non-Preferred Brand Drugs	☐	☐		$70.00	☑	☑		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☑	☑		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

*****STANDARD SILVER PLAN (3-5-2013)*****

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.7%
Metal Tier:	Silver

Bronze

Plan Name:

SUBF4218
SUBF4254
SUBF4146
SUBF4164
SUBF4182
SUBF4200
SUBF4236
SUBF4272
SUBF4002
SUBF4020
SUBF4038
SUBF4056
SUBF4074
SUBF4092
SUBF4110
SUBF4128

User Inputs for Plan Parameters

*****STANDARD BRONZE PLAN (3-5-2013)*****

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,000.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☑ All			☑ All	☑ All		
Emergency Room Services	☑	☑			☑	☑		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☑	☑		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☑	☑		
Specialist Visit	☑	☑			☑	☑		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☑	☑		
Imaging (CT/PET Scans, MRIs)	☑	☑			☑	☑		
Rehabilitative Speech Therapy	☑	☑			☑	☑		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☑	☑		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☑	☑		
X-rays and Diagnostic Imaging	☑	☑			☑	☑		
Skilled Nursing Facility	☑	☑			☑	☑		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☑	☑		
Outpatient Surgery Physician/Surgical Services	☑	☑			☑	☑		
Drugs	☑ All	☐ All			☑ All	☑ All		
Generics	☑	☐		$10.00	☑	☑		
Preferred Brand Drugs	☑	☐		$35.00	☑	☑		
Non-Preferred Brand Drugs	☑	☐		$70.00	☑	☑		
Specialty Drugs (i.e. high-cost)	☑	☐		$70.00	☑	☑		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

*****STANDARD BRONZE PLAN (3-5-2013)*****

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	62.0%
Metal Tier:	Bronze

44 AV Provided by Milliman

Plan Name:

SUSF3014
SUSF3033
SUSF3049
SUSF3065
SUSF3081
SUSF3097
SUSF3113
SUSF3129
SUSF3145
SUSF3161
SUSF3177
SUSF3193
SUSF3209
SUSF3225
SUSF3241
SUSF3257

Status/Error Messages:		Calculation Successful.	Last time run: 3/6/2013 10:50
Actuarial Value:		69.0%	Tier Changed:
Metal Tier:		Silver	
7	Plan Name:	Plan 44	

User Input

Integrated	0
Apply IP C	0
Apply SNF	0
Separate M	1
CSR Stand	0
Desired M	Silver

HSA/HRA Options	
Emplr Contr?	0
Annual Contr:	$0

Network Options	
Blended Plan?	0
1st Tier Util:	100%
2nd Tier Util:	0%

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$750	$750				
Coins (Insu	60%	100%				
OOP Maxi						
OOP Max i	$2,000	$4,350				

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergenc	1	1						
All IP Hosp	1	1						
PCP (exc. V	0	0		$30				
Specialist V	0	0		$30				
MH/SA	0	0		$30				
Imaging (C	1	0		$30				
Rehabilita	0	0		$30				
PT/OT	0	0		$30				
Lab OP an	0	0		$30				
X-rays and	1	0		$30				
Skilled Nu	1	1						
OP Facility	1	1						
OP Surg Pl	1	1						
Generics	1	0		$10				
Preferred	1	0		$50				
Non-Prefe	1	0		$80				
Specialty I	1	0		$65				

Options fo

Set Max or	0
Set Max D	0
PCP Cost-S	0
PCP Ded/C	0

51 AV Provided by Milliman

Plan Name:

SUSF3003
SUSF3019
SUSF3038
SUSF3054
SUSF3070
SUSF3086
SUSF3102
SUSF3118
SUSF3134
SUSF3150
SUSF3166
SUSF3182
SUSF3198
SUSF3214
SUSF3230
SUSF3246

Status/Error Messages:		Calculation Successful.	Last time run:	3/6/2013 10:50
Actuarial Value:		71.7%	Tier Changed:	
Metal Tier:		Silver		
13	**Plan Name:**	**Plan 51**		

User Input

		HSA/HRA Options		Network Options	
Integrated	0	Emplr Contr?	0	Blended Plan?	0
Apply IP Co	0	Annual Contr:	$0	1st Tier Util:	100%
Apply SNF	0			2nd Tier Util:	0%
Separate M	1				
CSR Standa	0				
Desired Me	Silver				

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$1,500	$0				
Coins (Insu	80%	50%				
OOP Maxim						
OOP Max i	$4,000	$2,350				

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergency	1	1						
All IP Hosp	1	1						
PCP (exc. V	1	1						
Specialist V	1	1						
MH/SA	1	1						
Imaging (C	1	1						
Rehabilitat	1	1						
PT/OT	1	1						
Lab OP and	1	1						
X-rays and	1	1						
Skilled Nur	1	1						
OP Facility	1	1						
OP Surg Pl	1	1						
Generics	0	1						
Preferred	0	1						
Non-Prefe	0	1						
Specialty P	0	1						

Options fo

Set Max or	0
Set Max Di	0
PCP Cost-S	0
PCP Ded/C	0

58 Av Provided by Milliman

Plan Name:

SUGF2003
SUGF2016
SUGF2029
SUGF2042
SUGF2055
SUGF2068
SUGF2081
SUGF2094
SUGF2107
SUGF2130
SUGF2143
SUGF2156
SUGF2169
SUGF2182
SUGF2195
SUGF2208

Status/Error Messages: Calculation Successful. Last time run: 3/6/2013 10:50

Actuarial Value: 78.2% Tier Changed:

Metal Tier: Gold

	20	Plan Name:	Plan 58

User Input

		HSA/HRA Options		Network Options	
Integrated	0				
Apply IP Co	0	Emplr Contr?	0	Blended Plan?	0
Apply SNF	0	Annual Contr:	$0	1st Tier Util:	100%
Separate M	0			2nd Tier Util:	0%
CSR Standa	0				
Desired Me	Gold				

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$250	$0				
Coins (Insu	100%	100%				
OOP Maxi	$6,350					
OOP Max i						

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergenc	1	0		$100				
All IP Hosp	1	0		$1,000				
PCP (exc. V	1	0		$30				
Specialist V	1	0		$50				
MH/SA	1	0		$49				
Imaging (C	1	0		$49				
Rehabilitat	1	0		$49				
PT/OT	1	0		$49				
Lab OP and	1	0		$45				
X-rays and	1	0		$48				
Skilled Nu	1	0		$1,000				
OP Facility	1	0		$30.00				
OP Surg Pl	1	0		$100.00				
Generics	0	0		$10				
Preferred	0	0		$50				
Non-Prefe	0	0		$80				
Specialty P	0	0		$65				

Options fo

Set Max or	0
Set Max D	0
PCP Cost-S	0
PCP Ded/C	0

63 AV Provided by Milliman

Plan Name:

SUSF3013
SUSF3029
SUSF3048
SUSF3064
SUSF3080
SUSF3096
SUSF3112
SUSF3128
SUSF3144
SUSF3160
SUSF3176
SUSF3192
SUSF3208
SUSF3224
SUSF3240
SUSF3256

Status/Error Messages:		Calculation Successful.	Last time run:	3/6/2013 10:51
Actuarial Value:		70.4%	Tier Changed:	
Metal Tier:		Silver		
24	Plan Name:	Plan 63		

User Input

		HSA/HRA Options		Network Options	
Integrated	0	Emplr Contr?	0	Blended Plan?	0
Apply IP C	0	Annual Contr:	$0	1st Tier Util:	100%
Apply SNF	0			2nd Tier Util:	0%
Separate M	1				
CSR Stand	0				
Desired M	Silver				

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$2,000	$0				
Coins (Insu	80%	50%				
OOP Maxi						
OOP Max i	$5,000	$1,350				

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergenc	1	1						
All IP Hosp	1	1						
PCP (exc. V	0	0		$40				
Specialist V	0	0		$60				
MH/SA	0	0		$59				
Imaging (C	1	0		$59				
Rehabilitat	0	0		$59				
PT/OT	0	0		$59				
Lab OP an	0	0		$55				
X-rays and	1	0		$58				
Skilled Nu	1	1						
OP Facility	1	1						
OP Surg Pl	1	1						
Generics	0	1						
Preferred	0	1						
Non-Prefe	0	1						
Specialty P	0	1						

Options fo

Set Max or	0
Set Max D	0
PCP Cost-S	0
PCP Ded/C	0

72 AV Provided by Milliman

Plan Name:

SUSF3016
SUSF3035
SUSF3051
SUSF3067
SUSF3083
SUSF3099
SUSF3115
SUSF3131
SUSF3147
SUSF3163
SUSF3179
SUSF3195
SUSF3211
SUSF3227
SUSF3243
SUSF3259

Status/Error Messages:	Calculation Successful.	Last time run:	3/6/2013 10:51
Actuarial Value:	71.4%	Tier Changed:	
Metal Tier:	Silver		

	26	Plan Name:	Plan 72

User Input

		HSA/HRA Options		Network Options	
Integrated	0				
Apply IP Co	0	Emplr Contr?	0	Blended Plan?	0
Apply SNF	0	Annual Contr:	$0	1st Tier Util:	100%
Separate M	1			2nd Tier Util:	0%
CSR Standa	0				
Desired Me	Silver				

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$2,000	$0				
Coins (Insu	80%	50%				
OOP Maxim						
OOP Max i	$5,000	$1,350				

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergency	1	1						
All IP Hosp	1	1						
PCP (exc. W	0	0		$40				
Specialist V	0	0		$60				
MH/SA	0	0		$59				
Imaging (C	1	0		$59				
Rehabilitat	0	0		$59				
PT/OT	0	0		$59				
Lab OP and	0	0		$55				
X-rays and	1	0		$58				
Skilled Nur	1	1						
OP Facility	1	1						
OP Surg Pl	1	1						
Generics	0	0		$4				
Preferred I	0	1						
Non-Prefe	0	1						
Specialty H	0	1						

Options fo

Set Max or	0
Set Max Di	0
PCP Cost-S	0
PCP Ded/C	0

123 AV Provided by Milliman

Plan Name:

SUGF2013
SUGF2026
SUGF2039
SUGF2052
SUGF2065
SUGF2078
SUGF2091
SUGF2104
SUGF2127
SUGF2140
SUGF2153
SUGF2166
SUGF2179
SUGF2192
SUGF2205
SUGF2218

Status/Error Messages:		Calculation Successful.	Last time run: 3/6/2013 10:51
Actuarial Value:		78.3%	Tier Changed:
Metal Tier:		Gold	
39	Plan Name:	Plan 123	

User Input

		HSA/HRA Options		Network Options	
Integrated	0				
Apply IP C	0	Emplr Contr?	0	Blended Plan?	0
Apply SNF	0	Annual Contr:	$0	1st Tier Util:	100%
Separate M	1			2nd Tier Util:	0%
CSR Standa	0				
Desired M	Gold				

	Tier 1 Plan Design			Tier 2 Plan Design		
	Med	Rx	Comb	Med	Rx	Comb
Deductible	$500	$0	$2,000			
Coins (Insu	80%	50%	75%			
OOP Maxi			$4,000			
OOP Max i	$2,000	$4,350				

	Tier 1				Tier 2			
	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep	Subj to Ded?	Subj to Coins?	Coins, if diff	Copay, if sep
Emergenc	1	1						
All IP Hosp	1	1						
PCP (exc. V	0	0		$25				
Specialist	0	0		$50				
MH/SA	0	0		$49				
Imaging (C	1	0		$49				
Rehabilita	0	0		$49				
PT/OT	0	0		$49				
Lab OP an	0	0		$44				
X-rays and	1	0		$48				
Skilled Nu	1	1						
OP Facility	1	1						
OP Surg Pl	1	1						
Generics	0	0		$4				
Preferred	0	1						
Non-Prefe	0	1						
Specialty F	0	1						

Options fo

Set Max or	0
Set Max D	0
PCP Cost-S	0
PCP Ded/C	0

135

Plan Name:

SUBF4010
SUBF4028
SUBF4046
SUBF4064
SUBF4082
SUBF4100
SUBF4118
SUBF4136
SUBF4154
SUBF4172
SUBF4190
SUBF4208
SUBF4226
SUBF4244
SUBF4262
SUBF4280

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,300.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑	50%		☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	60.2%
Metal Tier:	Bronze

136

Plan Name:

SUBF4012
SUBF4030
SUBF4048
SUBF4066
SUBF4084
SUBF4102
SUBF4120
SUBF4138
SUBF4156
SUBF4174
SUBF4192
SUBF4210
SUBF4228
SUBF4246
SUBF4264
SUBF4282

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,300.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	60.5%
Metal Tier:	Bronze

137

Plan Name:

SUBF4013
SUBF4031
SUBF4049
SUBF4067
SUBF4085
SUBF4103
SUBF4121
SUBF4139
SUBF4157
SUBF4175
SUBF4193
SUBF4211
SUBF4229
SUBF4247
SUBF4265
SUBF4283

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,300.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.0%
Metal Tier:	Bronze

301

Plan Name:

SUPF1003
SUPF1017
SUPF1031
SUPF1045
SUPF1059
SUPF1073
SUPF1087
SUPF1101
SUPF1115
SUPF1129
SUPF1143
SUPF1157
SUPF1171
SUPF1185
SUPF1199
SUPF1213

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum ($)	$2,000.00		
OOP Maximum if Separate ($)	$6,350.00	$1.00	

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$75.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$250.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☐	☐		
Specialist Visit	☐	☐		$25.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$25.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$25.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$25.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$25.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$25.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$25.00	☐	☐		
Skilled Nursing Facility	☐	☐		$250.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	98.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	89.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$4.00	☐	☐		
Preferred Brand Drugs	☐	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	91.7%
Metal Tier:	Platinum

302

Plan Name:

SUGF2004
SUGF2017
SUGF2030
SUGF2043
SUGF2056
SUGF2069
SUGF2082
SUGF2095
SUGF2108
SUGF2131
SUGF2144
SUGF2157
SUGF2170
SUGF2183
SUGF2196
SUGF2209

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible ($)	$1,000.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum ($)	$6,350.00		
OOP Maximum if Separate ($)	$6,350.00	$1.00	

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$30.00	☐	☐		
Specialist Visit	☑	☐		$30.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$30.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$30.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$30.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$30.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$30.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$30.00	☐	☐		
Skilled Nursing Facility	☑	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	86.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	79.4%
Metal Tier:	Gold

303

Plan Name:

SUGF2005
SUGF2018
SUGF2031
SUGF2044
SUGF2057
SUGF2070
SUGF2083
SUGF2096
SUGF2109
SUGF2132
SUGF2145
SUGF2158
SUGF2171
SUGF2184
SUGF2197
SUGF2210

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,000.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$30.00	☐	☐		
Specialist Visit	☑	☐		$30.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$30.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$30.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$30.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$30.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$30.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$30.00	☐	☐		
Skilled Nursing Facility	☑	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	86.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$4.00	☐	☐		
Preferred Brand Drugs	☐	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	80.0%
Metal Tier:	Gold

304

Plan Name:

SUGF2007
SUGF2020
SUGF2033
SUGF2046
SUGF2059
SUGF2072
SUGF2085
SUGF2098
SUGF2121
SUGF2134
SUGF2147
SUGF2160
SUGF2173
SUGF2186
SUGF2199
SUGF2212

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate OOP Maximum for Medical and Drug Spending? ☑
Indicate if Plan Meets CSR Standard? ☐
Desired Metal Tier: Gold

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$75.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$250.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$25.00	☐	☐		
Specialist Visit	☑	☐		$50.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$50.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$50.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$50.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$40.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$50.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$50.00	☐	☐		
Skilled Nursing Facility	☑	☐		$250.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	98.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	77.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$4.00	☐	☐		
Preferred Brand Drugs	☐	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	81.7%
Metal Tier:	Gold

305

Plan Name:

SUPF1004
SUPF1018
SUPF1032
SUPF1046
SUPF1060
SUPF1074
SUPF1088
SUPF1102
SUPF1116
SUPF1130
SUPF1144
SUPF1158
SUPF1172
SUPF1186
SUPF1200
SUPF1214

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☐	☐		
Specialist Visit	☐	☐		$30.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$30.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$30.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$30.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$50.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$30.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$30.00	☐	☐		
Skilled Nursing Facility	☐	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	86.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	88.4%
Metal Tier:	Platinum

307

Plan Name:

SUGF2008
SUGF2021
SUGF2034
SUGF2047
SUGF2060
SUGF2073
SUGF2086
SUGF2099
SUGF2122
SUGF2135
SUGF2148
SUGF2161
SUGF2174
SUGF2187
SUGF2200
SUGF2213

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$750.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$75.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$25.00	☐	☐		
Specialist Visit	☑	☐		$40.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$40.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$40.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$40.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$25.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$40.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$40.00	☐	☐		
Skilled Nursing Facility	☑	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	82.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	81.0%
Metal Tier:	Gold

308

Plan Name:

SUSF3004
SUSF3020
SUSF3039
SUSF3055
SUSF3071
SUSF3087
SUSF3103
SUSF3119
SUSF3135
SUSF3151
SUSF3167
SUSF3183
SUSF3199
SUSF3215
SUSF3231
SUSF3247

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$2,000.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$30.00	☐	☐		
Specialist Visit	☑	☐		$60.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$60.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$60.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$60.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑		$30.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$60.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$60.00	☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	73.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	71.2%
Metal Tier:	Silver

310

Plan Name:

SUGF2009
SUGF2022
SUGF2035
SUGF2048
SUGF2061
SUGF2074
SUGF2087
SUGF2100
SUGF2123
SUGF2136
SUGF2149
SUGF2162
SUGF2175
SUGF2188
SUGF2201
SUGF2214

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,000.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐		$250.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$25.00	☐	☐		
Specialist Visit	☑	☐		$25.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$25.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$25.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$25.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐		$25.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$25.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$25.00	☐	☐		
Skilled Nursing Facility	☑	☐		$250.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	94.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	89.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	81.0%
Metal Tier:	Gold

311

Plan Name:

SUPF1006
SUPF1020
SUPF1034
SUPF1048
SUPF1062
SUPF1076
SUPF1090
SUPF1104
SUPF1118
SUPF1132
SUPF1146
SUPF1160
SUPF1174
SUPF1188
SUPF1202
SUPF1216

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$30.00	☐	☐		
Specialist Visit	☐	☐		$30.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$30.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$30.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$30.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$35.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$30.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$30.00	☐	☐		
Skilled Nursing Facility	☐	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	86.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	89.2%
Metal Tier:	Platinum

312

Plan Name:

SUPF1007
SUPF1021
SUPF1035
SUPF1049
SUPF1063
SUPF1077
SUPF1091
SUPF1105
SUPF1119
SUPF1133
SUPF1147
SUPF1161
SUPF1175
SUPF1189
SUPF1203
SUPF1217

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$6,350.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$15.00	☐	☐		
Specialist Visit	☐	☐		$20.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$20.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$20.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$20.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$35.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$20.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$20.00	☐	☐		
Skilled Nursing Facility	☐	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	92.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	91.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	91.3%
Metal Tier:	Platinum

313

Plan Name:

SUPF1008
SUPF1022
SUPF1036
SUPF1050
SUPF1064
SUPF1078
SUPF1092
SUPF1106
SUPF1120
SUPF1134
SUPF1148
SUPF1162
SUPF1176
SUPF1190
SUPF1204
SUPF1218

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$5,000.00					
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$100.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$200.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$15.00	☐	☐		
Specialist Visit	☐	☐		$25.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$25.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$25.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$25.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$25.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$25.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$25.00	☐	☐		
Skilled Nursing Facility	☐	☐		$200.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	94.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	89.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$4.00	☐	☐		
Preferred Brand Drugs	☐	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	91.5%
Metal Tier:	Platinum

322

Plan Name:

SUPF1013
SUPF1027
SUPF1041
SUPF1055
SUPF1069
SUPF1083
SUPF1097
SUPF1111
SUPF1125
SUPF1139
SUPF1153
SUPF1167
SUPF1181
SUPF1195
SUPF1209
SUPF1223

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%				
OOP Maximum ($)	$3,500.00					
OOP Maximum if Separate ($)	$3,500.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$75.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$750.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$20.00	☐	☐		
Specialist Visit	☐	☐		$20.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$20.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$20.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$20.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$20.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$20.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$20.00	☐	☐		
Skilled Nursing Facility	☐	☐		$750.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	92.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	91.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$25.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$40.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	92.0%
Metal Tier:	Platinum

323

Plan Name:

SUPF1014
SUPF1028
SUPF1042
SUPF1056
SUPF1070
SUPF1084
SUPF1098
SUPF1112
SUPF1126
SUPF1140
SUPF1154
SUPF1168
SUPF1182
SUPF1196
SUPF1210
SUPF1224

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☑
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Platinum

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%	
OOP Maximum ($)	$2,000.00		
OOP Maximum if Separate ($)	$6,350.00	$1.00	

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1				Tier 2			
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate
Medical	☐ All	☐ All			☐ All	☐ All		
Emergency Room Services	☐	☐		$75.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☐	☐		$500.00	☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☐	☐		
Specialist Visit	☐	☐		$25.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☐	☐		$25.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☐	☐		$25.00	☐	☐		
Rehabilitative Speech Therapy	☐	☐		$25.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐		$25.00	☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☐	☐		$25.00	☐	☐		
X-rays and Diagnostic Imaging	☐	☐		$25.00	☐	☐		
Skilled Nursing Facility	☐	☐		$500.00	☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☐	☑	89.0%		☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$25.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$40.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$40.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	91.2%
Metal Tier:	Platinum

324

Plan Name:

SUBF4003
SUBF4021
SUBF4039
SUBF4057
SUBF4075
SUBF4093
SUBF4111
SUBF4129
SUBF4165
SUBF4183
SUBF4201
SUBF4219
SUBF4237
SUBF4255
SUBF4273
SUBF4147

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,000.00			
Coinsurance (%, Insurer's Cost Share)			90.00%			
OOP Maximum ($)			$5,000.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	59.0%
Metal Tier:	Bronze

328

Plan Name:

SUGF2011
SUGF2024
SUGF2037
SUGF2050
SUGF2063
SUGF2076
SUGF2089
SUGF2102
SUGF2125
SUGF2138
SUGF2151
SUGF2164
SUGF2177
SUGF2190
SUGF2203
SUGF2216

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible? ☑
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate OOP Maximum for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR Standard? ☐
Desired Metal Tier Gold

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$1,500.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$2,500.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	80.0%
Metal Tier:	Gold

330

Plan Name:

SUSF3005
SUSF3021
SUSF3040
SUSF3056
SUSF3072
SUSF3088
SUSF3104
SUSF3120
SUSF3136
SUSF3152
SUSF3168
SUSF3184
SUSF3200
SUSF3216
SUSF3232
SUSF3248

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,700.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$3,700.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.6%
Metal Tier:	Silver

332

Plan Name:

SUSF3006
SUSF3022
SUSF3041
SUSF3057
SUSF3073
SUSF3089
SUSF3105
SUSF3121
SUSF3137
SUSF3153
SUSF3169
SUSF3185
SUSF3201
SUSF3217
SUSF3233
SUSF3249

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,700.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$3,700.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.8%
Metal Tier:	Silver

333

Plan Name:

SUBF4004
SUBF4022
SUBF4040
SUBF4058
SUBF4076
SUBF4094
SUBF4112
SUBF4130
SUBF4148
SUBF4166
SUBF4184
SUBF4202
SUBF4220
SUBF4238
SUBF4256
SUBF4274

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$4,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.5%
Metal Tier:	Bronze

334

Plan Name:

SUBF4005
SUBF4023
SUBF4041
SUBF4059
SUBF4077
SUBF4095
SUBF4113
SUBF4131
SUBF4149
SUBF4167
SUBF4185
SUBF4203
SUBF4221
SUBF4239
SUBF4257
SUBF4275

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	59.7%
Metal Tier:	Bronze

335

Plan Name:

SUSF3007
SUSF3023
SUSF3042
SUSF3058
SUSF3074
SUSF3090
SUSF3106
SUSF3122
SUSF3138
SUSF3154
SUSF3170
SUSF3186
SUSF3202
SUSF3218
SUSF3234
SUSF3250

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$3,500.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑	50%		☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.9%
Metal Tier:	Silver

336

Plan Name:

SUSF3008
SUSF3024
SUSF3043
SUSF3059
SUSF3075
SUSF3091
SUSF3107
SUSF3123
SUSF3139
SUSF3155
SUSF3171
SUSF3187
SUSF3203
SUSF3219
SUSF3235
SUSF3251

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,500.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$40.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$70.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$70.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.8%
Metal Tier:	Silver

337

Plan Name:

SUSF3010
SUSF3026
SUSF3045
SUSF3061
SUSF3077
SUSF3093
SUSF3109
SUSF3125
SUSF3141
SUSF3157
SUSF3173
SUSF3189
SUSF3205
SUSF3221
SUSF3237
SUSF3253

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$3,000.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	71.0%
Metal Tier:	Silver

338

Plan Name:

SUSF3011
SUSF3027
SUSF3046
SUSF3062
SUSF3078
SUSF3094
SUSF3110
SUSF3126
SUSF3142
SUSF3158
SUSF3174
SUSF3190
SUSF3206
SUSF3222
SUSF3238
SUSF3254

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible? ☑
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate OOP Maximum for Medical and Drug Spending? ☐
Indicate if Plan Meets CSR Standard? ☐
Desired Metal Tier: Silver

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	69.0%
Metal Tier:	Silver

339

Plan Name:

SUBF4006
SUBF4024
SUBF4042
SUBF4060
SUBF4078
SUBF4096
SUBF4114
SUBF4132
SUBF4150
SUBF4168
SUBF4186
SUBF4204
SUBF4222
SUBF4240
SUBF4258
SUBF4276

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$4,500.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑	50%		☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	59.0%
Metal Tier:	Bronze

340

Plan Name:

SUBF4007
SUBF4025
SUBF4043
SUBF4061
SUBF4079
SUBF4097
SUBF4115
SUBF4133
SUBF4151
SUBF4169
SUBF4187
SUBF4205
SUBF4223
SUBF4241
SUBF4259
SUBF4277

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,000.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐			☐	☐		
Specialist Visit	☑	☐			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐			☐	☐		
Rehabilitative Speech Therapy	☑	☐			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐			☐	☐		
X-rays and Diagnostic Imaging	☑	☐			☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☐			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$4.00	☐	☐		
Preferred Brand Drugs	☑	☐		$30.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$60.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$60.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.0%
Metal Tier:	Bronze

342

Plan Name:

SUBF4008
SUBF4026
SUBF4044
SUBF4062
SUBF4080
SUBF4098
SUBF4116
SUBF4134
SUBF4152
SUBF4170
SUBF4188
SUBF4206
SUBF4224
SUBF4242
SUBF4260
SUBF4278

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,250.00			
Coinsurance (%, Insurer's Cost Share)			99.99%			
OOP Maximum ($)			$5,250.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☐	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑			☐	☐		
Preferred Brand Drugs	☑	☑			☐	☐		
Non-Preferred Brand Drugs	☑	☑			☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑			☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	62.0%
Metal Tier:	Bronze

343

Plan Name:

SUBF4009
SUBF4027
SUBF4045
SUBF4063
SUBF4081
SUBF4099
SUBF4117
SUBF4135
SUBF4153
SUBF4171
SUBF4189
SUBF4207
SUBF4225
SUBF4243
SUBF4261
SUBF4279

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible ($)			$5,500.00
Coinsurance (%, Insurer's Cost Share)			99.99%
OOP Maximum ($)			$5,500.00
OOP Maximum if Separate ($)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑			☐	☐		
Preferred Brand Drugs	☑	☑			☐	☐		
Non-Preferred Brand Drugs	☑	☑			☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑			☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	61.0%
Metal Tier:	Bronze

349

Plan Name:

SUSF3012
SUSF3028
SUSF3047
SUSF3063
SUSF3079
SUSF3095
SUSF3111
SUSF3127
SUSF3143
SUSF3159
SUSF3175
SUSF3191
SUSF3207
SUSF3223
SUSF3239
SUSF3255

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00	$1,500.00			
Coinsurance (%, Insurer's Cost Share)	100.00%	100.00%	100.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)	$6,350.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☐		$50.00	☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☐			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$25.00	☐	☐		
Specialist Visit	☑	☐		$40.00	☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☐		$40.00	☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☐		$40.00	☐	☐		
Rehabilitative Speech Therapy	☑	☐		$40.00	☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☐			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☐		$40.00	☐	☐		
X-rays and Diagnostic Imaging	☑	☐		$40.00	☐	☐		
Skilled Nursing Facility	☑	☐			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	96.0%		☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑	82.0%		☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	70.2%
Metal Tier:	Silver

352

Plan Name:

SUBF4015
SUBF4033
SUBF4051
SUBF4069
SUBF4087
SUBF4105
SUBF4123
SUBF4141
SUBF4159
SUBF4177
SUBF4195
SUBF4213
SUBF4231
SUBF4249
SUBF4267
SUBF4285

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,000.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑	50%		☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	58.4%
Metal Tier:	Bronze

353

Plan Name:

SUBF4016
SUBF4034
SUBF4052
SUBF4070
SUBF4088
SUBF4106
SUBF4124
SUBF4142
SUBF4160
SUBF4178
SUBF4196
SUBF4214
SUBF4232
SUBF4250
SUBF4268
SUBF4286

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Narrow Network Options	
Blended Network/POS Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$5,000.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	59.0%
Metal Tier:	Bronze

354

Plan Name:

SUBF4017
SUBF4035
SUBF4053
SUBF4071
SUBF4089
SUBF4107
SUBF4125
SUBF4143
SUBF4161
SUBF4179
SUBF4197
SUBF4215
SUBF4233
SUBF4251
SUBF4269
SUBF4287

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,500.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☑	50%		☐	☐		
Preferred Brand Drugs	☑	☑	50%		☐	☐		
Non-Preferred Brand Drugs	☑	☑	50%		☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☑	50%		☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	59.9%
Metal Tier:	Bronze

355

Plan Name:

SUBF4018
SUBF4036
SUBF4054
SUBF4072
SUBF4090
SUBF4108
SUBF4126
SUBF4144
SUBF4162
SUBF4180
SUBF4198
SUBF4216
SUBF4234
SUBF4252
SUBF4270
SUBF4288

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate OOP Maximum for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$3,500.00			
Coinsurance (%, Insurer's Cost Share)			50.00%			
OOP Maximum ($)			$6,350.00			
OOP Maximum if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☑ All	☐ All			☐ All	☐ All		
Generics	☑	☐		$10.00	☐	☐		
Preferred Brand Drugs	☑	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☑	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☑	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum:	☐
Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):	☐
Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):	☐
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):	☐

Output

Status/Error Messages:	Calculation Successful.
Actuarial Value:	60.7%
Metal Tier:	Bronze

Plan designs sold in pairs

Enhanced	Basic
SUGFHD01	SUGFHD02
SUGFHD03	SUGFHD04
SUGFHD05	SUGFHD06
SUGFHD07	SUGFHD08
SUGFHD09	SUGFHD10
SUGFHD11	SUGFHD12
SUGFHD13	SUGFHD14
SUGFHD15	SUGFHD16
SUGFHD17	SUGFHD18
SUGFHD19	SUGFHD20
SUGFHD21	SUGFHD22
SUGFHD23	SUGFHD24
SUGFHD25	SUGFHD26
SUGFHD27	SUGFHD28
SUGFHD29	SUGFHD30
SUGFHD31	SUGFHD32

AV's from each plan weighted; 59.1% in Enhanced, 40.9% in Basic

	AV	% Weight
Enhanced	83.63%	59.10%
Basic	75.56%	40.10%
Combined	Gold	**79.7%**

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate OOP Maximum for Medical and Drug Spending? ☑
Indicate if Plan Meets CSR Standard? ☐
Desired Metal Tier: Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	99.99%	99.99%				
OOP Maximum ($)						
OOP Maximum if Separate ($)	$1,500.00	$0.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages: Error: Result is outside of +/- 2 percent de minimis variation.
Actuarial Value: 83.6%
Metal Tier:

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible? ☐
Apply Inpatient Copay per Day? ☐
Apply Skilled Nursing Facility Copay per Day? ☐
Use Separate OOP Maximum for Medical and Drug Spending? ☑
Indicate if Plan Meets CSR Standard? ☐
Desired Metal Tier: Platinum

HSA/HRA Options		Narrow Network Options	
HSA/HRA Employer Contribution?	☐	Blended Network/POS Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$2,700.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	80.00%	99.99%				
OOP Maximum ($)						
OOP Maximum if Separate ($)	$2,700.00	$1.00				

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate
Medical	☑ All	☐ All			☐ All	☐ All		
Emergency Room Services	☑	☑			☐	☐		
All Inpatient Hospital Services (inc. MHSA)	☑	☑			☐	☐		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑			☐	☐		
Specialist Visit	☑	☑			☐	☐		
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	☑	☑			☐	☐		
Imaging (CT/PET Scans, MRIs)	☑	☑			☐	☐		
Rehabilitative Speech Therapy	☑	☑			☐	☐		
Rehabilitative Occupational and Rehabilitative Physical Therapy	☑	☑			☐	☐		
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00
Laboratory Outpatient and Professional Services	☑	☑			☐	☐		
X-rays and Diagnostic Imaging	☑	☑			☐	☐		
Skilled Nursing Facility	☑	☑			☐	☐		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑			☐	☐		
Outpatient Surgery Physician/Surgical Services	☑	☑			☐	☐		
Drugs	☐ All	☐ All			☐ All	☐ All		
Generics	☐	☐		$10.00	☐	☐		
Preferred Brand Drugs	☐	☐		$50.00	☐	☐		
Non-Preferred Brand Drugs	☐	☐		$80.00	☐	☐		
Specialty Drugs (i.e. high-cost)	☐	☐		$80.00	☐	☐		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☐
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Output

Status/Error Messages: Error: Result is outside of +/- 2 percent de minimis variation.
Actuarial Value: 75.6%
Metal Tier:

EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION

A. Insurer Information:

CDPHP, Universal Benefits Inc.	Not-For-Profit - 43	Not-for-Profit	47027
Company submitting the rate adjustment request	Company Type	Org. Type	Company NAIC Code

500 Patroon Creek Boulevard, Albany NY 12206

Company mailing address

B. Contact Person:

Rate filing contact person name, title	Contact phone number	Contact Email address

C. Actuarial Contact (If different from above):

Actuary name, title	Actuary phone number	Actuary Email address

D. New Rate Information (See Note #1):

January 1, 2014 - December 31, 2014	1/1/2014	CAPD-128989174
New rate applicability period	New rate effective date	SERFF Tracking Number

E. Market segments included in filing (e.g., Large Group, Small Group, Sole Proprietors, Individual, Healthy NY, Medicare Supplement): Small Group Off Exchange

F. Provide responses for the following questions:

	Response
1. Does this filing include any revision to contract language that is not yet approved? See note (2).	Yes
2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing?	Broker commission CAPD-128940264
3. Have the initial notices already been sent to all policyholders and contract holders affected by this rate submission? Indicate what cohort of policyholders received the initial notice and the mailing date when the initial notice was sent. See note (3).	NA
4. Have all the required exhibits been submitted with this rate application? If any exhibit is not applicable, has an explanation been provided why such exhibit is not applicable?	Yes
5. Did the company submit a "Prior Approval Prefiling" containing a draft of the initial notice and a draft of the narrative summary associated with this rate filing? Indicate Yes or No, and if Yes, please provide the SERFF number of the prefiling.	NA

Notes:

(1) It is recommended that a rate filing application subject to §3231(e)(1) or §4308(c) of the New York Insurance Law be submitted at least 150 days before the proposed effective date.
It is recommended that a rate adjustment application not be submitted more than 180 days prior to the proposed effective date.
It is recommended that a rate adjustment application not be submitted less than 125 days prior to the proposed effective date since there is a high probability that a decision on such a filing will not occur in time for the company to send the required final notice to the first renewal cohort affected by the rate adjustment filing.

(2) A rate adjustment filing submitted pursuant to §3231(e)(1) or §4308(c) of the New York Insurance Law should **not** include any revision to existing contract language or include new contract language. Any rate filing in connection with a form filing, a new form or a revision to an existing form, must be a separate filing from the rate adjustment filing.

Use the following SERFF filing types for rate adjustment filings:

* For a rate adjustment filing pursuant to §3231(e)(1): Rate Adjustment pursuant to §3231(e)(1)
* For a rate adjustment filing pursuant to §4308(c): Rate Adjustment pursuant to §4308(c)
* For all other prior approval filings: Normal Pre-Approval

(3) §3231(e)(1) and §4308(c) of the New York Insurance Law require that the initial notice to policyholders/subscribers/contract holders be sent on or before the date the rate adjustment application is submitted to the Insurance Department.

EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW each base medical policy form included in the rate adjustment filing.
- Information requested applies to New York State business only.
- Include riders that may be available with that policy form in each policy form response.
- Insert additional rows as needed to include all base medical policy forms included in a particular rating pool.
- Add a row with the aggregate values for that entire rating pool and enter an appropriate identifier in column 2. Skip a row between the different rating pools.

B. In Column 2 enter a Rating Pool Identifier for the rating pool the policy form belongs to, such as SG HMO, or SG HMO Upstate if rating pools vary by rating region.

C. In Column 4, market segment refers to Individual (IND), Small Group (SG), Sole Proprietor (SP), Large Group (LG), Individual Healhty NY (HNY-IND), Small Group Healthy NY (HNY SG). Use the drop down list to enter the market segment.

D. Product type is HMO, HMO based POS, POS-OON, EPO, PPO, Comprehensive Major Medical, Non-HMO based POS, Consumer Health Plans and Base+Supplemental. Indicate appropriate designation for policy form, etc.

E. The product street name is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/policy form when communicating with the Department). Include a region identifier in this column if needed.

F. Note that many cells include a drop down list. Use the drop down list for entries.

G. If members, covered lives or member months are not known, use reasonable estimates (note methodology used in the actuarial memorandum).

H. This form must be submitted as an Excel file and as a PDF file. Only use the first tab for data entry.

Data Item for Specified Base Medical Policy Form												Most Recent Experience Period (NY statewide experience, base medical policy form + associated riders)										
1a. Base medical policy form number	1b. Product Name as in Rate Manual	1c. Product Street Name as indicated to consumers	2. Rating Pool Identifier	3. Effective date of rate change (MM/DD/YY)	4. Market Segment [drop down menu]	5. Product type (see above for examples) [drop down menu]	6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	7. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	8. Number of policyholders affected by rate change. (For group business this is number of groups.)	9. Number of covered lives affected by rate change		14.1 Beginning Date of the experience period (MM/DD/YY)	14.2 Ending Date of the experience period (MM/DD/YY)	14.3 Member months for experience period	14.4 Earned premiums for experience period ($)	14.5 Standardized earned premiums for experience period ($)	14.6 Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	14.7 Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	14.8 Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) ($)	14.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a positive value) ($)	14.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($)	
02-0001-2014	EPO, PPO, HDEPO, HDPPO	EPO, PPO, HDEPO, HDPPO	No	01/01/2014	SG, SP	EPO, PPO, HDEPO, HDPPO	Yes	Open	6,614	70,062	XX	01/01/12	12/31/12	644,857	212,878,966	243,566,696	171,029,542	183,267,203	4,276,643	192,543,846	34,576,207	XX
											XX											XX
											XX											XX
											XX											XX
											XX											XX
											XX											XX
											XX											XX
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											XX											XX
											XX											XX
											XX											XX
											XX											XX
											XX											XX

EXHIBIT 7: HISTORICAL DATA BY EACH POLICY FORM INCLUDED IN RATE ADJUSTMENT FILING

			First Prior Experience Period (NY statewide experience, base medical policy form + associated riders)											Second Prior Experience Period (NY statewide experience, base medical policy form + associated riders)										
1a. Base medical policy form number	1b. Product Name as in Rate Manual	1c. Product Street Name as indicated to consumers	15.1 Beginning date of the experience period (MM/DD/YY)	15.2 Ending Date of the experience period (MM/DD/YY)	15.3 Member months for experience period	15.4 Earned premiums for experience period ($)	15.5 Standardized earned premiums for experience period ($)	15.6 Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	15.7 Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	15.8 Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) ($)	15.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a positive value) ($)	15.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($)		16.1 Beginning date of the experience period (MM/DD/YY)	16.2 Ending Date of the experience period (MM/DD/YY)	16.3 Member months for experience period	16.4 Earned premiums for experience period ($)	16.5 Standardized earned premiums for experience period ($)	16.6 Paid claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	16.7 Incurred claims for experience period - before any adjustment for amounts received from the standard direct pay and Healthy NY stop loss pools and before any adjustment for receipts from or payments to the Regulation 146 pool ($)	16.8 Adjustment to the incurred claims for the period due to receipts from the standard direct pay or Healthy NY stop loss pools (enter receipts from the pool as a negative value) ($)	16.9 Adjustment to the incurred claims for the period due to receipts from or payments to the Regulation 146 pool (enter receipts as a negative value and payments to the pool as a positive value) ($)	16.10 Administrative expenses for experience period (including commissions and premium taxes, but excluding federal and state income taxes) ($)	
02-0001-2014	EPO, PPO, HDEPO, HDPPO	EPO, PPO, HDEPO, HDPPO	01/01/11	12/31/11	381,149	131,120,943	141,973,727	108,348,624	110,195,238	0	2,109,121	17,661,138	XX	01/01/10	12/31/10	283,728	89,229,139	96,476,998	70,517,898	71,051,430	0	3,110,251	13,006,251	XX
													XX											XX
													XX											XX
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Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Separate column for each plan design (on or off Exchange)

Line #	General	Base	Base	Base	Base	Base	Base	Base	Base
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782
5	AV Pricing Value (total, risk pool experience based)*	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1002	SUPF1003	SUPF1004	SUPF1006	SUPF1007	SUPF1008	SUGF2002	SUGF2003
8	Plan ID*	92551NY0380641	92551NY0380209	92551NY0380257	92551NY0380001	92551NY0380241	92551NY0380225	92551NY0380642	92551NY0380097
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period	$67,966,343							
10B	Member-Months for Latest Experience Period	226396							
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)	$300.21							
11	Average Pricing Actuarial Value reflected in experience period	0.882							
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level	1.011							
14	Market wide adjustment for changes in provider network **	1.000							
15	Market wide adjustment for fee schedule changes **	1.000							
16	Market wide adjustment for utilization management changes **	1.000							
17	Impact on risk pool of changes in expected covered membership risk characteristics **	1.000							
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**	**1.000**							
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions	1.000							
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)	1.06988							
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)	1.01531							
22	Impact of adjustments due to experience period claim data not being sufficiently credible	1.000							
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)	1.1087							
24	Other 1 (specify)	1.000							
25	Other 2 (specify)	1.000							
26	Other 3 (specify)	1.000							
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.037	1.037	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.084**	**1.128**	**1.088**	**1.097**	**1.124**	**1.126**	**0.951**	**0.942**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

\## Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**449.12**	**467.37**	**450.67**	**454.55**	**465.61**	**466.55**	**394.18**	**390.43**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base	Base	Base	Base	Base	Base
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver
4	AV Metal Value (HHS Calculator)*	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707
5	AV Pricing Value (total, risk pool experience based)*	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	HDE	EPO	EPO
7	Plan Name*	SUGF2004	SUGF2005	SUGF2007	SUGF2008	SUGF2009	SUGF2011	SUGF2013	SUSF3002
8	Plan ID*	92551NY0380081	92551NY0380065	92551NY0380017	92551NY0380033	92551NY0380049	92551NY0380321	92551NY0380193	92551NY0380643
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.956**	**0.963**	**0.984**	**0.975**	**0.975**	**0.958**	**0.939**	**0.809**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**396.20**	**398.97**	**407.65**	**404.13**	**404.11**	**396.78**	**389.27**	**335.39**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base	Base	Base	Base	Base	Base
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690
5	AV Pricing Value (total, risk pool experience based)*	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700
6	Plan Type*	EPO	EPO	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3003	SUSF3004	SUSF3005	SUSF3006	SUSF3007	SUSF3008	SUSF3010	SUSF3011
8	Plan ID*	92551NY0380129	92551NY0380145	92551NY0380369	92551NY0380353	92551NY0380337	92551NY0380417	92551NY0380273	92551NY0380401
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.820**	**0.815**	**0.813**	**0.815**	**0.823**	**0.782**	**0.781**	**0.790**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**339.92**	**337.81**	**336.71**	**337.87**	**341.02**	**324.07**	**323.61**	**327.30**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base	Base	Base	Base	Base	Base
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612
5	AV Pricing Value (total, risk pool experience based)*	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620
6	Plan Type*	HDE	EPO	EPO	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3012	SUSF3013	SUSF3014	SUBF4002	SUBF4004	SUBF4005	SUBF4006	SUBF4007
8	Plan ID*	92551NY0380385	92551NY0380161	92551NY0380177	92551NY0380644	92551NY0380497	92551NY0380513	92551NY0380529	92551NY0380449
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.038	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.803**	**0.806**	**0.789**	**0.718**	**0.676**	**0.679**	**0.678**	**0.682**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**332.80**	**334.15**	**327.10**	**297.52**	**280.23**	**281.31**	**281.09**	**282.60**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base	Base	Base	Base	Base	Base
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
5	AV Pricing Value (total, risk pool experience based)*	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4008	SUBF4009	SUBF4010	SUBF4012	SUBF4013	SUBF4015	SUBF4016	SUBF4017
8	Plan ID*	92551NY0380433	92551NY0380481	92551NY0380545	92551NY0380289	92551NY0380465	92551NY0380305	92551NY0380561	92551NY0380577
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.691**	**0.681**	**0.671**	**0.675**	**0.681**	**0.651**	**0.658**	**0.668**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.47**	**282.04**	**278.11**	**279.59**	**282.10**	**269.88**	**272.65**	**276.82**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base + Riders	Base + Riders	Base + Riders	Base + Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold
4	AV Metal Value (HHS Calculator)*	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
5	AV Pricing Value (total, risk pool experience based)*	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801
6	Plan Type*	HDE	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4018	SUPF1016	SUPF1017	SUPF1018	SUPF1020	SUPF1021	SUPF1022	SUGF2015
8	Plan ID*	92551NY0380593	92551NY0380649	92551NY0380210	92551NY0380258	92551NY0380002	92551NY0380242	92551NY0380226	92551NY0380651
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
29	Pricing actuarial value (only the induced demand factor) #	0.940	1.037	1.037	1.037	1.037	1.037	1.037	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.024	1.029	1.029	1.029	1.029	1.029	1.024
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.677**	**1.105**	**1.155**	**1.114**	**1.123**	**1.151**	**1.153**	**0.970**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**280.61**	**457.84**	**478.59**	**461.46**	**465.46**	**476.78**	**477.75**	**401.84**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.782	0.794	0.800	0.817	0.810	0.810	0.800	0.780
5	AV Pricing Value (total, risk pool experience based)*	0.794	0.805	0.811	0.829	0.821	0.821	0.811	0.791
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	HDE	EPO
7	Plan Name*	SUGF2016	SUGF2017	SUGF2018	SUGF2020	SUGF2021	SUGF2022	SUGF2024	SUGF2026
8	Plan ID*	92551NY0380098	92551NY0380082	92551NY0380066	92551NY0380018	92551NY0380034	92551NY0380050	92551NY0380322	92551NY0380194
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.782	0.794	0.800	0.817	0.810	0.810	0.800	0.780
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.965**	**0.979**	**0.986**	**1.007**	**0.999**	**0.999**	**0.986**	**0.962**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**399.80**	**405.71**	**408.55**	**417.43**	**413.83**	**413.81**	**408.67**	**398.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.707	0.717	0.712	0.696	0.708	0.699	0.708	0.710
5	AV Pricing Value (total, risk pool experience based)*	0.717	0.727	0.722	0.706	0.718	0.708	0.718	0.720
6	Plan Type*	EPO	EPO	EPO	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3018	SUSF3019	SUSF3020	SUSF3021	SUSF3022	SUSF3023	SUSF3024	SUSF3026
8	Plan ID*	92551NY0380653	92551NY0380130	92551NY0380146	92551NY0380370	92551NY0380354	92551NY0380338	92551NY0380418	92551NY0380274
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.707	0.717	0.712	0.696	0.708	0.699	0.708	0.710
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.024	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.825**	**0.840**	**0.835**	**0.816**	**0.830**	**0.819**	**0.830**	**0.832**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**341.91**	**348.08**	**345.91**	**338.06**	**343.74**	**339.35**	**344.02**	**344.82**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.690	0.702	0.704	0.690	0.620	0.615	0.597	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.700	0.712	0.714	0.699	0.629	0.623	0.606	0.598
6	Plan Type*	HDE	HDE	EPO	EPO	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3027	SUSF3028	SUSF3029	SUSF3033	SUBF4020	SUBF4022	SUBF4023	SUBF4024
8	Plan ID*	92551NY0380402	92551NY0380386	92551NY0380162	92551NY0380178	92551NY0380655	92551NY0380498	92551NY0380514	92551NY0380530
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.690	0.702	0.704	0.690	0.620	0.615	0.597	0.590
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.024	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.809**	**0.822**	**0.826**	**0.808**	**0.705**	**0.702**	**0.682**	**0.674**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.15**	**340.79**	**342.17**	**334.95**	**292.06**	**290.80**	**282.59**	**279.20**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.610	0.620	0.610	0.602	0.605	0.610	0.584	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.629	0.619	0.610	0.614	0.619	0.592	0.598
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4025	SUBF4026	SUBF4027	SUBF4028	SUBF4030	SUBF4031	SUBF4033	SUBF4034
8	Plan ID*	92551NY0380450	92551NY0380434	92551NY0380482	92551NY0380546	92551NY0380290	92551NY0380466	92551NY0380306	92551NY0380562
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.620	0.610	0.602	0.605	0.610	0.584	0.590
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.697**	**0.708**	**0.697**	**0.687**	**0.691**	**0.697**	**0.667**	**0.674**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**288.78**	**293.35**	**288.81**	**284.79**	**286.30**	**288.87**	**276.36**	**279.20**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915
5	AV Pricing Value (total, risk pool experience based)*	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928
6	Plan Type*	HDE	HDE	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4035	SUBF4036	SUPF1030	SUPF1031	SUPF1032	SUPF1034	SUPF1035	SUPF1036
8	Plan ID*	92551NY0380578	92551NY0380594	92551NY0380657	92551NY0380211	92551NY0380259	92551NY0380003	92551NY0380243	92551NY0380227
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	1.037	1.037	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	0.993	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.684**	**0.693**	**1.072**	**1.120**	**1.080**	**1.089**	**1.116**	**1.118**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**283.47**	**287.35**	**443.99**	**464.11**	**447.51**	**451.38**	**462.36**	**463.30**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.800
5	AV Pricing Value (total, risk pool experience based)*	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.811
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	HDE
7	Plan Name*	SUGF2028	SUGF2029	SUGF2030	SUGF2031	SUGF2033	SUGF2034	SUGF2035	SUGF2037
8	Plan ID*	92551NY0380659	92551NY0380099	92551NY0380083	92551NY0380067	92551NY0380019	92551NY0380035	92551NY0380051	92551NY0380323
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.800
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.993	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.940**	**0.936**	**0.950**	**0.956**	**0.977**	**0.969**	**0.968**	**0.956**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**389.69**	**387.71**	**393.44**	**396.19**	**404.81**	**401.31**	**401.29**	**396.31**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.780	0.707	0.717	0.712	0.696	0.708	0.699	0.708
5	AV Pricing Value (total, risk pool experience based)*	0.791	0.717	0.727	0.722	0.706	0.718	0.708	0.718
6	Plan Type*	EPO	EPO	EPO	EPO	HDE	HDE	HDE	HDE
7	Plan Name*	SUGF2039	SUSF3037	SUSF3038	SUSF3039	SUSF3040	SUSF3041	SUSF3042	SUSF3043
8	Plan ID*	92551NY0380195	92551NY0380661	92551NY0380131	92551NY0380147	92551NY0380371	92551NY0380355	92551NY0380339	92551NY0380419
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.780	0.707	0.717	0.712	0.696	0.708	0.699	0.708
29	Pricing actuarial value (only the induced demand factor) #	1.015	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.993	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.933**	**0.800**	**0.815**	**0.810**	**0.791**	**0.804**	**0.794**	**0.805**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**386.56**	**331.56**	**337.55**	**335.45**	**327.84**	**333.35**	**329.08**	**333.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.710	0.690	0.702	0.704	0.690	0.620	0.615	0.597
5	AV Pricing Value (total, risk pool experience based)*	0.720	0.700	0.712	0.714	0.699	0.629	0.623	0.606
6	Plan Type*	HDE	HDE	HDE	EPO	EPO	HDE	HDE	HDE
7	Plan Name*	SUSF3045	SUSF3046	SUSF3047	SUSF3048	SUSF3049	SUBF4038	SUBF4040	SUBF4041
8	Plan ID*	92551NY0380275	92551NY0380403	92551NY0380387	92551NY0380163	92551NY0380179	92551NY0380663	92551NY0380499	92551NY0380515
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.710	0.690	0.702	0.704	0.690	0.620	0.615	0.597
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.993	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.807**	**0.784**	**0.798**	**0.801**	**0.784**	**0.684**	**0.681**	**0.661**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**334.39**	**325.01**	**330.48**	**331.82**	**324.82**	**283.23**	**282.00**	**274.05**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.590	0.610	0.620	0.610	0.602	0.605	0.610	0.584
5	AV Pricing Value (total, risk pool experience based)*	0.598	0.619	0.629	0.619	0.610	0.614	0.619	0.592
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4042	SUBF4043	SUBF4044	SUBF4045	SUBF4046	SUBF4048	SUBF4049	SUBF4051
8	Plan ID*	92551NY0380531	92551NY0380451	92551NY0380435	92551NY0380483	92551NY0380547	92551NY0380291	92551NY0380467	92551NY0380307
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.590	0.610	0.620	0.610	0.602	0.605	0.610	0.584
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.653**	**0.676**	**0.687**	**0.676**	**0.667**	**0.670**	**0.676**	**0.647**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**270.76**	**280.05**	**284.47**	**280.08**	**276.18**	**277.64**	**280.13**	**268.00**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913
5	AV Pricing Value (total, risk pool experience based)*	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926
6	Plan Type*	HDE	HDE	HDE	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4052	SUBF4053	SUBF4054	SUPF1044	SUPF1045	SUPF1046	SUPF1048	SUPF1049
8	Plan ID*	92551NY0380563	92551NY0380579	92551NY0380595	92551NY0380665	92551NY0380212	92551NY0380260	92551NY0380004	92551NY0380244
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	1.037	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	1.000	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.653**	**0.663**	**0.673**	**1.079**	**1.128**	**1.088**	**1.097**	**1.124**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**270.75**	**274.89**	**278.65**	**447.11**	**467.37**	**450.65**	**454.55**	**465.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810
5	AV Pricing Value (total, risk pool experience based)*	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1050	SUGF2041	SUGF2042	SUGF2043	SUGF2044	SUGF2046	SUGF2047	SUGF2048
8	Plan ID*	92551NY0380228	92551NY0380667	92551NY0380100	92551NY0380084	92551NY0380068	92551NY0380020	92551NY0380036	92551NY0380052
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.000	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.126**	**0.947**	**0.942**	**0.956**	**0.963**	**0.984**	**0.975**	**0.975**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**466.55**	**392.42**	**390.43**	**396.20**	**398.97**	**407.65**	**404.13**	**404.11**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.800	0.780	0.707	0.717	0.712	0.696	0.708	0.699
5	AV Pricing Value (total, risk pool experience based)*	0.811	0.791	0.717	0.727	0.722	0.706	0.718	0.708
6	Plan Type*	HDE	EPO	EPO	EPO	EPO	HDE	HDE	HDE
7	Plan Name*	SUGF2050	SUGF2052	SUSF3053	SUSF3054	SUSF3055	SUSF3056	SUSF3057	SUSF3058
8	Plan ID*	92551NY0380324	92551NY0380196	92551NY0380669	92551NY0380132	92551NY0380148	92551NY0380372	92551NY0380356	92551NY0380340
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.800	0.780	0.707	0.717	0.712	0.696	0.708	0.699
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.000	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.963**	**0.939**	**0.806**	**0.820**	**0.815**	**0.797**	**0.810**	**0.800**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**399.09**	**389.27**	**333.89**	**339.92**	**337.81**	**330.14**	**335.69**	**331.39**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.708	0.710	0.690	0.702	0.704	0.690	0.620	0.615
5	AV Pricing Value (total, risk pool experience based)*	0.718	0.720	0.700	0.712	0.714	0.699	0.629	0.623
6	Plan Type*	HDE	HDE	HDE	HDE	EPO	EPO	HDE	HDE
7	Plan Name*	SUSF3059	SUSF3061	SUSF3062	SUSF3063	SUSF3064	SUSF3065	SUBF4056	SUBF4058
8	Plan ID*	92551NY0380420	92551NY0380276	92551NY0380404	92551NY0380388	92551NY0380164	92551NY0380180	92551NY0380671	92551NY0380500
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.708	0.710	0.690	0.702	0.704	0.690	0.620	0.615
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.000	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.811**	**0.813**	**0.790**	**0.803**	**0.806**	**0.789**	**0.688**	**0.685**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.95**	**336.74**	**327.29**	**332.80**	**334.15**	**327.10**	**285.22**	**283.98**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.597	0.590	0.610	0.620	0.610	0.602	0.605	0.610
5	AV Pricing Value (total, risk pool experience based)*	0.606	0.598	0.619	0.629	0.619	0.610	0.614	0.619
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4059	SUBF4060	SUBF4061	SUBF4062	SUBF4063	SUBF4064	SUBF4066	SUBF4067
8	Plan ID*	92551NY0380516	92551NY0380532	92551NY0380452	92551NY0380436	92551NY0380484	92551NY0380548	92551NY0380292	92551NY0380468
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.597	0.590	0.610	0.620	0.610	0.602	0.605	0.610
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.666**	**0.658**	**0.681**	**0.691**	**0.681**	**0.671**	**0.675**	**0.681**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**275.97**	**272.66**	**282.01**	**286.47**	**282.04**	**278.11**	**279.59**	**282.10**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
5	AV Pricing Value (total, risk pool experience based)*	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904
6	Plan Type*	HDE	HDE	HDE	HDE	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4069	SUBF4070	SUBF4071	SUBF4072	SUPF1058	SUPF1059	SUPF1060	SUPF1062
8	Plan ID*	92551NY0380308	92551NY0380564	92551NY0380580	92551NY0380596	92551NY0380673	92551NY0380213	92551NY0380261	92551NY0380005
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.017	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.651**	**0.658**	**0.668**	**0.677**	**1.097**	**1.147**	**1.106**	**1.115**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**269.88**	**272.65**	**276.82**	**280.61**	**454.65**	**475.25**	**458.25**	**462.21**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
5	AV Pricing Value (total, risk pool experience based)*	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1063	SUPF1064	SUGF2054	SUGF2055	SUGF2056	SUGF2057	SUGF2059	SUGF2060
8	Plan ID*	92551NY0380245	92551NY0380229	92551NY0380675	92551NY0380101	92551NY0380085	92551NY0380069	92551NY0380021	92551NY0380037
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.017	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.143**	**1.145**	**0.963**	**0.958**	**0.972**	**0.979**	**1.000**	**0.992**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**473.46**	**474.42**	**399.04**	**397.01**	**402.88**	**405.70**	**414.52**	**410.94**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.810	0.800	0.780	0.707	0.717	0.712	0.696	0.708
5	AV Pricing Value (total, risk pool experience based)*	0.821	0.811	0.791	0.717	0.727	0.722	0.706	0.718
6	Plan Type*	EPO	HDE	EPO	EPO	EPO	EPO	HDE	HDE
7	Plan Name*	SUGF2061	SUGF2063	SUGF2065	SUSF3069	SUSF3070	SUSF3071	SUSF3072	SUSF3073
8	Plan ID*	92551NY0380053	92551NY0380325	92551NY0380197	92551NY0380677	92551NY0380133	92551NY0380149	92551NY0380373	92551NY0380357
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.810	0.800	0.780	0.707	0.717	0.712	0.696	0.708
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.017	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.992**	**0.979**	**0.955**	**0.819**	**0.834**	**0.829**	**0.810**	**0.824**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**410.92**	**405.82**	**395.83**	**339.52**	**345.65**	**343.50**	**335.71**	**341.35**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.699	0.708	0.710	0.690	0.702	0.704	0.690	0.620
5	AV Pricing Value (total, risk pool experience based)*	0.708	0.718	0.720	0.700	0.712	0.714	0.699	0.629
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	EPO	EPO	HDE
7	Plan Name*	SUSF3074	SUSF3075	SUSF3077	SUSF3078	SUSF3079	SUSF3080	SUSF3081	SUBF4074
8	Plan ID*	92551NY0380341	92551NY0380421	92551NY0380277	92551NY0380405	92551NY0380389	92551NY0380165	92551NY0380181	92551NY0380679
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.699	0.708	0.710	0.690	0.702	0.704	0.690	0.620
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.017
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.813**	**0.824**	**0.826**	**0.803**	**0.817**	**0.820**	**0.803**	**0.700**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**336.98**	**341.62**	**342.41**	**332.81**	**338.41**	**339.79**	**332.61**	**290.03**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.615	0.597	0.590	0.610	0.620	0.610	0.602	0.605
5	AV Pricing Value (total, risk pool experience based)*	0.623	0.606	0.598	0.619	0.629	0.619	0.610	0.614
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4076	SUBF4077	SUBF4078	SUBF4079	SUBF4080	SUBF4081	SUBF4082	SUBF4084
8	Plan ID*	92551NY0380501	92551NY0380517	92551NY0380533	92551NY0380453	92551NY0380437	92551NY0380485	92551NY0380549	92551NY0380293
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.615	0.597	0.590	0.610	0.620	0.610	0.602	0.605
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.697**	**0.677**	**0.669**	**0.692**	**0.703**	**0.692**	**0.683**	**0.686**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**288.77**	**280.62**	**277.26**	**286.77**	**291.30**	**286.80**	**282.80**	**284.31**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	EPO	EPO	EPO
7	Plan Name*	SUBF4085	SUBF4087	SUBF4088	SUBF4089	SUBF4090	SUPF1072	SUPF1073	SUPF1074
8	Plan ID*	92551NY0380469	92551NY0380309	92551NY0380565	92551NY0380581	92551NY0380597	92551NY0380681	92551NY0380214	92551NY0380262
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.024	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.692**	**0.662**	**0.669**	**0.679**	**0.689**	**1.105**	**1.155**	**1.114**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.86**	**274.43**	**277.25**	**281.49**	**285.34**	**457.84**	**478.59**	**461.46**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817
5	AV Pricing Value (total, risk pool experience based)*	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1076	SUPF1077	SUPF1078	SUGF2067	SUGF2068	SUGF2069	SUGF2070	SUGF2072
8	Plan ID*	92551NY0380006	92551NY0380246	92551NY0380230	92551NY0380683	92551NY0380102	92551NY0380086	92551NY0380070	92551NY0380022
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.024	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.123**	**1.151**	**1.153**	**0.970**	**0.965**	**0.979**	**0.986**	**1.007**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**465.46**	**476.78**	**477.75**	**401.84**	**399.80**	**405.71**	**408.55**	**417.43**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.810	0.810	0.800	0.780	0.707	0.717	0.712	0.696
5	AV Pricing Value (total, risk pool experience based)*	0.821	0.821	0.811	0.791	0.717	0.727	0.722	0.706
6	Plan Type*	EPO	EPO	HDE	EPO	EPO	EPO	EPO	HDE
7	Plan Name*	SUGF2073	SUGF2074	SUGF2076	SUGF2078	SUSF3085	SUSF3086	SUSF3087	SUSF3088
8	Plan ID*	92551NY0380038	92551NY0380054	92551NY0380326	92551NY0380198	92551NY0380685	92551NY0380134	92551NY0380150	92551NY0380374
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.810	0.810	0.800	0.780	0.707	0.717	0.712	0.696
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.024	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.999**	**0.999**	**0.986**	**0.962**	**0.825**	**0.840**	**0.835**	**0.816**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**413.83**	**413.81**	**408.67**	**398.61**	**341.91**	**348.08**	**345.91**	**338.06**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.708	0.699	0.708	0.710	0.690	0.702	0.704	0.690
5	AV Pricing Value (total, risk pool experience based)*	0.718	0.708	0.718	0.720	0.700	0.712	0.714	0.699
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	EPO	EPO
7	Plan Name*	SUSF3089	SUSF3090	SUSF3091	SUSF3093	SUSF3094	SUSF3095	SUSF3096	SUSF3097
8	Plan ID*	92551NY0380358	92551NY0380342	92551NY0380422	92551NY0380278	92551NY0380406	92551NY0380390	92551NY0380166	92551NY0380182
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.708	0.699	0.708	0.710	0.690	0.702	0.704	0.690
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.830**	**0.819**	**0.830**	**0.832**	**0.809**	**0.822**	**0.826**	**0.808**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**343.74**	**339.35**	**344.02**	**344.82**	**335.15**	**340.79**	**342.17**	**334.95**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.620	0.615	0.597	0.590	0.610	0.620	0.610	0.602
5	AV Pricing Value (total, risk pool experience based)*	0.629	0.623	0.606	0.598	0.619	0.629	0.619	0.610
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4092	SUBF4094	SUBF4095	SUBF4096	SUBF4097	SUBF4098	SUBF4099	SUBF4100
8	Plan ID*	92551NY0380687	92551NY0380502	92551NY0380518	92551NY0380534	92551NY0380454	92551NY0380438	92551NY0380486	92551NY0380550
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.620	0.615	0.597	0.590	0.610	0.620	0.610	0.602
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.024	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.705**	**0.702**	**0.682**	**0.674**	**0.697**	**0.708**	**0.697**	**0.687**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**292.06**	**290.80**	**282.59**	**279.20**	**288.78**	**293.35**	**288.81**	**284.79**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917
5	AV Pricing Value (total, risk pool experience based)*	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	EPO	EPO
7	Plan Name*	SUBF4102	SUBF4103	SUBF4105	SUBF4106	SUBF4107	SUBF4108	SUPF1086	SUPF1087
8	Plan ID*	92551NY0380294	92551NY0380470	92551NY0380310	92551NY0380566	92551NY0380582	92551NY0380598	92551NY0380689	92551NY0380215
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.017	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.691**	**0.697**	**0.667**	**0.674**	**0.684**	**0.693**	**1.097**	**1.147**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.30**	**288.87**	**276.36**	**279.20**	**283.47**	**287.35**	**454.65**	**475.25**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800
5	AV Pricing Value (total, risk pool experience based)*	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1088	SUPF1090	SUPF1091	SUPF1092	SUGF2080	SUGF2081	SUGF2082	SUGF2083
8	Plan ID*	92551NY0380263	92551NY0380007	92551NY0380247	92551NY0380231	92551NY0380691	92551NY0380103	92551NY0380087	92551NY0380071
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.017	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.106**	**1.115**	**1.143**	**1.145**	**0.963**	**0.958**	**0.972**	**0.979**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**458.25**	**462.21**	**473.46**	**474.42**	**399.04**	**397.01**	**402.88**	**405.70**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.817	0.810	0.810	0.800	0.780	0.707	0.717	0.712
5	AV Pricing Value (total, risk pool experience based)*	0.829	0.821	0.821	0.811	0.791	0.717	0.727	0.722
6	Plan Type*	EPO	EPO	EPO	HDE	EPO	EPO	EPO	EPO
7	Plan Name*	SUGF2085	SUGF2086	SUGF2087	SUGF2089	SUGF2091	SUSF3101	SUSF3102	SUSF3103
8	Plan ID*	92551NY0380023	92551NY0380039	92551NY0380055	92551NY0380327	92551NY0380199	92551NY0380693	92551NY0380135	92551NY0380151
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.817	0.810	0.810	0.800	0.780	0.707	0.717	0.712
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.017	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.000**	**0.992**	**0.992**	**0.979**	**0.955**	**0.819**	**0.834**	**0.829**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**414.52**	**410.94**	**410.92**	**405.82**	**395.83**	**339.52**	**345.65**	**343.50**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.696	0.708	0.699	0.708	0.710	0.690	0.702	0.704
5	AV Pricing Value (total, risk pool experience based)*	0.706	0.718	0.708	0.718	0.720	0.700	0.712	0.714
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	EPO
7	Plan Name*	SUSF3104	SUSF3105	SUSF3106	SUSF3107	SUSF3109	SUSF3110	SUSF3111	SUSF3112
8	Plan ID*	92551NY0380375	92551NY0380359	92551NY0380343	92551NY0380423	92551NY0380279	92551NY0380407	92551NY0380391	92551NY0380167
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.696	0.708	0.699	0.708	0.710	0.690	0.702	0.704
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.810**	**0.824**	**0.813**	**0.824**	**0.826**	**0.803**	**0.817**	**0.820**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.71**	**341.35**	**336.98**	**341.62**	**342.41**	**332.81**	**338.41**	**339.79**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.690	0.620	0.615	0.597	0.590	0.610	0.620	0.610
5	AV Pricing Value (total, risk pool experience based)*	0.699	0.629	0.623	0.606	0.598	0.619	0.629	0.619
6	Plan Type*	EPO	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3113	SUBF4110	SUBF4112	SUBF4113	SUBF4114	SUBF4115	SUBF4116	SUBF4117
8	Plan ID*	92551NY0380183	92551NY0380695	92551NY0380503	92551NY0380519	92551NY0380535	92551NY0380455	92551NY0380439	92551NY0380487
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.690	0.620	0.615	0.597	0.590	0.610	0.620	0.610
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.017	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.803**	**0.700**	**0.697**	**0.677**	**0.669**	**0.692**	**0.703**	**0.692**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**332.61**	**290.03**	**288.77**	**280.62**	**277.26**	**286.77**	**291.30**	**286.80**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum
4	AV Metal Value (HHS Calculator)*	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
5	AV Pricing Value (total, risk pool experience based)*	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	EPO
7	Plan Name*	SUBF4118	SUBF4120	SUBF4121	SUBF4123	SUBF4124	SUBF4125	SUBF4126	SUPF1100
8	Plan ID*	92551NY0380551	92551NY0380295	92551NY0380471	92551NY0380311	92551NY0380567	92551NY0380583	92551NY0380599	92551NY0380697
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	0.993
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.683**	**0.686**	**0.692**	**0.662**	**0.669**	**0.679**	**0.689**	**1.072**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**282.80**	**284.31**	**286.86**	**274.43**	**277.25**	**281.49**	**285.34**	**443.99**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
5	AV Pricing Value (total, risk pool experience based)*	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1101	SUPF1102	SUPF1104	SUPF1105	SUPF1106	SUGF2093	SUGF2094	SUGF2095
8	Plan ID*	92551NY0380216	92551NY0380264	92551NY0380008	92551NY0380248	92551NY0380232	92551NY0380699	92551NY0380104	92551NY0380088
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.037	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.993	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.120**	**1.080**	**1.089**	**1.116**	**1.118**	**0.940**	**0.936**	**0.950**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

\## Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**464.11**	**447.51**	**451.38**	**462.36**	**463.30**	**389.69**	**387.71**	**393.44**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.800	0.817	0.810	0.810	0.800	0.780	0.707	0.717
5	AV Pricing Value (total, risk pool experience based)*	0.811	0.829	0.821	0.821	0.811	0.791	0.717	0.727
6	Plan Type*	EPO	EPO	EPO	EPO	HDE	EPO	EPO	EPO
7	Plan Name*	SUGF2096	SUGF2098	SUGF2099	SUGF2100	SUGF2102	SUGF2104	SUSF3117	SUSF3118
8	Plan ID*	92551NY0380072	92551NY0380024	92551NY0380040	92551NY0380056	92551NY0380328	92551NY0380200	92551NY0380701	92551NY0380136
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.800	0.817	0.810	0.810	0.800	0.780	0.707	0.717
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.993	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.956**	**0.977**	**0.969**	**0.968**	**0.956**	**0.933**	**0.800**	**0.815**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**396.19**	**404.81**	**401.31**	**401.29**	**396.31**	**386.56**	**331.56**	**337.55**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.712	0.696	0.708	0.699	0.708	0.710	0.690	0.702
5	AV Pricing Value (total, risk pool experience based)*	0.722	0.706	0.718	0.708	0.718	0.720	0.700	0.712
6	Plan Type*	EPO	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3119	SUSF3120	SUSF3121	SUSF3122	SUSF3123	SUSF3125	SUSF3126	SUSF3127
8	Plan ID*	92551NY0380152	92551NY0380376	92551NY0380360	92551NY0380344	92551NY0380424	92551NY0380280	92551NY0380408	92551NY0380392
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.712	0.696	0.708	0.699	0.708	0.710	0.690	0.702
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.810**	**0.791**	**0.804**	**0.794**	**0.805**	**0.807**	**0.784**	**0.798**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.45**	**327.84**	**333.35**	**329.08**	**333.61**	**334.39**	**325.01**	**330.48**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.704	0.690	0.620	0.615	0.597	0.590	0.610	0.620
5	AV Pricing Value (total, risk pool experience based)*	0.714	0.699	0.629	0.623	0.606	0.598	0.619	0.629
6	Plan Type*	EPO	EPO	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3128	SUSF3129	SUBF4128	SUBF4130	SUBF4131	SUBF4132	SUBF4133	SUBF4134
8	Plan ID*	92551NY0380168	92551NY0380184	92551NY0380703	92551NY0380504	92551NY0380520	92551NY0380536	92551NY0380456	92551NY0380440
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.704	0.690	0.620	0.615	0.597	0.590	0.610	0.620
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.993	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.801**	**0.784**	**0.684**	**0.681**	**0.661**	**0.653**	**0.676**	**0.687**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**331.82**	**324.82**	**283.23**	**282.00**	**274.05**	**270.76**	**280.05**	**284.47**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4135	SUBF4136	SUBF4138	SUBF4139	SUBF4141	SUBF4142	SUBF4143	SUBF4144
8	Plan ID*	92551NY0380488	92551NY0380552	92551NY0380296	92551NY0380472	92551NY0380312	92551NY0380568	92551NY0380584	92551NY0380600
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.676**	**0.667**	**0.670**	**0.676**	**0.647**	**0.653**	**0.663**	**0.673**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**280.08**	**276.18**	**277.64**	**280.13**	**268.00**	**270.75**	**274.89**	**278.65**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782
5	AV Pricing Value (total, risk pool experience based)*	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1114	SUPF1115	SUPF1116	SUPF1118	SUPF1119	SUPF1120	SUGF2106	SUGF2107
8	Plan ID*	92551NY0380625	92551NY0380217	92551NY0380265	92551NY0380009	92551NY0380249	92551NY0380233	92551NY0380617	92551NY0380105
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.037	1.037	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.000	1.004	1.004	1.004	1.004	1.004	1.000	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.079**	**1.128**	**1.088**	**1.097**	**1.124**	**1.126**	**0.947**	**0.942**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**447.11**	**467.37**	**450.65**	**454.55**	**465.61**	**466.55**	**392.42**	**390.43**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver
4	AV Metal Value (HHS Calculator)*	0.794	0.800	0.817	0.810	0.810	0.800	0.780	0.707
5	AV Pricing Value (total, risk pool experience based)*	0.805	0.811	0.829	0.821	0.821	0.811	0.791	0.717
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	HDE	EPO	EPO
7	Plan Name*	SUGF2108	SUGF2109	SUGF2121	SUGF2122	SUGF2123	SUGF2125	SUGF2127	SUSF3133
8	Plan ID*	92551NY0380089	92551NY0380073	92551NY0380025	92551NY0380041	92551NY0380057	92551NY0380329	92551NY0380201	92551NY0380633
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.794	0.800	0.817	0.810	0.810	0.800	0.780	0.707
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.000
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.956**	**0.963**	**0.984**	**0.975**	**0.975**	**0.963**	**0.939**	**0.806**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**396.20**	**398.97**	**407.65**	**404.13**	**404.11**	**399.09**	**389.27**	**333.89**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.717	0.712	0.696	0.708	0.699	0.708	0.710	0.690
5	AV Pricing Value (total, risk pool experience based)*	0.727	0.722	0.706	0.718	0.708	0.718	0.720	0.700
6	Plan Type*	EPO	EPO	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3134	SUSF3135	SUSF3136	SUSF3137	SUSF3138	SUSF3139	SUSF3141	SUSF3142
8	Plan ID*	92551NY0380137	92551NY0380153	92551NY0380377	92551NY0380361	92551NY0380345	92551NY0380425	92551NY0380281	92551NY0380409
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.717	0.712	0.696	0.708	0.699	0.708	0.710	0.690
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.820**	**0.815**	**0.797**	**0.810**	**0.800**	**0.811**	**0.813**	**0.790**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**339.92**	**337.81**	**330.14**	**335.69**	**331.39**	**335.95**	**336.74**	**327.29**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.702	0.704	0.690	0.620	0.615	0.597	0.590	0.610
5	AV Pricing Value (total, risk pool experience based)*	0.712	0.714	0.699	0.629	0.623	0.606	0.598	0.619
6	Plan Type*	HDE	EPO	EPO	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3143	SUSF3144	SUSF3145	SUBF4146	SUBF4148	SUBF4149	SUBF4150	SUBF4151
8	Plan ID*	92551NY0380393	92551NY0380169	92551NY0380185	92551NY0380609	92551NY0380505	92551NY0380521	92551NY0380537	92551NY0380457
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.702	0.704	0.690	0.620	0.615	0.597	0.590	0.610
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.000	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.803**	**0.806**	**0.789**	**0.688**	**0.685**	**0.666**	**0.658**	**0.681**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**332.80**	**334.15**	**327.10**	**285.22**	**283.98**	**275.97**	**272.66**	**282.01**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
5	AV Pricing Value (total, risk pool experience based)*	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4152	SUBF4153	SUBF4154	SUBF4156	SUBF4157	SUBF4159	SUBF4160	SUBF4161
8	Plan ID*	92551NY0380441	92551NY0380489	92551NY0380553	92551NY0380297	92551NY0380473	92551NY0380313	92551NY0380569	92551NY0380585
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.691**	**0.681**	**0.671**	**0.675**	**0.681**	**0.651**	**0.658**	**0.668**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.47**	**282.04**	**278.11**	**279.59**	**282.10**	**269.88**	**272.65**	**276.82**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold
4	AV Metal Value (HHS Calculator)*	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
5	AV Pricing Value (total, risk pool experience based)*	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801
6	Plan Type*	HDE	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4162	SUPF1128	SUPF1129	SUPF1130	SUPF1132	SUPF1133	SUPF1134	SUGF2129
8	Plan ID*	92551NY0380601	92551NY0380626	92551NY0380218	92551NY0380266	92551NY0380010	92551NY0380250	92551NY0380234	92551NY0380618
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
29	Pricing actuarial value (only the induced demand factor) #	0.940	1.037	1.037	1.037	1.037	1.037	1.037	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.024	1.029	1.029	1.029	1.029	1.029	1.024
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.677**	**1.105**	**1.155**	**1.114**	**1.123**	**1.151**	**1.153**	**0.970**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**280.61**	**457.84**	**478.59**	**461.46**	**465.46**	**476.78**	**477.75**	**401.84**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.782	0.794	0.800	0.817	0.810	0.810	0.800	0.780
5	AV Pricing Value (total, risk pool experience based)*	0.794	0.805	0.811	0.829	0.821	0.821	0.811	0.791
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	HDE	EPO
7	Plan Name*	SUGF2130	SUGF2131	SUGF2132	SUGF2134	SUGF2135	SUGF2136	SUGF2138	SUGF2140
8	Plan ID*	92551NY0380106	92551NY0380090	92551NY0380074	92551NY0380026	92551NY0380042	92551NY0380058	92551NY0380330	92551NY0380202
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.782	0.794	0.800	0.817	0.810	0.810	0.800	0.780
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.965**	**0.979**	**0.986**	**1.007**	**0.999**	**0.999**	**0.986**	**0.962**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**399.80**	**405.71**	**408.55**	**417.43**	**413.83**	**413.81**	**408.67**	**398.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.707	0.717	0.712	0.696	0.708	0.699	0.708	0.710
5	AV Pricing Value (total, risk pool experience based)*	0.717	0.727	0.722	0.706	0.718	0.708	0.718	0.720
6	Plan Type*	EPO	EPO	EPO	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3149	SUSF3150	SUSF3151	SUSF3152	SUSF3153	SUSF3154	SUSF3155	SUSF3157
8	Plan ID*	92551NY0380634	92551NY0380138	92551NY0380154	92551NY0380378	92551NY0380362	92551NY0380346	92551NY0380426	92551NY0380282
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.707	0.717	0.712	0.696	0.708	0.699	0.708	0.710
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.024	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.825**	**0.840**	**0.835**	**0.816**	**0.830**	**0.819**	**0.830**	**0.832**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**341.91**	**348.08**	**345.91**	**338.06**	**343.74**	**339.35**	**344.02**	**344.82**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.690	0.702	0.704	0.690	0.620	0.615	0.597	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.700	0.712	0.714	0.699	0.629	0.623	0.606	0.598
6	Plan Type*	HDE	HDE	EPO	EPO	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3158	SUSF3159	SUSF3160	SUSF3161	SUBF4164	SUBF4166	SUBF4167	SUBF4168
8	Plan ID*	92551NY0380410	92551NY0380394	92551NY0380170	92551NY0380186	92551NY0380610	92551NY0380506	92551NY0380522	92551NY0380538
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.690	0.702	0.704	0.690	0.620	0.615	0.597	0.590
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.024	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.809**	**0.822**	**0.826**	**0.808**	**0.705**	**0.702**	**0.682**	**0.674**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.15**	**340.79**	**342.17**	**334.95**	**292.06**	**290.80**	**282.59**	**279.20**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.610	0.620	0.610	0.602	0.605	0.610	0.584	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.629	0.619	0.610	0.614	0.619	0.592	0.598
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4169	SUBF4170	SUBF4171	SUBF4172	SUBF4174	SUBF4175	SUBF4177	SUBF4178
8	Plan ID*	92551NY0380458	92551NY0380442	92551NY0380490	92551NY0380554	92551NY0380298	92551NY0380474	92551NY0380314	92551NY0380570
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.620	0.610	0.602	0.605	0.610	0.584	0.590
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.697**	**0.708**	**0.697**	**0.687**	**0.691**	**0.697**	**0.667**	**0.674**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**288.78**	**293.35**	**288.81**	**284.79**	**286.30**	**288.87**	**276.36**	**279.20**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915
5	AV Pricing Value (total, risk pool experience based)*	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928
6	Plan Type*	HDE	HDE	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4179	SUBF4180	SUPF1142	SUPF1143	SUPF1144	SUPF1146	SUPF1147	SUPF1148
8	Plan ID*	92551NY0380586	92551NY0380602	92551NY0380627	92551NY0380219	92551NY0380267	92551NY0380011	92551NY0380251	92551NY0380235
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	1.037	1.037	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	0.993	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.684**	**0.693**	**1.072**	**1.120**	**1.080**	**1.089**	**1.116**	**1.118**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**283.47**	**287.35**	**443.99**	**464.11**	**447.51**	**451.38**	**462.36**	**463.30**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.800
5	AV Pricing Value (total, risk pool experience based)*	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.811
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	HDE
7	Plan Name*	SUGF2142	SUGF2143	SUGF2144	SUGF2145	SUGF2147	SUGF2148	SUGF2149	SUGF2151
8	Plan ID*	92551NY0380619	92551NY0380107	92551NY0380091	92551NY0380075	92551NY0380027	92551NY0380043	92551NY0380059	92551NY0380331
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.800
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.993	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.940**	**0.936**	**0.950**	**0.956**	**0.977**	**0.969**	**0.968**	**0.956**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**389.69**	**387.71**	**393.44**	**396.19**	**404.81**	**401.31**	**401.29**	**396.31**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.780	0.707	0.717	0.712	0.696	0.708	0.699	0.708
5	AV Pricing Value (total, risk pool experience based)*	0.791	0.717	0.727	0.722	0.706	0.718	0.708	0.718
6	Plan Type*	EPO	EPO	EPO	EPO	HDE	HDE	HDE	HDE
7	Plan Name*	SUGF2153	SUSF3165	SUSF3166	SUSF3167	SUSF3168	SUSF3169	SUSF3170	SUSF3171
8	Plan ID*	92551NY0380203	92551NY0380635	92551NY0380139	92551NY0380155	92551NY0380379	92551NY0380363	92551NY0380347	92551NY0380427
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.780	0.707	0.717	0.712	0.696	0.708	0.699	0.708
29	Pricing actuarial value (only the induced demand factor) #	1.015	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.993	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.933**	**0.800**	**0.815**	**0.810**	**0.791**	**0.804**	**0.794**	**0.805**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**386.56**	**331.56**	**337.55**	**335.45**	**327.84**	**333.35**	**329.08**	**333.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.710	0.690	0.702	0.704	0.690	0.620	0.615	0.597
5	AV Pricing Value (total, risk pool experience based)*	0.720	0.700	0.712	0.714	0.699	0.629	0.623	0.606
6	Plan Type*	HDE	HDE	HDE	EPO	EPO	HDE	HDE	HDE
7	Plan Name*	SUSF3173	SUSF3174	SUSF3175	SUSF3176	SUSF3177	SUBF4182	SUBF4184	SUBF4185
8	Plan ID*	92551NY0380283	92551NY0380411	92551NY0380395	92551NY0380171	92551NY0380187	92551NY0380611	92551NY0380507	92551NY0380523
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.710	0.690	0.702	0.704	0.690	0.620	0.615	0.597
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.993	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.807**	**0.784**	**0.798**	**0.801**	**0.784**	**0.684**	**0.681**	**0.661**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**334.39**	**325.01**	**330.48**	**331.82**	**324.82**	**283.23**	**282.00**	**274.05**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.590	0.610	0.620	0.610	0.602	0.605	0.610	0.584
5	AV Pricing Value (total, risk pool experience based)*	0.598	0.619	0.629	0.619	0.610	0.614	0.619	0.592
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4186	SUBF4187	SUBF4188	SUBF4189	SUBF4190	SUBF4192	SUBF4193	SUBF4195
8	Plan ID*	92551NY0380539	92551NY0380459	92551NY0380443	92551NY0380491	92551NY0380555	92551NY0380299	92551NY0380475	92551NY0380315
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.590	0.610	0.620	0.610	0.602	0.605	0.610	0.584
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.653**	**0.676**	**0.687**	**0.676**	**0.667**	**0.670**	**0.676**	**0.647**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**270.76**	**280.05**	**284.47**	**280.08**	**276.18**	**277.64**	**280.13**	**268.00**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913
5	AV Pricing Value (total, risk pool experience based)*	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926
6	Plan Type*	HDE	HDE	HDE	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4196	SUBF4197	SUBF4198	SUPF1156	SUPF1157	SUPF1158	SUPF1160	SUPF1161
8	Plan ID*	92551NY0380571	92551NY0380587	92551NY0380603	92551NY0380628	92551NY0380220	92551NY0380268	92551NY0380012	92551NY0380252
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	1.037	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	1.000	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.653**	**0.663**	**0.673**	**1.079**	**1.128**	**1.088**	**1.097**	**1.124**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**270.75**	**274.89**	**278.65**	**447.11**	**467.37**	**450.65**	**454.55**	**465.61**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810
5	AV Pricing Value (total, risk pool experience based)*	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1162	SUGF2155	SUGF2156	SUGF2157	SUGF2158	SUGF2160	SUGF2161	SUGF2162
8	Plan ID*	92551NY0380236	92551NY0380620	92551NY0380108	92551NY0380092	92551NY0380076	92551NY0380028	92551NY0380044	92551NY0380060
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.000	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.126**	**0.947**	**0.942**	**0.956**	**0.963**	**0.984**	**0.975**	**0.975**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**466.55**	**392.42**	**390.43**	**396.20**	**398.97**	**407.65**	**404.13**	**404.11**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.800	0.780	0.707	0.717	0.712	0.696	0.708	0.699
5	AV Pricing Value (total, risk pool experience based)*	0.811	0.791	0.717	0.727	0.722	0.706	0.718	0.708
6	Plan Type*	HDE	EPO	EPO	EPO	EPO	HDE	HDE	HDE
7	Plan Name*	SUGF2164	SUGF2166	SUSF3181	SUSF3182	SUSF3183	SUSF3184	SUSF3185	SUSF3186
8	Plan ID*	92551NY0380332	92551NY0380204	92551NY0380636	92551NY0380140	92551NY0380156	92551NY0380380	92551NY0380364	92551NY0380348
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.800	0.780	0.707	0.717	0.712	0.696	0.708	0.699
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.000	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.963**	**0.939**	**0.806**	**0.820**	**0.815**	**0.797**	**0.810**	**0.800**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**399.09**	**389.27**	**333.89**	**339.92**	**337.81**	**330.14**	**335.69**	**331.39**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.708	0.710	0.690	0.702	0.704	0.690	0.620	0.615
5	AV Pricing Value (total, risk pool experience based)*	0.718	0.720	0.700	0.712	0.714	0.699	0.629	0.623
6	Plan Type*	HDE	HDE	HDE	HDE	EPO	EPO	HDE	HDE
7	Plan Name*	SUSF3187	SUSF3189	SUSF3190	SUSF3191	SUSF3192	SUSF3193	SUBF4200	SUBF4202
8	Plan ID*	92551NY0380428	92551NY0380284	92551NY0380412	92551NY0380396	92551NY0380172	92551NY0380188	92551NY0380612	92551NY0380508
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.708	0.710	0.690	0.702	0.704	0.690	0.620	0.615
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.000	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.811**	**0.813**	**0.790**	**0.803**	**0.806**	**0.789**	**0.688**	**0.685**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.95**	**336.74**	**327.29**	**332.80**	**334.15**	**327.10**	**285.22**	**283.98**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.597	0.590	0.610	0.620	0.610	0.602	0.605	0.610
5	AV Pricing Value (total, risk pool experience based)*	0.606	0.598	0.619	0.629	0.619	0.610	0.614	0.619
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4203	SUBF4204	SUBF4205	SUBF4206	SUBF4207	SUBF4208	SUBF4210	SUBF4211
8	Plan ID*	92551NY0380524	92551NY0380540	92551NY0380460	92551NY0380444	92551NY0380492	92551NY0380556	92551NY0380300	92551NY0380476
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.597	0.590	0.610	0.620	0.610	0.602	0.605	0.610
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.666**	**0.658**	**0.681**	**0.691**	**0.681**	**0.671**	**0.675**	**0.681**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**275.97**	**272.66**	**282.01**	**286.47**	**282.04**	**278.11**	**279.59**	**282.10**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
5	AV Pricing Value (total, risk pool experience based)*	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904
6	Plan Type*	HDE	HDE	HDE	HDE	EPO	EPO	EPO	EPO
7	Plan Name*	SUBF4213	SUBF4214	SUBF4215	SUBF4216	SUPF1170	SUPF1171	SUPF1172	SUPF1174
8	Plan ID*	92551NY0380316	92551NY0380572	92551NY0380588	92551NY0380604	92551NY0380629	92551NY0380221	92551NY0380269	92551NY0380013
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	1.037	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.017	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.651**	**0.658**	**0.668**	**0.677**	**1.097**	**1.147**	**1.106**	**1.115**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**269.88**	**272.65**	**276.82**	**280.61**	**454.65**	**475.25**	**458.25**	**462.21**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
5	AV Pricing Value (total, risk pool experience based)*	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1175	SUPF1176	SUGF2168	SUGF2169	SUGF2170	SUGF2171	SUGF2173	SUGF2174
8	Plan ID*	92551NY0380253	92551NY0380237	92551NY0380621	92551NY0380109	92551NY0380093	92551NY0380077	92551NY0380029	92551NY0380045
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.017	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.143**	**1.145**	**0.963**	**0.958**	**0.972**	**0.979**	**1.000**	**0.992**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**473.46**	**474.42**	**399.04**	**397.01**	**402.88**	**405.70**	**414.52**	**410.94**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.810	0.800	0.780	0.707	0.717	0.712	0.696	0.708
5	AV Pricing Value (total, risk pool experience based)*	0.821	0.811	0.791	0.717	0.727	0.722	0.706	0.718
6	Plan Type*	EPO	HDE	EPO	EPO	EPO	EPO	HDE	HDE
7	Plan Name*	SUGF2175	SUGF2177	SUGF2179	SUSF3197	SUSF3198	SUSF3199	SUSF3200	SUSF3201
8	Plan ID*	92551NY0380061	92551NY0380333	92551NY0380205	92551NY0380637	92551NY0380141	92551NY0380157	92551NY0380381	92551NY0380365
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.810	0.800	0.780	0.707	0.717	0.712	0.696	0.708
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.017	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.992**	**0.979**	**0.955**	**0.819**	**0.834**	**0.829**	**0.810**	**0.824**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**410.92**	**405.82**	**395.83**	**339.52**	**345.65**	**343.50**	**335.71**	**341.35**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.699	0.708	0.710	0.690	0.702	0.704	0.690	0.620
5	AV Pricing Value (total, risk pool experience based)*	0.708	0.718	0.720	0.700	0.712	0.714	0.699	0.629
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	EPO	EPO	HDE
7	Plan Name*	SUSF3202	SUSF3203	SUSF3205	SUSF3206	SUSF3207	SUSF3208	SUSF3209	SUBF4218
8	Plan ID*	92551NY0380349	92551NY0380429	92551NY0380285	92551NY0380413	92551NY0380397	92551NY0380173	92551NY0380189	92551NY0380613
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.699	0.708	0.710	0.690	0.702	0.704	0.690	0.620
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.813**	**0.824**	**0.826**	**0.803**	**0.817**	**0.820**	**0.803**	**0.703**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**336.98**	**341.62**	**342.41**	**332.81**	**338.41**	**339.79**	**332.61**	**291.33**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.615	0.597	0.590	0.610	0.620	0.610	0.602	0.605
5	AV Pricing Value (total, risk pool experience based)*	0.623	0.606	0.598	0.619	0.629	0.619	0.610	0.614
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4220	SUBF4221	SUBF4222	SUBF4223	SUBF4224	SUBF4225	SUBF4226	SUBF4228
8	Plan ID*	92551NY0380509	92551NY0380525	92551NY0380541	92551NY0380461	92551NY0380445	92551NY0380493	92551NY0380557	92551NY0380301
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.615	0.597	0.590	0.610	0.620	0.610	0.602	0.605
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.697**	**0.677**	**0.669**	**0.692**	**0.703**	**0.692**	**0.683**	**0.686**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**288.77**	**280.62**	**277.26**	**286.77**	**291.30**	**286.80**	**282.80**	**284.31**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	EPO	EPO	EPO
7	Plan Name*	SUBF4229	SUBF4231	SUBF4232	SUBF4233	SUBF4234	SUPF1184	SUPF1185	SUPF1186
8	Plan ID*	92551NY0380477	92551NY0380317	92551NY0380573	92551NY0380589	92551NY0380605	92551NY0380630	92551NY0380222	92551NY0380270
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	1.037	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.024	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.692**	**0.662**	**0.669**	**0.679**	**0.689**	**1.105**	**1.155**	**1.114**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.86**	**274.43**	**277.25**	**281.49**	**285.34**	**457.84**	**478.59**	**461.46**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817
5	AV Pricing Value (total, risk pool experience based)*	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1188	SUPF1189	SUPF1190	SUGF2181	SUGF2182	SUGF2183	SUGF2184	SUGF2186
8	Plan ID*	92551NY0380014	92551NY0380254	92551NY0380238	92551NY0380622	92551NY0380110	92551NY0380094	92551NY0380078	92551NY0380030
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.024	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.123**	**1.151**	**1.153**	**0.970**	**0.965**	**0.979**	**0.986**	**1.007**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**465.46**	**476.78**	**477.75**	**401.84**	**399.80**	**405.71**	**408.55**	**417.43**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.810	0.810	0.800	0.780	0.707	0.717	0.712	0.696
5	AV Pricing Value (total, risk pool experience based)*	0.821	0.821	0.811	0.791	0.717	0.727	0.722	0.706
6	Plan Type*	EPO	EPO	HDE	EPO	EPO	EPO	EPO	HDE
7	Plan Name*	SUGF2187	SUGF2188	SUGF2190	SUGF2192	SUSF3213	SUSF3214	SUSF3215	SUSF3216
8	Plan ID*	92551NY0380046	92551NY0380062	92551NY0380334	92551NY0380206	92551NY0380638	92551NY0380142	92551NY0380158	92551NY0380382
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.810	0.810	0.800	0.780	0.707	0.717	0.712	0.696
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.024	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.999**	**0.999**	**0.986**	**0.962**	**0.825**	**0.840**	**0.835**	**0.816**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**413.83**	**413.81**	**408.67**	**398.61**	**341.91**	**348.08**	**345.91**	**338.06**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.708	0.699	0.708	0.710	0.690	0.702	0.704	0.690
5	AV Pricing Value (total, risk pool experience based)*	0.718	0.708	0.718	0.720	0.700	0.712	0.714	0.699
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	EPO	EPO
7	Plan Name*	SUSF3217	SUSF3218	SUSF3219	SUSF3221	SUSF3222	SUSF3223	SUSF3224	SUSF3225
8	Plan ID*	92551NY0380366	92551NY0380350	92551NY0380430	92551NY0380286	92551NY0380414	92551NY0380398	92551NY0380174	92551NY0380190
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.708	0.699	0.708	0.710	0.690	0.702	0.704	0.690
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.830**	**0.819**	**0.830**	**0.832**	**0.809**	**0.822**	**0.826**	**0.808**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**343.74**	**339.35**	**344.02**	**344.82**	**335.15**	**340.79**	**342.17**	**334.95**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.620	0.615	0.597	0.590	0.610	0.620	0.610	0.602
5	AV Pricing Value (total, risk pool experience based)*	0.629	0.623	0.606	0.598	0.619	0.629	0.619	0.610
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4236	SUBF4238	SUBF4239	SUBF4240	SUBF4241	SUBF4242	SUBF4243	SUBF4244
8	Plan ID*	92551NY0380614	92551NY0380510	92551NY0380526	92551NY0380542	92551NY0380462	92551NY0380446	92551NY0380494	92551NY0380558
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.620	0.615	0.597	0.590	0.610	0.620	0.610	0.602
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.024	1.029	1.029	1.029	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.705**	**0.702**	**0.682**	**0.674**	**0.697**	**0.708**	**0.697**	**0.687**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**292.06**	**290.80**	**282.59**	**279.20**	**288.78**	**293.35**	**288.81**	**284.79**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum
4	AV Metal Value (HHS Calculator)*	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917
5	AV Pricing Value (total, risk pool experience based)*	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	EPO	EPO
7	Plan Name*	SUBF4246	SUBF4247	SUBF4249	SUBF4250	SUBF4251	SUBF4252	SUPF1198	SUPF1199
8	Plan ID*	92551NY0380302	92551NY0380478	92551NY0380318	92551NY0380574	92551NY0380590	92551NY0380606	92551NY0380631	92551NY0380223
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	1.037	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.029	1.029	1.029	1.029	1.029	1.029	1.017	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.691**	**0.697**	**0.667**	**0.674**	**0.684**	**0.693**	**1.097**	**1.147**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**286.30**	**288.87**	**276.36**	**279.20**	**283.47**	**287.35**	**454.65**	**475.25**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800
5	AV Pricing Value (total, risk pool experience based)*	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1200	SUPF1202	SUPF1203	SUPF1204	SUGF2194	SUGF2195	SUGF2196	SUGF2197
8	Plan ID*	92551NY0380271	92551NY0380015	92551NY0380255	92551NY0380239	92551NY0380623	92551NY0380111	92551NY0380095	92551NY0380079
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.017	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.106**	**1.115**	**1.143**	**1.145**	**0.963**	**0.958**	**0.972**	**0.979**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**458.25**	**462.21**	**473.46**	**474.42**	**399.04**	**397.01**	**402.88**	**405.70**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.817	0.810	0.810	0.800	0.780	0.707	0.717	0.712
5	AV Pricing Value (total, risk pool experience based)*	0.829	0.821	0.821	0.811	0.791	0.717	0.727	0.722
6	Plan Type*	EPO	EPO	EPO	HDE	EPO	EPO	EPO	EPO
7	Plan Name*	SUGF2199	SUGF2200	SUGF2201	SUGF2203	SUGF2205	SUSF3229	SUSF3230	SUSF3231
8	Plan ID*	92551NY0380031	92551NY0380047	92551NY0380063	92551NY0380335	92551NY0380207	92551NY0380639	92551NY0380143	92551NY0380159
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.817	0.810	0.810	0.800	0.780	0.707	0.717	0.712
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.017	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.000**	**0.992**	**0.992**	**0.979**	**0.955**	**0.819**	**0.834**	**0.829**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**414.52**	**410.94**	**410.92**	**405.82**	**395.83**	**339.52**	**345.65**	**343.50**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.696	0.708	0.699	0.708	0.710	0.690	0.702	0.704
5	AV Pricing Value (total, risk pool experience based)*	0.706	0.718	0.708	0.718	0.720	0.700	0.712	0.714
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	EPO
7	Plan Name*	SUSF3232	SUSF3233	SUSF3234	SUSF3235	SUSF3237	SUSF3238	SUSF3239	SUSF3240
8	Plan ID*	92551NY0380383	92551NY0380367	92551NY0380351	92551NY0380431	92551NY0380287	92551NY0380415	92551NY0380399	92551NY0380175
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.696	0.708	0.699	0.708	0.710	0.690	0.702	0.704
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.810**	**0.824**	**0.813**	**0.824**	**0.826**	**0.803**	**0.817**	**0.820**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.71**	**341.35**	**336.98**	**341.62**	**342.41**	**332.81**	**338.41**	**339.79**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.690	0.620	0.615	0.597	0.590	0.610	0.620	0.610
5	AV Pricing Value (total, risk pool experience based)*	0.699	0.629	0.623	0.606	0.598	0.619	0.629	0.619
6	Plan Type*	EPO	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3241	SUBF4254	SUBF4256	SUBF4257	SUBF4258	SUBF4259	SUBF4260	SUBF4261
8	Plan ID*	92551NY0380191	92551NY0380615	92551NY0380511	92551NY0380527	92551NY0380543	92551NY0380463	92551NY0380447	92551NY0380495
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.690	0.620	0.615	0.597	0.590	0.610	0.620	0.610
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.017	1.021	1.021	1.021	1.021	1.021	1.021
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.803**	**0.700**	**0.697**	**0.677**	**0.669**	**0.692**	**0.703**	**0.692**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**332.61**	**290.03**	**288.77**	**280.62**	**277.26**	**286.77**	**291.30**	**286.80**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum
4	AV Metal Value (HHS Calculator)*	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
5	AV Pricing Value (total, risk pool experience based)*	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	EPO
7	Plan Name*	SUBF4262	SUBF4264	SUBF4265	SUBF4267	SUBF4268	SUBF4269	SUBF4270	SUPF1212
8	Plan ID*	92551NY0380559	92551NY0380303	92551NY0380479	92551NY0380319	92551NY0380575	92551NY0380591	92551NY0380607	92551NY0380632
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	1.037
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.021	1.021	1.021	0.993
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.683**	**0.686**	**0.692**	**0.662**	**0.669**	**0.679**	**0.689**	**1.072**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**282.80**	**284.31**	**286.86**	**274.43**	**277.25**	**281.49**	**285.34**	**443.99**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
5	AV Pricing Value (total, risk pool experience based)*	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUPF1213	SUPF1214	SUPF1216	SUPF1217	SUPF1218	SUGF2207	SUGF2208	SUGF2209
8	Plan ID*	92551NY0380224	92551NY0380272	92551NY0380016	92551NY0380256	92551NY0380240	92551NY0380624	92551NY0380112	92551NY0380096
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	1.037	1.037	1.037	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.993	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.120**	**1.080**	**1.089**	**1.116**	**1.118**	**0.940**	**0.936**	**0.950**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**464.11**	**447.51**	**451.38**	**462.36**	**463.30**	**389.69**	**387.71**	**393.44**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.800	0.817	0.810	0.810	0.800	0.780	0.707	0.717
5	AV Pricing Value (total, risk pool experience based)*	0.811	0.829	0.821	0.821	0.811	0.791	0.717	0.727
6	Plan Type*	EPO	EPO	EPO	EPO	HDE	EPO	EPO	EPO
7	Plan Name*	SUGF2210	SUGF2212	SUGF2213	SUGF2214	SUGF2216	SUGF2218	SUSF3245	SUSF3246
8	Plan ID*	92551NY0380080	92551NY0380032	92551NY0380048	92551NY0380064	92551NY0380336	92551NY0380208	92551NY0380640	92551NY0380144
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.800	0.817	0.810	0.810	0.800	0.780	0.707	0.717
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.993	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.956**	**0.977**	**0.969**	**0.968**	**0.956**	**0.933**	**0.800**	**0.815**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**396.19**	**404.81**	**401.31**	**401.29**	**396.31**	**386.56**	**331.56**	**337.55**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
4	AV Metal Value (HHS Calculator)*	0.712	0.696	0.708	0.699	0.708	0.710	0.690	0.702
5	AV Pricing Value (total, risk pool experience based)*	0.722	0.706	0.718	0.708	0.718	0.720	0.700	0.712
6	Plan Type*	EPO	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3247	SUSF3248	SUSF3249	SUSF3250	SUSF3251	SUSF3253	SUSF3254	SUSF3255
8	Plan ID*	92551NY0380160	92551NY0380384	92551NY0380368	92551NY0380352	92551NY0380432	92551NY0380288	92551NY0380416	92551NY0380400
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.712	0.696	0.708	0.699	0.708	0.710	0.690	0.702
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.810**	**0.791**	**0.804**	**0.794**	**0.805**	**0.807**	**0.784**	**0.798**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**335.45**	**327.84**	**333.35**	**329.08**	**333.61**	**334.39**	**325.01**	**330.48**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.704	0.690	0.620	0.615	0.597	0.590	0.610	0.620
5	AV Pricing Value (total, risk pool experience based)*	0.714	0.699	0.629	0.623	0.606	0.598	0.619	0.629
6	Plan Type*	EPO	EPO	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUSF3256	SUSF3257	SUBF4272	SUBF4274	SUBF4275	SUBF4276	SUBF4277	SUBF4278
8	Plan ID*	92551NY0380176	92551NY0380192	92551NY0380616	92551NY0380512	92551NY0380528	92551NY0380544	92551NY0380464	92551NY0380448
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.704	0.690	0.620	0.615	0.597	0.590	0.610	0.620
29	Pricing actuarial value (only the induced demand factor) #	0.965	0.965	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.993	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.801**	**0.784**	**0.684**	**0.681**	**0.661**	**0.653**	**0.676**	**0.687**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**331.82**	**324.82**	**283.23**	**282.00**	**274.05**	**270.76**	**280.05**	**284.47**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
4	AV Metal Value (HHS Calculator)*	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607
5	AV Pricing Value (total, risk pool experience based)*	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616
6	Plan Type*	HDE	HDE	HDE	HDE	HDE	HDE	HDE	HDE
7	Plan Name*	SUBF4279	SUBF4280	SUBF4282	SUBF4283	SUBF4285	SUBF4286	SUBF4287	SUBF4288
8	Plan ID*	92551NY0380496	92551NY0380560	92551NY0380304	92551NY0380480	92551NY0380320	92551NY0380576	92551NY0380592	92551NY0380608
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607
29	Pricing actuarial value (only the induced demand factor) #	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.676**	**0.667**	**0.670**	**0.676**	**0.647**	**0.653**	**0.663**	**0.673**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**280.08**	**276.18**	**277.64**	**280.13**	**268.00**	**270.75**	**274.89**	**278.65**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.836	0.758	0.836	0.756	0.836	0.756	0.836	0.756
5	AV Pricing Value (total, risk pool experience based)*	0.848	0.769	0.848	0.766	0.848	0.766	0.848	0.766
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUGFHD01	SUGFHD02	SUGFHD03	SUGFHD04	SUGFHD05	SUGFHD06	SUGFHD07	SUGFHD08
8	Plan ID*	92551NY0380705	92551NY0380706	92551NY0380707	92551NY0380708	92551NY0380709	92551NY0380710	92551NY0380711	92551NY0380712
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.836	0.758	0.836	0.756	0.836	0.756	0.836	0.756
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.029	1.029	0.997	0.997	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	0.962	1.061	0.961	1.063	0.961	1.063	0.961	1.063
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.969**	**0.969**	**0.991**	**0.991**	**0.961**	**0.961**	**0.967**	**0.967**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**401.36**	**401.36**	**410.42**	**410.42**	**398.01**	**398.01**	**400.80**	**400.80**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
5	AV Pricing Value (total, risk pool experience based)*	0.848	0.766	0.848	0.766	0.848	0.766	0.848	0.766
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUGFHD09	SUGFHD10	SUGFHD11	SUGFHD12	SUGFHD13	SUGFHD14	SUGFHD15	SUGFHD16
8	Plan ID*	92551NY0380713	92551NY0380714	92551NY0380715	92551NY0380716	92551NY0380717	92551NY0380718	92551NY0380719	92551NY0380720
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.029	1.029	1.021	1.021	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	0.961	1.063	0.961	1.063	0.961	1.063	0.961	1.063
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.984**	**0.984**	**0.991**	**0.991**	**0.984**	**0.984**	**0.961**	**0.961**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**407.56**	**407.56**	**410.42**	**410.42**	**407.56**	**407.56**	**398.01**	**398.01**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
5	AV Pricing Value (total, risk pool experience based)*	0.848	0.766	0.848	0.766	0.848	0.766	0.848	0.766
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUGFHD17	SUGFHD18	SUGFHD19	SUGFHD20	SUGFHD21	SUGFHD22	SUGFHD23	SUGFHD24
8	Plan ID*	92551NY0380721	92551NY0380722	92551NY0380723	92551NY0380724	92551NY0380725	92551NY0380726	92551NY0380727	92551NY0380728
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.029	1.029	0.997	0.997	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	0.961	1.063	0.961	1.063	0.961	1.063	0.961	1.063
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.967**	**0.967**	**0.991**	**0.991**	**0.961**	**0.961**	**0.967**	**0.967**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**400.80**	**400.80**	**410.42**	**410.42**	**398.01**	**398.01**	**400.80**	**400.80**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038	92551NY038
3	Metal Level (or catastrophic)*	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
4	AV Metal Value (HHS Calculator)*	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
5	AV Pricing Value (total, risk pool experience based)*	0.848	0.766	0.848	0.766	0.848	0.766	0.848	0.766
6	Plan Type*	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
7	Plan Name*	SUGFHD25	SUGFHD26	SUGFHD27	SUGFHD28	SUGFHD29	SUGFHD30	SUGFHD31	SUGFHD32
8	Plan ID*	92551NY0380729	92551NY0380730	92551NY0380731	92551NY0380732	92551NY0380733	92551NY0380734	92551NY0380735	92551NY0380736
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.836	0.756	0.836	0.756	0.836	0.756	0.836	0.756
29	Pricing actuarial value (only the induced demand factor) #	1.015	1.015	1.015	1.015	1.015	1.015	1.015	1.015
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.029	1.029	1.021	1.021	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	0.961	1.063	0.961	1.063	0.961	1.063	0.961	1.063
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**0.984**	**0.984**	**0.991**	**0.991**	**0.984**	**0.984**	**0.961**	**0.961**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**407.56**	**407.56**	**410.42**	**410.42**	**407.56**	**407.56**	**398.01**	**398.01**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base	Base	Base	Base	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1013	SUPF1014	SUSF3016	SUBF4003	SUPF1027	SUPF1028	SUSF3035	SUBF4021
8	Plan ID*	92551NY0390017	92551NY0390033	92551NY0390001	92551NY0390050	92551NY0390018	92551NY0390034	92551NY0390002	92551NY0390051
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.179**	**1.167**	**0.820**	**0.683**	**1.207**	**1.195**	**0.840**	**0.700**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**488.59**	**483.73**	**339.92**	**283.12**	**500.32**	**495.34**	**348.08**	**289.92**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1041	SUPF1042	SUSF3051	SUBF4039	SUPF1055	SUPF1056	SUSF3067	SUBF4057
8	Plan ID*	92551NY0390019	92551NY0390035	92551NY0390003	92551NY0390052	92551NY0390020	92551NY0390036	92551NY0390004	92551NY0390053
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.171**	**1.159**	**0.815**	**0.679**	**1.179**	**1.167**	**0.820**	**0.683**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**485.19**	**480.36**	**337.55**	**281.15**	**488.59**	**483.73**	**339.92**	**283.12**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1069	SUPF1070	SUSF3083	SUBF4075	SUPF1083	SUPF1084	SUSF3099	SUBF4093
8	Plan ID*	92551NY0390021	92551NY0390037	92551NY0390005	92551NY0390054	92551NY0390022	92551NY0390038	92551NY0390006	92551NY0390055
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.199**	**1.187**	**0.834**	**0.695**	**1.207**	**1.195**	**0.840**	**0.700**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**496.83**	**491.89**	**345.65**	**287.90**	**500.32**	**495.34**	**348.08**	**289.92**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1097	SUPF1098	SUSF3115	SUBF4111	SUPF1111	SUPF1112	SUSF3131	SUBF4129
8	Plan ID*	92551NY0390023	92551NY0390039	92551NY0390007	92551NY0390056	92551NY0390024	92551NY0390040	92551NY0390008	92551NY0390057
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.199**	**1.187**	**0.834**	**0.695**	**1.171**	**1.159**	**0.815**	**0.679**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**496.83**	**491.89**	**345.65**	**287.90**	**485.19**	**480.36**	**337.55**	**281.15**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1125	SUPF1126	SUSF3147	SUBF4147	SUPF1139	SUPF1140	SUSF3163	SUBF4165
8	Plan ID*	92551NY0390025	92551NY0390041	92551NY0390009	92551NY0390049	92551NY0390026	92551NY0390042	92551NY0390010	92551NY0390058
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.004	1.004	1.004	1.004	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.179**	**1.167**	**0.820**	**0.683**	**1.207**	**1.195**	**0.840**	**0.700**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**488.59**	**483.73**	**339.92**	**283.12**	**500.32**	**495.34**	**348.08**	**289.92**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1153	SUPF1154	SUSF3179	SUBF4183	SUPF1167	SUPF1168	SUSF3195	SUBF4201
8	Plan ID*	92551NY0390027	92551NY0390043	92551NY0390011	92551NY0390059	92551NY0390028	92551NY0390044	92551NY0390012	92551NY0390060
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	0.997	0.997	0.997	0.997	1.004	1.004	1.004	1.004
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.171**	**1.159**	**0.815**	**0.679**	**1.179**	**1.167**	**0.820**	**0.683**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**485.19**	**480.36**	**337.55**	**281.15**	**488.59**	**483.73**	**339.92**	**283.12**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1181	SUPF1182	SUSF3211	SUBF4219	SUPF1195	SUPF1196	SUSF3227	SUBF4237
8	Plan ID*	92551NY0390029	92551NY0390045	92551NY0390013	92551NY0390061	92551NY0390030	92551NY0390046	92551NY0390014	92551NY0390062
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	1.029	1.029	1.029	1.029
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.199**	**1.187**	**0.834**	**0.695**	**1.207**	**1.195**	**0.840**	**0.700**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**496.83**	**491.89**	**345.65**	**287.90**	**500.32**	**495.34**	**348.08**	**289.92**

Exhibit 8 - Index Rate/Plan Design Level Adjustment Worksheet

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: Small Group

Line #	General	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders	Base +Riders
1	Product*	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY	92551NY
2	Product ID*	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039	92551NY039
3	Metal Level (or catastrophic)*	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
4	AV Metal Value (HHS Calculator)*	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
5	AV Pricing Value (total, risk pool experience based)*	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
6	Plan Type*	PPO	PPO	PPO	HDP	PPO	PPO	PPO	HDP
7	Plan Name*	SUPF1209	SUPF1210	SUSF3243	SUBF4255	SUPF1223	SUPF1224	SUSF3259	SUBF4273
8	Plan ID*	92551NY0390031	92551NY0390047	92551NY0390015	92551NY0390063	92551NY0390032	92551NY0390048	92551NY0390016	92551NY0390064
9	Exchange Plan?*	No	No	No	No	No	No	No	No

* This field should be the same as used in the Unified Rate Review Template, Worksheet 2

	Experience Period Index Rate								
10A	Incurred Claims [exc. Reg 146 & Stop Loss pools] for Latest Experience Period								
10B	Member-Months for Latest Experience Period								
10C	Average PMPM Incurred Claims [L10A/L10B] (Initial Index Rate Factor)								
11	Average Pricing Actuarial Value reflected in experience period								
12	**AV Adjusted Experience Period Index Rate (L10/L11)**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**	**340.29**

	Market Wide Adjustments to the AV Adjusted Experience Period Index Rate								
13	Impact of adjusting experience period data to EHB benefit level								
14	Market wide adjustment for changes in provider network **								
15	Market wide adjustment for fee schedule changes **								
16	Market wide adjustment for utilization management changes **								
17	Impact on risk pool of changes in expected covered membership risk characteristics **								
18	**Post ACA: Ratio Individual risk pool to Small Group risk pool [Indiv. Only]**								
19	Adjustment for changes in distribution of risk pool membership by rating regions ** by the standard rating regions								
20	Federal Risk Adjustment Program Impact (less than 1.00 to reflect a recovery, more than 1.00 to reflect a payment to the pool)								
21	Federal Transitional Reinsurance Program Recovery (less than 1.00 to reflect a recovery)								
22	Impact of adjustments due to experience period claim data not being sufficiently credible								
23	Claim trend projection factor (midpoint of experience period to mid point of rate applicability period)								
24	Other 1 (specify)								
25	Other 2 (specify)								
26	Other 3 (specify)								
27	**Impact of Market Wide Adjustments (product L13 through L26)**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**	**1.218**

** Not Included in Claim Trend Adjustment

	Plan Level Adjustments								
28	Pricing actuarial value (without induced demand factor) #	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
29	Pricing actuarial value (only the induced demand factor) #	1.037	1.037	0.965	0.940	1.037	1.037	0.965	0.940
30	Impact of provider network characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
31	Impact of delivery system characteristics ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
32	Impact of utilization management practices ##	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
33	Benefits in additional to EHB (greater than 1.00)	1.021	1.021	1.021	1.021	0.997	0.997	0.997	0.997
34	Administrative costs (excluding Exchange user fees and profits)	1.157	1.157	1.157	1.157	1.157	1.157	1.157	1.157
35	Profit/Contribution to surplus margins	1.021	1.021	1.021	1.021	1.021	1.021	1.021	1.021
36	Impact of eligibility categories (catastrophic plans only)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
37	Addition of Out of Network Benefit Option (e.g., POS or PPO, if applicable)	1.042	1.041	1.003	1.038	1.042	1.041	1.003	1.038
38	Impact of Adjustment for Stop Loss reimbursements on SG HNY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
39	Other - Healthy Directions - Two plans weighted together	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	Other 2 (specify)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	**Impact of Plan Level Adjustments (product L28 through L40)**	**1.199**	**1.187**	**0.834**	**0.695**	**1.171**	**1.159**	**0.815**	**0.679**

\# Changes that affect an entire standard population as cost sharing changes, not based on health status, age, gender or occupation

Beyond what is reflected in Market Wide adjustments

42	**TOTAL PROJECTED INDEX RATE = (L12 x L27 x L41)**	**496.83**	**491.89**	**345.65**	**287.90**	**485.19**	**480.36**	**337.55**	**281.15**

EXHIBIT 9 - SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES AND PROFIT MARGIN AND INCLUDED IN CURRENT RATE APPLICATION

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

1. Metal Level [drop down menu]	2. On/Off Exchange Designation [drop down menu]	3. Exchange Product Name	4.1 Period assumed - beginning date (MM/DD/YY)	4.2 Period assumed - ending date (MM/DD/YY)	5. Average annual claim trend assumed	6.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as a % of gross premium	6.2 Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as a % of gross premium	6.3 Commissions and broker fees - as a % of gross premium	6.4 Premium Taxes - as a % of gross premium	6.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as a % of gross premium	6.6 Other administrative expenses - as a % of gross premium	6.7 Subtotal columns 6.1 through 6.6	7. After tax underwriting margin (profit/contribution to surplus) - as a % of gross premium	8. State income tax component - as a % of gross premium	8.1 State income tax rate assumed (eg 3%)	9. Federal income tax component - as a % of gross premium	9.1 Federal income tax rate assumed (eg 30%)	10. Reduction for assumed net investment income - as a % of gross premium (enter as a negative value)	11. Subtotal columns 6.7 + 7 + 8 + 9 + 10	12.1 Regulatory authority licenses and fees, including New York State 332 assessment expenses - as $pmpm	12.2 Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplement Health Care Exhibit - as $pmpm	12.3 Commissions and broker fees - as $pmpm	12.4 Premium Taxes - as $pmpm	12.5 Other state and federal taxes and assessments (other than income taxes and covered lives assessment) - as $pmpm	12.6 Other administrative expenses - as $pmpm	12.7 Subtotal columns 12.1 through 12.6	13. After tax underwriting margin (profit/contribution to surplus) - as $pmpm	14. State income tax component - as $pmpm	15. Federal income tax component - as $pmpm	16. Reduction for assumed net investment income - as $pmpm (enter as a negative value)	17. Subtotal columns 12.7 through 16
Silver	Off Exchange	SUSF3259	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.48		$14.24	$4.73 $1.55		$18.60	45.06	$5.91 $0.00	$0.00 $0.00		50.97
Silver	Off Exchange	SUSF3257	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.35		$13.71	$4.55 $1.49		$17.90	43.37	$5.68 $0.00	$0.00 $0.00		49.05
Silver	Off Exchange	SUSF3256	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.42		$14.00	$4.65 $1.53		$18.28	44.30	$5.81 $0.00	$0.00 $0.00		50.11
Silver	Off Exchange	SUSF3255	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41 $3.40		$13.95	$4.63 $1.52		$18.21	44.12	$5.78 $0.00	$0.00 $0.00		49.90
Silver	Off Exchange	SUSF3254	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.35		$13.72	$4.55 $1.50		$17.91	43.40	$5.69 $0.00	$0.00 $0.00		49.09
Silver	Off Exchange	SUSF3253	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35 $3.31		$13.56	$4.50 $1.48		$17.71	42.91	$5.62 $0.00	$0.00 $0.00		48.53
Silver	Off Exchange	SUSF3251	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35 $3.31		$13.58	$4.51 $1.48		$17.73	42.96	$5.63 $0.00	$0.00 $0.00		48.59
Silver	Off Exchange	SUSF3250	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.49		$14.29	$4.74 $1.56		$18.66	45.21	$5.93 $0.00	$0.00 $0.00		51.14
Silver	Off Exchange	SUSF3249	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.46		$14.16	$4.70 $1.54		$18.49	44.80	$5.87 $0.00	$0.00 $0.00		50.67
Silver	Off Exchange	SUSF3248	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44 $3.44		$14.11	$4.68 $1.54		$18.42	44.63	$5.85 $0.00	$0.00 $0.00		50.48
Silver	Off Exchange	SUSF3247	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.46		$14.16	$4.70 $1.54		$18.48	44.79	$5.87 $0.00	$0.00 $0.00		50.66
Silver	Off Exchange	SUSF3246	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.48		$14.24	$4.73 $1.55		$18.60	45.06	$5.91 $0.00	$0.00 $0.00		50.97
Silver	Off Exchange	SUSF3245	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.42		$13.99	$4.64 $1.53		$18.27	44.27	$5.80 $0.00	$0.00 $0.00		50.07
Silver	Off Exchange	SUSF3243	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.56		$14.59	$4.84 $1.59		$19.05	46.15	$6.05 $0.00	$0.00 $0.00		52.20
Silver	Off Exchange	SUSF3241	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43		$14.04	$4.66 $1.53		$18.33	44.42	$5.82 $0.00	$0.00 $0.00		50.24
Silver	Off Exchange	SUSF3240	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.34	$4.76 $1.56		$18.72	45.36	$5.95 $0.00	$0.00 $0.00		51.31
Silver	Off Exchange	SUSF3239	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.49		$14.28	$4.74 $1.56		$18.65	45.19	$5.92 $0.00	$0.00 $0.00		51.11
Silver	Off Exchange	SUSF3238	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43		$14.05	$4.66 $1.53		$18.34	44.44	$5.82 $0.00	$0.00 $0.00		50.26
Silver	Off Exchange	SUSF3237	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.40 $3.39		$13.89	$4.61 $1.51		$18.13	43.93	$5.76 $0.00	$0.00 $0.00		49.69
Silver	Off Exchange	SUSF3235	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41 $3.39		$13.91	$4.61 $1.52		$18.16	44.00	$5.77 $0.00	$0.00 $0.00		49.77
Silver	Off Exchange	SUSF3234	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53 $3.57		$14.63	$4.85 $1.60		$19.11	46.29	$6.07 $0.00	$0.00 $0.00		52.36
Silver	Off Exchange	SUSF3233	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51 $3.54		$14.50	$4.81 $1.58		$18.93	45.87	$6.01 $0.00	$0.00 $0.00		51.88
Silver	Off Exchange	SUSF3232	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.53		$14.45	$4.79 $1.57		$18.87	45.71	$5.99 $0.00	$0.00 $0.00		51.70
Silver	Off Exchange	SUSF3231	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51 $3.54		$14.50	$4.81 $1.58		$18.93	45.87	$6.01 $0.00	$0.00 $0.00		51.88
Silver	Off Exchange	SUSF3230	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.56		$14.59	$4.84 $1.59		$19.05	46.15	$6.05 $0.00	$0.00 $0.00		52.20
Silver	Off Exchange	SUSF3229	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.33	$4.75 $1.56		$18.71	45.33	$5.94 $0.00	$0.00 $0.00		51.27
Silver	Off Exchange	SUSF3227	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54 $3.59		$14.69	$4.87 $1.60		$19.18	46.47	$6.09 $0.00	$0.00 $0.00		52.56
Silver	Off Exchange	SUSF3225	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.45		$14.13	$4.69 $1.54		$18.46	44.72	$5.86 $0.00	$0.00 $0.00		50.58
Silver	Off Exchange	SUSF3224	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.52		$14.44	$4.79 $1.57		$18.85	45.67	$5.99 $0.00	$0.00 $0.00		51.66
Silver	Off Exchange	SUSF3223	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.49 $3.51		$14.38	$4.77 $1.57		$18.78	45.50	$5.96 $0.00	$0.00 $0.00		51.46
Silver	Off Exchange	SUSF3222	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.45		$14.14	$4.69 $1.54		$18.47	44.74	$5.87 $0.00	$0.00 $0.00		50.61
Silver	Off Exchange	SUSF3221	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.41		$13.98	$4.64 $1.52		$18.26	44.23	$5.80 $0.00	$0.00 $0.00		50.03
Silver	Off Exchange	SUSF3219	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.42		$14.00	$4.65 $1.53		$18.28	44.30	$5.81 $0.00	$0.00 $0.00		50.11
Silver	Off Exchange	SUSF3218	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.55 $3.60		$14.74	$4.89 $1.61		$19.24	46.63	$6.11 $0.00	$0.00 $0.00		52.74
Silver	Off Exchange	SUSF3217	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53 $3.56		$14.60	$4.84 $1.59		$19.06	46.18	$6.05 $0.00	$0.00 $0.00		52.23
Silver	Off Exchange	SUSF3216	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.55		$14.55	$4.83 $1.59		$19.00	46.04	$6.03 $0.00	$0.00 $0.00		52.07
Silver	Off Exchange	SUSF3215	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53 $3.56		$14.60	$4.84 $1.59		$19.06	46.18	$6.05 $0.00	$0.00 $0.00		52.23
Silver	Off Exchange	SUSF3214	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54 $3.59		$14.69	$4.87 $1.60		$19.18	46.47	$6.09 $0.00	$0.00 $0.00		52.56
Silver	Off Exchange	SUSF3213	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.52		$14.43	$4.79 $1.57		$18.84	45.65	$5.98 $0.00	$0.00 $0.00		51.63
Silver	Off Exchange	SUSF3211	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.56		$14.59	$4.84 $1.59		$19.05	46.15	$6.05 $0.00	$0.00 $0.00		52.20
Silver	Off Exchange	SUSF3209	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43		$14.04	$4.66 $1.53		$18.33	44.42	$5.82 $0.00	$0.00 $0.00		50.24
Silver	Off Exchange	SUSF3208	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.34	$4.76 $1.56		$18.72	45.36	$5.95 $0.00	$0.00 $0.00		51.31
Silver	Off Exchange	SUSF3207	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.49		$14.28	$4.74 $1.56		$18.65	45.19	$5.92 $0.00	$0.00 $0.00		51.11
Silver	Off Exchange	SUSF3206	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43		$14.05	$4.66 $1.53		$18.34	44.44	$5.82 $0.00	$0.00 $0.00		50.26
Silver	Off Exchange	SUSF3205	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.40 $3.39		$13.89	$4.61 $1.51		$18.13	43.93	$5.76 $0.00	$0.00 $0.00		49.69
Silver	Off Exchange	SUSF3203	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41 $3.39		$13.91	$4.61 $1.52		$18.16	44.00	$5.77 $0.00	$0.00 $0.00		49.77
Silver	Off Exchange	SUSF3202	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53 $3.57		$14.63	$4.85 $1.60		$19.11	46.29	$6.07 $0.00	$0.00 $0.00		52.36
Silver	Off Exchange	SUSF3201	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51 $3.54		$14.50	$4.81 $1.58		$18.93	45.87	$6.01 $0.00	$0.00 $0.00		51.88
Silver	Off Exchange	SUSF3200	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.53		$14.45	$4.79 $1.57		$18.87	45.71	$5.99 $0.00	$0.00 $0.00		51.70
Silver	Off Exchange	SUSF3199	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51 $3.54		$14.50	$4.81 $1.58		$18.93	45.87	$6.01 $0.00	$0.00 $0.00		51.88
Silver	Off Exchange	SUSF3198	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.56		$14.59	$4.84 $1.59		$19.05	46.15	$6.05 $0.00	$0.00 $0.00		52.20
Silver	Off Exchange	SUSF3197	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.33	$4.75 $1.56		$18.71	45.33	$5.94 $0.00	$0.00 $0.00		51.27
Silver	Off Exchange	SUSF3195	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.34	$4.76 $1.56		$18.73	45.37	$5.95 $0.00	$0.00 $0.00		51.32
Silver	Off Exchange	SUSF3193	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39 $3.37		$13.80	$4.58 $1.50		$18.02	43.66	$5.72 $0.00	$0.00 $0.00		49.38
Silver	Off Exchange	SUSF3192	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44 $3.44		$14.10	$4.68 $1.54		$18.41	44.61	$5.85 $0.00	$0.00 $0.00		50.46
Silver	Off Exchange	SUSF3191	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43		$14.04	$4.66 $1.53		$18.34	44.43	$5.82 $0.00	$0.00 $0.00		50.25
Silver	Off Exchange	SUSF3190	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39 $3.37		$13.81	$4.58 $1.51		$18.03	43.69	$5.73 $0.00	$0.00 $0.00		49.42
Silver	Off Exchange	SUSF3189	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.36 $3.33		$13.66	$4.53 $1.49		$17.83	43.20	$5.66 $0.00	$0.00 $0.00		48.86
Silver	Off Exchange	SUSF3187	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.34		$13.68	$4.54 $1.49		$17.86	43.28	$5.67 $0.00	$0.00 $0.00		48.95
Silver	Off Exchange	SUSF3186	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.40 $3.51		$14.39	$4.77 $1.57		$18.79	45.52	$5.97 $0.00	$0.00 $0.00		51.46
Silver	Off Exchange	SUSF3185	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.48		$14.26	$4.73 $1.55		$18.62	45.11	$5.91 $0.00	$0.00 $0.00		51.02
Silver	Off Exchange	SUSF3184	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.47		$14.21	$4.71 $1.55		$18.55	44.95	$5.89 $0.00	$0.00 $0.00		50.84
Silver	Off Exchange	SUSF3183	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.48		$14.26	$4.73 $1.55		$18.61	45.10	$5.91 $0.00	$0.00 $0.00		51.01
Silver	Off Exchange	SUSF3182	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50		$14.34	$4.76 $1.56		$18.73	45.37	$5.95 $0.00	$0.00 $0.00		51.32
Silver	Off Exchange	SUSF3181	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44 $3.44		$14.09	$4.67 $1.54		$18.40	44.58	$5.84 $0.00	$0.00 $0.00		50.42
Silver	Off Exchange	SUSF3179	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.48		$14.24	$4.73 $1.55		$18.60	45.06	$5.91 $0.00	$0.00 $0.00		50.97
Silver	Off Exchange	SUSF3177	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.35		$13.71	$4.55 $1.49		$17.90	43.37	$5.68 $0.00	$0.00 $0.00		49.05
Silver	Off Exchange	SUSF3176	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.42		$14.00	$4.65 $1.53		$18.28	44.30	$5.81 $0.00	$0.00 $0.00		50.11
Silver	Off Exchange	SUSF3175	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41 $3.40		$13.95	$4.63 $1.52		$18.21	44.12	$5.78 $0.00	$0.00 $0.00		49.90
Silver	Off Exchange	SUSF3174	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.35		$13.72	$4.55 $1.50		$17.91	43.40	$5.69 $0.00	$0.00 $0.00		49.09
Silver	Off Exchange	SUSF3173	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35 $3.31		$13.56	$4.50 $1.48		$17.71	42.91	$5.62 $0.00	$0.00 $0.00		48.53
Silver	Off Exchange	SUSF3171	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35 $3.31		$13.58	$4.51 $1.48		$17.73	42.96	$5.63 $0.00	$0.00 $0.00		48.59
Silver	Off Exchange	SUSF3170	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.49		$14.29	$4.74 $1.56		$18.66	45.21	$5.93 $0.00	$0.00 $0.00		51.14
Silver	Off Exchange	SUSF3169	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.46		$14.16	$4.70 $1.54		$18.49	44.80	$5.87 $0.00	$0.00 $0.00		50.67
Silver	Off Exchange	SUSF3168	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44 $3.44		$14.11	$4.68 $1.54		$18.42	44.63	$5.85 $0.00	$0.00 $0.00		50.48
Silver	Off Exchange	SUSF3167	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.46		$14.16	$4.70 $1.54		$18.48	44.79	$5.87 $0.00	$0.00 $0.00		50.66
Silver	Off Exchange	SUSF3166	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.48		$14.24	$4.73 $1.55		$18.60	45.06	$5.91 $0.00	$0.00 $0.00		50.97
Silver	Off Exchange	SUSF3165	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42 $3.42		$13.99	$4.64 $1.53		$18.27	44.27	$5.80 $0.00	$0.00 $0.00		50.07
Silver	Off Exchange	SUSF3163	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54 $3.59		$14.69	$4.87 $1.60		$19.18	46.47	$6.09 $0.00	$0.00 $0.00		52.56
Silver	Off Exchange	SUSF3161	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.45		$14.13	$4.69 $1.54		$18.46	44.72	$5.86 $0.00	$0.00 $0.00		50.58
Silver	Off Exchange	SUSF3160	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.52		$14.44	$4.79 $1.57		$18.85	45.67	$5.99 $0.00	$0.00 $0.00		51.66
Silver	Off Exchange	SUSF3159	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Silver	Off Exchange	SUSF3152	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.55	$14.55	$4.83	$1.59	$19.00	46.04	$6.03	$0.00	$0.00	$0.00			52.07
Silver	Off Exchange	SUSF3151	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53	$3.56	$14.60	$4.84	$1.59	$19.06	46.18	$6.05	$0.00	$0.00	$0.00			52.23
Silver	Off Exchange	SUSF3150	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54	$3.58	$14.69	$4.87	$1.60	$19.18	46.47	$6.09	$0.00	$0.00	$0.00			52.56
Silver	Off Exchange	SUSF3149	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50	$3.52	$14.43	$4.79	$1.57	$18.84	45.65	$5.98	$0.00	$0.00	$0.00			51.63
Silver	Off Exchange	SUSF3147	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.73	45.37	$5.95	$0.00	$0.00	$0.00			51.32
Silver	Off Exchange	SUSF3145	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39	$3.37	$13.80	$4.58	$1.50	$18.02	43.66	$5.72	$0.00	$0.00	$0.00			49.38
Silver	Off Exchange	SUSF3144	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44	$3.44	$14.10	$4.68	$1.54	$18.41	44.61	$5.85	$0.00	$0.00	$0.00			50.46
Silver	Off Exchange	SUSF3143	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.04	$4.66	$1.53	$18.34	44.43	$5.82	$0.00	$0.00	$0.00			50.25
Silver	Off Exchange	SUSF3142	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39	$3.37	$13.81	$4.58	$1.51	$18.03	43.69	$5.73	$0.00	$0.00	$0.00			49.42
Silver	Off Exchange	SUSF3141	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.36	$3.33	$13.66	$4.53	$1.49	$17.83	43.20	$5.66	$0.00	$0.00	$0.00			48.86
Silver	Off Exchange	SUSF3139	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37	$3.34	$13.68	$4.54	$1.49	$17.86	43.28	$5.67	$0.00	$0.00	$0.00			48.95
Silver	Off Exchange	SUSF3138	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.49	$3.51	$14.39	$4.77	$1.57	$18.79	45.52	$5.97	$0.00	$0.00	$0.00			51.49
Silver	Off Exchange	SUSF3137	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.48	$14.26	$4.73	$1.55	$18.62	45.11	$5.91	$0.00	$0.00	$0.00			51.02
Silver	Off Exchange	SUSF3136	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46	$3.47	$14.21	$4.71	$1.55	$18.55	44.95	$5.89	$0.00	$0.00	$0.00			50.84
Silver	Off Exchange	SUSF3135	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.48	$14.26	$4.73	$1.55	$18.61	45.10	$5.91	$0.00	$0.00	$0.00			51.01
Silver	Off Exchange	SUSF3134	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.73	45.37	$5.95	$0.00	$0.00	$0.00			51.32
Silver	Off Exchange	SUSF3133	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44	$3.44	$14.09	$4.67	$1.54	$18.40	44.58	$5.84	$0.00	$0.00	$0.00			50.42
Silver	Off Exchange	SUSF3131	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46	$3.48	$14.24	$4.73	$1.55	$18.60	45.06	$5.91	$0.00	$0.00	$0.00			50.97
Silver	Off Exchange	SUSF3129	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37	$3.35	$13.71	$4.55	$1.49	$17.90	43.37	$5.68	$0.00	$0.00	$0.00			49.05
Silver	Off Exchange	SUSF3128	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42	$3.42	$14.00	$4.65	$1.53	$18.28	44.30	$5.81	$0.00	$0.00	$0.00			50.11
Silver	Off Exchange	SUSF3127	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41	$3.40	$13.95	$4.63	$1.52	$18.21	44.12	$5.78	$0.00	$0.00	$0.00			49.90
Silver	Off Exchange	SUSF3126	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37	$3.35	$13.72	$4.55	$1.50	$17.91	43.40	$5.69	$0.00	$0.00	$0.00			49.09
Silver	Off Exchange	SUSF3125	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35	$3.31	$13.56	$4.50	$1.48	$17.71	42.91	$5.62	$0.00	$0.00	$0.00			48.53
Silver	Off Exchange	SUSF3123	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.35	$3.31	$13.58	$4.51	$1.48	$17.73	42.96	$5.63	$0.00	$0.00	$0.00			48.59
Silver	Off Exchange	SUSF3122	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.49	$14.29	$4.74	$1.56	$18.66	45.21	$5.93	$0.00	$0.00	$0.00			51.14
Silver	Off Exchange	SUSF3121	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45	$3.46	$14.16	$4.70	$1.54	$18.49	44.80	$5.87	$0.00	$0.00	$0.00			50.67
Silver	Off Exchange	SUSF3120	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44	$3.44	$14.11	$4.68	$1.54	$18.42	44.63	$5.85	$0.00	$0.00	$0.00			50.48
Silver	Off Exchange	SUSF3119	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45	$3.46	$14.16	$4.70	$1.54	$18.48	44.79	$5.87	$0.00	$0.00	$0.00			50.66
Silver	Off Exchange	SUSF3118	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46	$3.48	$14.24	$4.73	$1.55	$18.60	45.06	$5.91	$0.00	$0.00	$0.00			50.97
Silver	Off Exchange	SUSF3117	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42	$3.42	$13.99	$4.64	$1.53	$18.27	44.27	$5.80	$0.00	$0.00	$0.00			50.07
Silver	Off Exchange	SUSF3115	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.56	$14.59	$4.84	$1.59	$19.05	46.15	$6.05	$0.00	$0.00	$0.00			52.20
Silver	Off Exchange	SUSF3113	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.04	$4.66	$1.53	$18.33	44.42	$5.82	$0.00	$0.00	$0.00			50.24
Silver	Off Exchange	SUSF3112	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.72	45.36	$5.95	$0.00	$0.00	$0.00			51.31
Silver	Off Exchange	SUSF3111	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.49	$14.28	$4.74	$1.56	$18.65	45.19	$5.92	$0.00	$0.00	$0.00			51.11
Silver	Off Exchange	SUSF3110	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.05	$4.66	$1.53	$18.34	44.44	$5.82	$0.00	$0.00	$0.00			50.26
Silver	Off Exchange	SUSF3109	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.40	$3.39	$13.89	$4.61	$1.51	$18.13	43.93	$5.76	$0.00	$0.00	$0.00			49.69
Silver	Off Exchange	SUSF3107	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41	$3.39	$13.91	$4.61	$1.52	$18.16	44.00	$5.77	$0.00	$0.00	$0.00			49.77
Silver	Off Exchange	SUSF3106	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53	$3.57	$14.63	$4.85	$1.60	$19.11	46.29	$6.07	$0.00	$0.00	$0.00			52.36
Silver	Off Exchange	SUSF3105	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51	$3.54	$14.50	$4.81	$1.58	$18.93	45.87	$6.01	$0.00	$0.00	$0.00			51.88
Silver	Off Exchange	SUSF3104	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50	$3.53	$14.45	$4.79	$1.57	$18.87	45.71	$5.99	$0.00	$0.00	$0.00			51.70
Silver	Off Exchange	SUSF3103	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51	$3.54	$14.50	$4.81	$1.58	$18.93	45.87	$6.01	$0.00	$0.00	$0.00			51.88
Silver	Off Exchange	SUSF3102	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.56	$14.59	$4.84	$1.59	$19.05	46.15	$6.05	$0.00	$0.00	$0.00			52.20
Silver	Off Exchange	SUSF3101	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.33	$4.75	$1.56	$18.71	45.33	$5.94	$0.00	$0.00	$0.00			51.27
Silver	Off Exchange	SUSF3099	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54	$3.59	$14.69	$4.87	$1.60	$19.18	46.47	$6.09	$0.00	$0.00	$0.00			52.56
Silver	Off Exchange	SUSF3097	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45	$3.45	$14.13	$4.69	$1.54	$18.46	44.72	$5.86	$0.00	$0.00	$0.00			50.58
Silver	Off Exchange	SUSF3096	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50	$3.52	$14.44	$4.79	$1.57	$18.85	45.67	$5.99	$0.00	$0.00	$0.00			51.66
Silver	Off Exchange	SUSF3095	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.49	$3.51	$14.38	$4.77	$1.57	$18.78	45.50	$5.96	$0.00	$0.00	$0.00			51.46
Silver	Off Exchange	SUSF3094	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45	$3.45	$14.14	$4.69	$1.54	$18.47	44.74	$5.87	$0.00	$0.00	$0.00			50.61
Silver	Off Exchange	SUSF3093	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42	$3.41	$13.98	$4.64	$1.52	$18.26	44.23	$5.80	$0.00	$0.00	$0.00			50.03
Silver	Off Exchange	SUSF3091	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42	$3.42	$14.00	$4.65	$1.53	$18.28	44.30	$5.81	$0.00	$0.00	$0.00			50.11
Silver	Off Exchange	SUSF3090	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.55	$3.60	$14.74	$4.89	$1.61	$19.24	46.63	$6.11	$0.00	$0.00	$0.00			52.74
Silver	Off Exchange	SUSF3089	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53	$3.56	$14.60	$4.84	$1.59	$19.06	46.18	$6.05	$0.00	$0.00	$0.00			52.23
Silver	Off Exchange	SUSF3088	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.55	$14.55	$4.83	$1.59	$19.00	46.04	$6.03	$0.00	$0.00	$0.00			52.07
Silver	Off Exchange	SUSF3087	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53	$3.56	$14.60	$4.84	$1.59	$19.06	46.18	$6.05	$0.00	$0.00	$0.00			52.23
Silver	Off Exchange	SUSF3086	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54	$3.59	$14.69	$4.87	$1.60	$19.18	46.47	$6.09	$0.00	$0.00	$0.00			52.56
Silver	Off Exchange	SUSF3085	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50	$3.52	$14.43	$4.79	$1.57	$18.84	45.65	$5.98	$0.00	$0.00	$0.00			51.63
Silver	Off Exchange	SUSF3083	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.56	$14.59	$4.84	$1.59	$19.05	46.15	$6.05	$0.00	$0.00	$0.00			52.20
Silver	Off Exchange	SUSF3081	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.04	$4.66	$1.53	$18.33	44.42	$5.82	$0.00	$0.00	$0.00			50.24
Silver	Off Exchange	SUSF3080	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.72	45.36	$5.95	$0.00	$0.00	$0.00			51.31
Silver	Off Exchange	SUSF3079	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.49	$14.28	$4.74	$1.56	$18.65	45.19	$5.92	$0.00	$0.00	$0.00			51.11
Silver	Off Exchange	SUSF3078	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.05	$4.66	$1.53	$18.34	44.44	$5.82	$0.00	$0.00	$0.00			50.26
Silver	Off Exchange	SUSF3077	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.40	$3.39	$13.89	$4.61	$1.51	$18.13	43.93	$5.76	$0.00	$0.00	$0.00			49.69
Silver	Off Exchange	SUSF3075	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.41	$3.39	$13.91	$4.61	$1.52	$18.16	44.00	$5.77	$0.00	$0.00	$0.00			49.77
Silver	Off Exchange	SUSF3074	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53	$3.57	$14.63	$4.85	$1.60	$19.11	46.29	$6.07	$0.00	$0.00	$0.00			52.36
Silver	Off Exchange	SUSF3073	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51	$3.54	$14.50	$4.81	$1.58	$18.93	45.87	$6.01	$0.00	$0.00	$0.00			51.88
Silver	Off Exchange	SUSF3072	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50	$3.53	$14.45	$4.79	$1.57	$18.87	45.71	$5.99	$0.00	$0.00	$0.00			51.70
Silver	Off Exchange	SUSF3071	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.51	$3.54	$14.50	$4.81	$1.58	$18.93	45.87	$6.01	$0.00	$0.00	$0.00			51.88
Silver	Off Exchange	SUSF3070	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52	$3.56	$14.59	$4.84	$1.59	$19.05	46.15	$6.05	$0.00	$0.00	$0.00			52.20
Silver	Off Exchange	SUSF3069	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.33	$4.75	$1.56	$18.71	45.33	$5.94	$0.00	$0.00	$0.00			51.27
Silver	Off Exchange	SUSF3067	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.73	45.37	$5.95	$0.00	$0.00	$0.00			51.32
Silver	Off Exchange	SUSF3065	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39	$3.37	$13.80	$4.58	$1.50	$18.02	43.66	$5.72	$0.00	$0.00	$0.00			49.38
Silver	Off Exchange	SUSF3064	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44	$3.44	$14.10	$4.68	$1.54	$18.41	44.61	$5.85	$0.00	$0.00	$0.00			50.46
Silver	Off Exchange	SUSF3063	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43	$3.43	$14.04	$4.66	$1.53	$18.34	44.43	$5.82	$0.00	$0.00	$0.00			50.25
Silver	Off Exchange	SUSF3062	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39	$3.37	$13.81	$4.58	$1.51	$18.03	43.69	$5.73	$0.00	$0.00	$0.00			49.42
Silver	Off Exchange	SUSF3061	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.36	$3.33	$13.66	$4.53	$1.49	$17.83	43.20	$5.66	$0.00	$0.00	$0.00			48.86
Silver	Off Exchange	SUSF3059	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37	$3.34	$13.68	$4.54	$1.49	$17.86	43.28	$5.67	$0.00	$0.00	$0.00			48.95
Silver	Off Exchange	SUSF3058	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.49	$3.51	$14.39	$4.77	$1.57	$18.79	45.52	$5.97	$0.00	$0.00	$0.00			51.49
Silver	Off Exchange	SUSF3057	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.48	$14.26	$4.73	$1.55	$18.62	45.11	$5.91	$0.00	$0.00	$0.00			51.02
Silver	Off Exchange	SUSF3056	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46	$3.47	$14.21	$4.71	$1.55	$18.55	44.95	$5.89	$0.00	$0.00	$0.00			50.84
Silver	Off Exchange	SUSF3055	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47	$3.48	$14.26	$4.73	$1.55	$18.61	45.10	$5.91	$0.00	$0.00	$0.00			51.01
Silver	Off Exchange	SUSF3054	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48	$3.50	$14.34	$4.76	$1.56	$18.73	45.37	$5.95	$0.00	$0.00	$0.00			51.32
Silver	Off Exchange	SUSF3053	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44	$3.44	$14.09	$4.67	$1.54	$18.40	44.58	$5.84	$0.00	$0.00	$0.00			50.42
Silver	Off Exchange	SUSF3051	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46	$3.48	$14.24	$4.73	$1.55	$18.60	45.06	$5.91	$0.00	$0.00	$0.00			50.97
Silver	Off Exchange	SUSF3049	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37	$3.35	$13.71	$4.55	$1.49	$17.90	43.37	$5.68	$0.00	$0.00	$0.00			49.05
Silver	Off Exchange	SUSF3048	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.42	$3.42	$14.00	$4.65	$1.53	$18.28	44.30	$5.81	$0.00	$0.00	$0.00			50.11
Silver	Off Exchange	SUSF3047	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Silver	Off Exchange	SUSF3021	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.52 $3.55	$14.55	$4.83 $1.55	$19.00	46.04	$6.03 $0.00	$0.00 $0.00			52.07
Silver	Off Exchange	SUSF3020	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.53 $3.56	$14.60	$4.84 $1.55	$19.06	46.18	$6.05 $0.00	$0.00 $0.00			52.23
Silver	Off Exchange	SUSF3019	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.54 $3.58	$14.69	$4.87 $1.65	$19.18	46.47	$6.09 $0.00	$0.00 $0.00			52.56
Silver	Off Exchange	SUSF3018	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.50 $3.52	$14.43	$4.79 $1.57	$18.84	45.65	$5.98 $0.00	$0.00 $0.00			51.63
Silver	Off Exchange	SUSF3016	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50	$14.34	$4.76 $1.56	$18.73	45.37	$5.95 $0.00	$0.00 $0.00			51.32
Silver	Off Exchange	SUSF3014	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39 $3.37	$13.80	$4.58 $1.50	$18.02	43.66	$5.72 $0.00	$0.00 $0.00			49.38
Silver	Off Exchange	SUSF3013	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.44 $3.44	$14.10	$4.68 $1.54	$18.41	44.61	$5.85 $0.00	$0.00 $0.00			50.46
Silver	Off Exchange	SUSF3012	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.43 $3.43	$14.04	$4.66 $1.53	$18.34	44.43	$5.82 $0.00	$0.00 $0.00			50.25
Silver	Off Exchange	SUSF3011	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.39 $3.37	$13.81	$4.58 $1.51	$18.03	43.69	$5.73 $0.00	$0.00 $0.00			49.42
Silver	Off Exchange	SUSF3010	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.36 $3.33	$13.66	$4.53 $1.49	$17.83	43.20	$5.66 $0.00	$0.00 $0.00			48.86
Silver	Off Exchange	SUSF3008	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.37 $3.34	$13.68	$4.54 $1.49	$17.86	43.28	$5.67 $0.00	$0.00 $0.00			48.95
Silver	Off Exchange	SUSF3007	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.49 $3.51	$14.39	$4.77 $1.57	$18.79	45.52	$5.97 $0.00	$0.00 $0.00			51.49
Silver	Off Exchange	SUSF3006	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.48	$14.26	$4.73 $1.55	$18.62	45.11	$5.91 $0.00	$0.00 $0.00			51.02
Silver	Off Exchange	SUSF3005	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.46 $3.47	$14.21	$4.71 $1.55	$18.55	44.95	$5.89 $0.00	$0.00 $0.00			50.84
Silver	Off Exchange	SUSF3004	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.47 $3.48	$14.26	$4.73 $1.55	$18.61	45.10	$5.91 $0.00	$0.00 $0.00			51.01
Silver	Off Exchange	SUSF3003	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.48 $3.50	$14.34	$4.76 $1.56	$18.73	45.37	$5.95 $0.00	$0.00 $0.00			51.32
Silver	Off Exchange	SUSF3002	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.45 $3.45	$14.15	$4.70 $1.54	$18.48	44.77	$5.87 $0.00	$0.00 $0.00			50.64
Platinum	Off Exchange	SUSF1224	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.51 $4.95	$20.27	$6.73 $2.21	$26.47	64.14	$8.41 $0.00	$0.00 $0.00			72.55
Platinum	Off Exchange	SUSF1223	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.54 $5.00	$20.47	$6.79 $2.23	$26.73	64.76	$8.49 $0.00	$0.00 $0.00			73.25
Platinum	Off Exchange	SUSF1218	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.77	$19.55	$6.49 $2.13	$25.53	61.85	$8.11 $0.00	$0.00 $0.00			69.96
Platinum	Off Exchange	SUSF1217	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.76	$19.51	$6.47 $2.13	$25.48	61.73	$8.09 $0.00	$0.00 $0.00			69.82
Platinum	Off Exchange	SUSF1216	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.30 $4.65	$19.05	$6.32 $2.08	$24.87	60.27	$7.90 $0.00	$0.00 $0.00			68.17
Platinum	Off Exchange	SUSF1214	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.27 $4.61	$18.88	$6.27 $2.06	$24.66	59.75	$7.83 $0.00	$0.00 $0.00			67.58
Platinum	Off Exchange	SUSF1213	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.39 $4.78	$19.59	$6.50 $2.13	$25.57	61.96	$8.12 $0.00	$0.00 $0.00			70.08
Platinum	Off Exchange	SUSF1212	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.24 $4.57	$18.74	$6.22 $2.04	$24.46	59.27	$7.77 $0.00	$0.00 $0.00			67.04
Platinum	Off Exchange	SUSF1210	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.59 $5.07	$20.76	$6.89 $2.26	$27.10	65.67	$8.61 $0.00	$0.00 $0.00			74.28
Platinum	Off Exchange	SUSF1209	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.63 $5.12	$20.97	$6.96 $2.29	$27.38	66.35	$8.69 $0.00	$0.00 $0.00			75.04
Platinum	Off Exchange	SUSF1204	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46 $4.89	$20.02	$6.64 $2.18	$26.14	63.33	$8.30 $0.00	$0.00 $0.00			71.63
Platinum	Off Exchange	SUSF1203	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46 $4.88	$19.98	$6.63 $2.18	$26.09	63.22	$8.29 $0.00	$0.00 $0.00			71.51
Platinum	Off Exchange	SUSF1202	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37 $4.76	$19.51	$6.47 $2.13	$25.47	61.71	$8.09 $0.00	$0.00 $0.00			69.80
Platinum	Off Exchange	SUSF1200	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.35 $4.72	$19.34	$6.42 $2.11	$25.25	61.19	$8.02 $0.00	$0.00 $0.00			69.21
Platinum	Off Exchange	SUSF1199	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.47 $4.90	$20.06	$6.65 $2.19	$26.19	63.46	$8.32 $0.00	$0.00 $0.00			71.78
Platinum	Off Exchange	SUSF1198	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32 $4.68	$19.19	$6.37 $2.09	$25.05	60.70	$7.96 $0.00	$0.00 $0.00			68.66
Platinum	Off Exchange	SUSF1196	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.62 $5.10	$20.90	$6.93 $2.28	$27.29	66.12	$8.67 $0.00	$0.00 $0.00			74.79
Platinum	Off Exchange	SUSF1195	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.65 $5.15	$21.11	$7.00 $2.30	$27.57	66.78	$8.76 $0.00	$0.00 $0.00			75.54
Platinum	Off Exchange	SUSF1190	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49 $4.92	$20.16	$6.69 $2.20	$26.32	63.78	$8.36 $0.00	$0.00 $0.00			72.14
Platinum	Off Exchange	SUSF1189	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.48 $4.91	$20.12	$6.67 $2.19	$26.27	63.64	$8.34 $0.00	$0.00 $0.00			71.98
Platinum	Off Exchange	SUSF1188	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40 $4.79	$19.64	$6.52 $2.14	$25.65	62.14	$8.15 $0.00	$0.00 $0.00			70.29
Platinum	Off Exchange	SUSF1186	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37 $4.75	$19.47	$6.46 $2.12	$25.43	61.60	$8.08 $0.00	$0.00 $0.00			69.68
Platinum	Off Exchange	SUSF1185	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49 $4.93	$20.20	$6.70 $2.20	$26.37	63.89	$8.38 $0.00	$0.00 $0.00			72.27
Platinum	Off Exchange	SUSF1184	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.34 $4.72	$19.32	$6.41 $2.11	$25.23	61.13	$8.01 $0.00	$0.00 $0.00			69.14
Platinum	Off Exchange	SUSF1182	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.59 $5.07	$20.76	$6.89 $2.26	$27.10	65.67	$8.61 $0.00	$0.00 $0.00			74.28
Platinum	Off Exchange	SUSF1181	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.63 $5.12	$20.97	$6.96 $2.29	$27.38	66.35	$8.69 $0.00	$0.00 $0.00			75.04
Platinum	Off Exchange	SUSF1178	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46 $4.89	$20.02	$6.64 $2.18	$26.14	63.33	$8.30 $0.00	$0.00 $0.00			71.63
Platinum	Off Exchange	SUSF1175	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46 $4.88	$19.98	$6.63 $2.18	$26.09	63.22	$8.29 $0.00	$0.00 $0.00			71.51
Platinum	Off Exchange	SUSF1174	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37 $4.76	$19.51	$6.47 $2.13	$25.47	61.71	$8.09 $0.00	$0.00 $0.00			69.80
Platinum	Off Exchange	SUSF1172	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.35 $4.72	$19.34	$6.42 $2.11	$25.25	61.19	$8.02 $0.00	$0.00 $0.00			69.21
Platinum	Off Exchange	SUSF1171	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.47 $4.90	$20.06	$6.65 $2.19	$26.19	63.46	$8.32 $0.00	$0.00 $0.00			71.78
Platinum	Off Exchange	SUSF1170	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32 $4.68	$19.19	$6.37 $2.09	$25.05	60.70	$7.96 $0.00	$0.00 $0.00			68.66
Platinum	Off Exchange	SUSF1168	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.53 $4.98	$20.41	$6.77 $2.23	$26.65	64.57	$8.47 $0.00	$0.00 $0.00			73.04
Platinum	Off Exchange	SUSF1167	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.57 $5.03	$20.62	$6.84 $2.25	$26.92	65.23	$8.55 $0.00	$0.00 $0.00			73.78
Platinum	Off Exchange	SUSF1162	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41 $4.81	$19.69	$6.53 $2.15	$25.71	62.30	$8.16 $0.00	$0.00 $0.00			70.46
Platinum	Off Exchange	SUSF1161	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40 $4.80	$19.65	$6.52 $2.14	$25.65	62.16	$8.15 $0.00	$0.00 $0.00			70.31
Platinum	Off Exchange	SUSF1160	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32 $4.68	$19.18	$6.36 $2.09	$25.05	60.68	$7.95 $0.00	$0.00 $0.00			68.63
Platinum	Off Exchange	SUSF1158	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.29 $4.64	$19.02	$6.31 $2.07	$24.83	60.16	$7.89 $0.00	$0.00 $0.00			68.05
Platinum	Off Exchange	SUSF1157	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41 $4.81	$19.72	$6.54 $2.15	$25.75	62.38	$8.18 $0.00	$0.00 $0.00			70.56
Platinum	Off Exchange	SUSF1156	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.26 $4.61	$18.87	$6.26 $2.06	$24.64	59.70	$7.82 $0.00	$0.00 $0.00			67.52
Platinum	Off Exchange	SUSF1154	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.51 $4.95	$20.27	$6.73 $2.21	$26.47	64.14	$8.41 $0.00	$0.00 $0.00			72.55
Platinum	Off Exchange	SUSF1153	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.54 $5.00	$20.47	$6.79 $2.23	$26.73	64.76	$8.49 $0.00	$0.00 $0.00			73.25
Platinum	Off Exchange	SUSF1148	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.77	$19.55	$6.49 $2.13	$25.53	61.85	$8.11 $0.00	$0.00 $0.00			69.96
Platinum	Off Exchange	SUSF1147	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.76	$19.51	$6.47 $2.13	$25.48	61.73	$8.09 $0.00	$0.00 $0.00			69.82
Platinum	Off Exchange	SUSF1146	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.30 $4.65	$19.05	$6.32 $2.08	$24.87	60.27	$7.90 $0.00	$0.00 $0.00			68.17
Platinum	Off Exchange	SUSF1144	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.27 $4.61	$18.88	$6.27 $2.06	$24.66	59.75	$7.83 $0.00	$0.00 $0.00			67.58
Platinum	Off Exchange	SUSF1143	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.39 $4.78	$19.59	$6.50 $2.13	$25.57	61.96	$8.12 $0.00	$0.00 $0.00			70.08
Platinum	Off Exchange	SUSF1142	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.24 $4.57	$18.74	$6.22 $2.04	$24.46	59.27	$7.77 $0.00	$0.00 $0.00			67.04
Platinum	Off Exchange	SUSF1140	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.62 $5.10	$20.90	$6.93 $2.28	$27.29	66.12	$8.67 $0.00	$0.00 $0.00			74.79
Platinum	Off Exchange	SUSF1139	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.65 $5.15	$21.11	$7.00 $2.30	$27.57	66.78	$8.76 $0.00	$0.00 $0.00			75.54
Platinum	Off Exchange	SUSF1134	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49 $4.92	$20.16	$6.69 $2.20	$26.32	63.78	$8.36 $0.00	$0.00 $0.00			72.14
Platinum	Off Exchange	SUSF1133	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.48 $4.91	$20.12	$6.67 $2.19	$26.27	63.64	$8.34 $0.00	$0.00 $0.00			71.98
Platinum	Off Exchange	SUSF1132	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40 $4.79	$19.64	$6.52 $2.14	$25.65	62.14	$8.15 $0.00	$0.00 $0.00			70.29
Platinum	Off Exchange	SUSF1130	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37 $4.75	$19.47	$6.46 $2.12	$25.43	61.60	$8.08 $0.00	$0.00 $0.00			69.68
Platinum	Off Exchange	SUSF1129	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49 $4.93	$20.20	$6.70 $2.20	$26.37	63.89	$8.38 $0.00	$0.00 $0.00			72.27
Platinum	Off Exchange	SUSF1128	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.34 $4.72	$19.32	$6.41 $2.11	$25.23	61.13	$8.01 $0.00	$0.00 $0.00			69.14
Platinum	Off Exchange	SUSF1126	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.53 $4.98	$20.41	$6.77 $2.23	$26.65	64.57	$8.47 $0.00	$0.00 $0.00			73.04
Platinum	Off Exchange	SUSF1125	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.57 $5.03	$20.62	$6.84 $2.25	$26.92	65.23	$8.55 $0.00	$0.00 $0.00			73.78
Platinum	Off Exchange	SUSF1120	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41 $4.81	$19.69	$6.53 $2.15	$25.71	62.30	$8.16 $0.00	$0.00 $0.00			70.46
Platinum	Off Exchange	SUSF1119	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40 $4.80	$19.65	$6.52 $2.14	$25.65	62.16	$8.15 $0.00	$0.00 $0.00			70.31
Platinum	Off Exchange	SUSF1118	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32 $4.68	$19.18	$6.36 $2.09	$25.05	60.68	$7.95 $0.00	$0.00 $0.00			68.63
Platinum	Off Exchange	SUSF1116	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.29 $4.64	$19.02	$6.31 $2.07	$24.83	60.16	$7.89 $0.00	$0.00 $0.00			68.05
Platinum	Off Exchange	SUSF1115	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41 $4.81	$19.72	$6.54 $2.15	$25.75	62.38	$8.18 $0.00	$0.00 $0.00			70.56
Platinum	Off Exchange	SUSF1114	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.26 $4.61	$18.87	$6.26 $2.06	$24.64	59.70	$7.82 $0.00	$0.00 $0.00			67.52
Platinum	Off Exchange	SUSF1112	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.51 $4.95	$20.27	$6.73 $2.21	$26.47	64.14	$8.41 $0.00	$0.00 $0.00			72.55
Platinum	Off Exchange	SUSF1111	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.54 $5.00	$20.47	$6.79 $2.23	$26.73	64.76	$8.49 $0.00	$0.00 $0.00			73.25
Platinum	Off Exchange	SUSF1106	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.77	$19.55	$6.49 $2.13	$25.53	61.85	$8.11 $0.00	$0.00 $0.00			69.96
Platinum	Off Exchange	SUSF1105	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38 $4.76	$19.51	$6.47 $2.13	$25.48	61.73	$8.09 $0.00	$0.00 $0.00			69.82
Platinum	Off Exchange	SUSF1104	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.30 $4.65	$19.05	$6.32 $2.08	$24.87	60.27	$7.90 $0.00	$0.00 $0.00			68.17
Platinum	Off Exchange	SUSF1102	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.27 $4.61	$18.88	$6.27 $2.06	$24.66	59.75	$7.83 $0.

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Platinum	Off Exchange	SUPF1072	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.34	$4.72	$19.32	$6.41	$2.11	$25.23	61.13	$8.01	$0.00	$0.00	$0.00			69.14
Platinum	Off Exchange	SUPF1070	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.59	$5.07	$20.76	$6.89	$2.26	$27.10	65.67	$8.61	$0.00	$0.00	$0.00			74.28
Platinum	Off Exchange	SUPF1069	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.63	$5.12	$20.97	$6.96	$2.28	$27.38	66.35	$8.69	$0.00	$0.00	$0.00			75.04
Platinum	Off Exchange	SUPF1064	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46	$4.89	$20.02	$6.64	$2.18	$26.14	63.33	$8.30	$0.00	$0.00	$0.00			71.63
Platinum	Off Exchange	SUPF1063	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.46	$4.88	$19.98	$6.63	$2.18	$26.09	63.22	$8.29	$0.00	$0.00	$0.00			71.51
Platinum	Off Exchange	SUPF1062	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37	$4.76	$19.51	$6.47	$2.13	$25.47	61.71	$8.09	$0.00	$0.00	$0.00			69.80
Platinum	Off Exchange	SUPF1060	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.35	$4.72	$19.34	$6.42	$2.11	$25.25	61.19	$8.02	$0.00	$0.00	$0.00			69.21
Platinum	Off Exchange	SUPF1059	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.47	$4.90	$20.06	$6.65	$2.19	$26.19	63.46	$8.32	$0.00	$0.00	$0.00			71.78
Platinum	Off Exchange	SUPF1058	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32	$4.68	$19.19	$6.37	$2.09	$25.05	60.70	$7.96	$0.00	$0.00	$0.00			68.66
Platinum	Off Exchange	SUPF1056	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.53	$4.98	$20.41	$6.77	$2.23	$26.65	64.57	$8.47	$0.00	$0.00	$0.00			73.04
Platinum	Off Exchange	SUPF1055	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.57	$5.03	$20.62	$6.84	$2.25	$26.92	65.23	$8.55	$0.00	$0.00	$0.00			73.78
Platinum	Off Exchange	SUPF1050	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41	$4.81	$19.69	$6.53	$2.15	$25.71	62.30	$8.16	$0.00	$0.00	$0.00			70.46
Platinum	Off Exchange	SUPF1049	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40	$4.80	$19.65	$6.52	$2.14	$25.65	62.16	$8.15	$0.00	$0.00	$0.00			70.31
Platinum	Off Exchange	SUPF1048	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32	$4.68	$19.18	$6.36	$2.09	$25.05	60.68	$7.95	$0.00	$0.00	$0.00			68.63
Platinum	Off Exchange	SUPF1046	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.29	$4.64	$19.02	$6.31	$2.07	$24.83	60.16	$7.89	$0.00	$0.00	$0.00			68.05
Platinum	Off Exchange	SUPF1045	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41	$4.81	$19.72	$6.54	$2.15	$25.75	62.38	$8.18	$0.00	$0.00	$0.00			70.56
Platinum	Off Exchange	SUPF1044	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.26	$4.61	$18.87	$6.26	$2.06	$24.64	59.70	$7.82	$0.00	$0.00	$0.00			67.52
Platinum	Off Exchange	SUPF1042	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.51	$4.95	$20.27	$6.73	$2.21	$26.47	64.14	$8.41	$0.00	$0.00	$0.00			72.55
Platinum	Off Exchange	SUPF1041	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.54	$5.00	$20.47	$6.79	$2.23	$26.73	64.76	$8.49	$0.00	$0.00	$0.00			73.25
Platinum	Off Exchange	SUPF1036	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38	$4.77	$19.55	$6.49	$2.13	$25.53	61.85	$8.11	$0.00	$0.00	$0.00			69.96
Platinum	Off Exchange	SUPF1035	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.38	$4.76	$19.51	$6.47	$2.13	$25.48	61.73	$8.09	$0.00	$0.00	$0.00			69.82
Platinum	Off Exchange	SUPF1034	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.30	$4.65	$19.05	$6.32	$2.08	$24.87	60.27	$7.90	$0.00	$0.00	$0.00			68.17
Platinum	Off Exchange	SUPF1032	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.27	$4.61	$18.88	$6.27	$2.06	$24.66	59.75	$7.83	$0.00	$0.00	$0.00			67.58
Platinum	Off Exchange	SUPF1031	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.39	$4.78	$19.59	$6.50	$2.13	$25.57	61.96	$8.12	$0.00	$0.00	$0.00			70.08
Platinum	Off Exchange	SUPF1030	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.24	$4.57	$18.74	$6.22	$2.04	$24.46	59.27	$7.77	$0.00	$0.00	$0.00			67.04
Platinum	Off Exchange	SUPF1028	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.62	$5.10	$20.90	$6.93	$2.28	$27.29	66.12	$8.67	$0.00	$0.00	$0.00			74.79
Platinum	Off Exchange	SUPF1027	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.65	$5.15	$21.11	$7.00	$2.30	$27.57	66.78	$8.76	$0.00	$0.00	$0.00			75.54
Platinum	Off Exchange	SUPF1022	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49	$4.92	$20.16	$6.69	$2.20	$26.32	63.78	$8.36	$0.00	$0.00	$0.00			72.14
Platinum	Off Exchange	SUPF1021	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.48	$4.91	$20.12	$6.67	$2.19	$26.27	63.64	$8.34	$0.00	$0.00	$0.00			71.98
Platinum	Off Exchange	SUPF1020	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40	$4.79	$19.64	$6.52	$2.14	$25.65	62.14	$8.15	$0.00	$0.00	$0.00			70.29
Platinum	Off Exchange	SUPF1018	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.37	$4.75	$19.47	$6.46	$2.12	$25.43	61.60	$8.08	$0.00	$0.00	$0.00			69.68
Platinum	Off Exchange	SUPF1017	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.49	$4.93	$20.20	$6.70	$2.20	$26.37	63.89	$8.38	$0.00	$0.00	$0.00			72.27
Platinum	Off Exchange	SUPF1016	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.34	$4.72	$19.32	$6.41	$2.11	$25.23	61.13	$8.01	$0.00	$0.00	$0.00			69.14
Platinum	Off Exchange	SUPF1014	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.53	$4.98	$20.41	$6.77	$2.23	$26.65	64.57	$8.47	$0.00	$0.00	$0.00			73.04
Platinum	Off Exchange	SUPF1013	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.57	$5.03	$20.62	$6.84	$2.25	$26.92	65.23	$8.55	$0.00	$0.00	$0.00			73.78
Platinum	Off Exchange	SUPF1008	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41	$4.81	$19.69	$6.53	$2.15	$25.71	62.30	$8.16	$0.00	$0.00	$0.00			70.46
Platinum	Off Exchange	SUPF1007	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.40	$4.80	$19.65	$6.52	$2.14	$25.65	62.16	$8.15	$0.00	$0.00	$0.00			70.31
Platinum	Off Exchange	SUPF1006	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.32	$4.68	$19.18	$6.36	$2.09	$25.05	60.68	$7.95	$0.00	$0.00	$0.00			68.63
Platinum	Off Exchange	SUPF1004	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.29	$4.64	$19.02	$6.31	$2.07	$24.83	60.16	$7.89	$0.00	$0.00	$0.00			68.05
Platinum	Off Exchange	SUPF1003	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.41	$4.81	$19.72	$6.54	$2.15	$25.75	62.38	$8.18	$0.00	$0.00	$0.00			70.56
Platinum	Off Exchange	SUPF1002	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.28	$4.63	$18.95	$6.29	$2.07	$24.75	59.97	$7.86	$0.00	$0.00	$0.00			67.83
Gold	Off Exchange	SUGFHD32	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD31	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD30	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD29	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD28	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD27	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD26	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD25	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD24	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD23	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD22	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD21	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD20	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD19	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD18	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD17	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD16	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD15	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD14	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD13	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD12	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD11	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD10	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD09	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.22	$5.71	$1.88	$22.49	54.48	$7.14	$0.00	$0.00	$0.00			61.62
Gold	Off Exchange	SUGFHD08	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD07	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD06	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD05	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.97	$0.00	$0.00	$0.00			60.18
Gold	Off Exchange	SUGFHD04	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD03	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.65	54.86	$7.19	$0.00	$0.00	$0.00			62.05
Gold	Off Exchange	SUGFHD02	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGFHD01	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGF2218	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.82	$3.98	$16.31	$5.41	$1.78	$21.30	51.60	$6.76	$0.00	$0.00	$0.00			58.36
Gold	Off Exchange	SUGF2216	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.88	$4.06	$16.63	$5.52	$1.81	$21.71	52.61	$6.90	$0.00	$0.00	$0.00			59.51
Gold	Off Exchange	SUGF2214	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.93	$5.62	$1.85	$22.11	53.57	$7.02	$0.00	$0.00	$0.00			60.59
Gold	Off Exchange	SUGF2213	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGF2212	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.96	$4.17	$17.08	$5.67	$1.86	$22.30	54.04	$7.08	$0.00	$0.00	$0.00			61.12
Gold	Off Exchange	SUGF2210	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2209	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.87	$4.05	$16.60	$5.51	$1.81	$21.68	52.52	$6.89	$0.00	$0.00	$0.00			59.41
Gold	Off Exchange	SUGF2208	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.83	$3.99	$16.36	$5.43	$1.78	$21.36	51.75	$6.78	$0.00	$0.00	$0.00			58.53
Gold	Off Exchange	SUGF2207	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.84	$4.01	$16.44	$5.46	$1.79	$21.47	52.01	$6.82	$0.00	$0.00	$0.00			58.83
Gold	Off Exchange	SUGF2205	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.89	$4.08	$16.70	$5.54	$1.82	$21.81	52.84	$6.93	$0.00	$0.00	$0.00			59.77
Gold	Off Exchange	SUGF2203	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.95	$4.16	$17.03	$5.65	$1.86	$22.23	53.88	$7.06	$0.00	$0.00	$0.00			60.94
Gold	Off Exchange	SUGF2201	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.64	54.85	$7.19	$0.00	$0.00	$0.

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Gold	Off Exchange	SUGF2173	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.03	$4.27	$17.49	$5.80	$1.91	$22.84	55.34	$7.25	$0.00	$0.00	$0.00			62.59
Gold	Off Exchange	SUGF2171	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.18	$17.12	$5.68	$1.87	$22.35	54.16	$7.10	$0.00	$0.00	$0.00			61.26
Gold	Off Exchange	SUGF2170	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.94	$4.15	$17.00	$5.64	$1.85	$22.20	53.78	$7.05	$0.00	$0.00	$0.00			60.83
Gold	Off Exchange	SUGF2169	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.75	$5.56	$1.83	$21.88	53.01	$6.95	$0.00	$0.00	$0.00			59.96
Gold	Off Exchange	SUGF2168	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.99	53.28	$6.98	$0.00	$0.00	$0.00			60.26
Gold	Off Exchange	SUGF2166	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.84	$4.01	$16.43	$5.45	$1.79	$21.45	51.97	$6.81	$0.00	$0.00	$0.00			58.78
Gold	Off Exchange	SUGF2164	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.74	$5.55	$1.83	$21.86	52.97	$6.94	$0.00	$0.00	$0.00			59.91
Gold	Off Exchange	SUGF2162	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2161	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2160	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.98	$4.20	$17.20	$5.71	$1.88	$22.46	54.43	$7.13	$0.00	$0.00	$0.00			61.56
Gold	Off Exchange	SUGF2158	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.98	53.27	$6.98	$0.00	$0.00	$0.00			60.25
Gold	Off Exchange	SUGF2157	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2156	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.85	$4.02	$16.48	$5.47	$1.80	$21.51	52.13	$6.83	$0.00	$0.00	$0.00			58.96
Gold	Off Exchange	SUGF2155	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.86	$4.04	$16.56	$5.49	$1.81	$21.62	52.38	$6.87	$0.00	$0.00	$0.00			59.25
Gold	Off Exchange	SUGF2153	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.82	$3.98	$16.31	$5.41	$1.78	$21.30	51.60	$6.76	$0.00	$0.00	$0.00			58.36
Gold	Off Exchange	SUGF2151	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.88	$4.06	$16.63	$5.52	$1.81	$21.71	52.61	$6.90	$0.00	$0.00	$0.00			59.51
Gold	Off Exchange	SUGF2149	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.13	$16.93	$5.62	$1.85	$22.11	53.57	$7.02	$0.00	$0.00	$0.00			60.59
Gold	Off Exchange	SUGF2148	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGF2147	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.17	$17.08	$5.67	$1.86	$22.30	54.04	$7.08	$0.00	$0.00	$0.00			61.12
Gold	Off Exchange	SUGF2145	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2144	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.87	$4.05	$16.60	$5.51	$1.81	$21.68	52.52	$6.89	$0.00	$0.00	$0.00			59.41
Gold	Off Exchange	SUGF2143	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.83	$3.99	$16.36	$5.43	$1.78	$21.36	51.75	$6.78	$0.00	$0.00	$0.00			58.53
Gold	Off Exchange	SUGF2142	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.84	$4.01	$16.44	$5.46	$1.79	$21.47	52.01	$6.82	$0.00	$0.00	$0.00			58.83
Gold	Off Exchange	SUGF2140	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.98	$0.00	$0.00	$0.00			60.19
Gold	Off Exchange	SUGF2138	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.97	$4.18	$17.15	$5.69	$1.87	$22.39	54.25	$7.11	$0.00	$0.00	$0.00			61.36
Gold	Off Exchange	SUGF2136	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.02	$4.26	$17.46	$5.79	$1.90	$22.80	55.23	$7.24	$0.00	$0.00	$0.00			62.47
Gold	Off Exchange	SUGF2135	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.02	$4.26	$17.46	$5.79	$1.90	$22.80	55.23	$7.24	$0.00	$0.00	$0.00			62.47
Gold	Off Exchange	SUGF2134	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.05	$4.30	$17.62	$5.84	$1.92	$23.00	55.73	$7.31	$0.00	$0.00	$0.00			63.04
Gold	Off Exchange	SUGF2132	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.98	$4.21	$17.24	$5.72	$1.88	$22.51	54.54	$7.15	$0.00	$0.00	$0.00			61.69
Gold	Off Exchange	SUGF2131	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.18	$17.12	$5.68	$1.87	$22.35	54.16	$7.10	$0.00	$0.00	$0.00			61.26
Gold	Off Exchange	SUGF2130	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.92	$4.12	$16.87	$5.60	$1.84	$22.03	53.38	$7.00	$0.00	$0.00	$0.00			60.38
Gold	Off Exchange	SUGF2129	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.14	$16.96	$5.63	$1.85	$22.14	53.65	$7.03	$0.00	$0.00	$0.00			60.68
Gold	Off Exchange	SUGF2127	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.84	$4.01	$16.43	$5.45	$1.79	$21.45	51.97	$6.81	$0.00	$0.00	$0.00			58.78
Gold	Off Exchange	SUGF2125	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.74	$5.55	$1.83	$21.86	52.97	$6.94	$0.00	$0.00	$0.00			59.91
Gold	Off Exchange	SUGF2123	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2122	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2121	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.98	$4.20	$17.20	$5.71	$1.88	$22.46	54.43	$7.13	$0.00	$0.00	$0.00			61.56
Gold	Off Exchange	SUGF2109	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.98	53.27	$6.98	$0.00	$0.00	$0.00			60.25
Gold	Off Exchange	SUGF2108	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2107	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.85	$4.02	$16.48	$5.47	$1.80	$21.51	52.13	$6.83	$0.00	$0.00	$0.00			58.96
Gold	Off Exchange	SUGF2106	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.86	$4.04	$16.56	$5.49	$1.81	$21.62	52.38	$6.87	$0.00	$0.00	$0.00			59.25
Gold	Off Exchange	SUGF2104	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.82	$3.98	$16.31	$5.41	$1.78	$21.30	51.60	$6.76	$0.00	$0.00	$0.00			58.36
Gold	Off Exchange	SUGF2102	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.88	$4.06	$16.63	$5.52	$1.81	$21.71	52.61	$6.90	$0.00	$0.00	$0.00			59.51
Gold	Off Exchange	SUGF2100	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.13	$16.93	$5.62	$1.85	$22.11	53.57	$7.02	$0.00	$0.00	$0.00			60.59
Gold	Off Exchange	SUGF2099	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.13	$16.94	$5.62	$1.85	$22.11	53.58	$7.02	$0.00	$0.00	$0.00			60.60
Gold	Off Exchange	SUGF2098	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.17	$17.08	$5.67	$1.86	$22.30	54.04	$7.08	$0.00	$0.00	$0.00			61.12
Gold	Off Exchange	SUGF2096	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2095	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.87	$4.05	$16.60	$5.51	$1.81	$21.68	52.52	$6.89	$0.00	$0.00	$0.00			59.41
Gold	Off Exchange	SUGF2094	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.83	$3.99	$16.36	$5.43	$1.78	$21.36	51.75	$6.78	$0.00	$0.00	$0.00			58.53
Gold	Off Exchange	SUGF2093	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.84	$4.01	$16.44	$5.46	$1.79	$21.47	52.01	$6.82	$0.00	$0.00	$0.00			58.83
Gold	Off Exchange	SUGF2091	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.70	$5.54	$1.82	$21.81	52.84	$6.93	$0.00	$0.00	$0.00			59.77
Gold	Off Exchange	SUGF2089	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.03	$5.65	$1.86	$22.23	53.88	$7.06	$0.00	$0.00	$0.00			60.94
Gold	Off Exchange	SUGF2087	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.64	54.85	$7.19	$0.00	$0.00	$0.00			62.04
Gold	Off Exchange	SUGF2086	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.64	54.85	$7.19	$0.00	$0.00	$0.00			62.04
Gold	Off Exchange	SUGF2085	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.03	$4.27	$17.49	$5.80	$1.91	$22.84	55.34	$7.25	$0.00	$0.00	$0.00			62.59
Gold	Off Exchange	SUGF2083	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.18	$17.12	$5.68	$1.87	$22.35	54.16	$7.10	$0.00	$0.00	$0.00			61.26
Gold	Off Exchange	SUGF2082	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.94	$4.15	$17.00	$5.64	$1.85	$22.20	53.78	$7.05	$0.00	$0.00	$0.00			60.83
Gold	Off Exchange	SUGF2081	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.75	$5.56	$1.83	$21.88	53.01	$6.95	$0.00	$0.00	$0.00			59.96
Gold	Off Exchange	SUGF2080	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.99	53.28	$6.98	$0.00	$0.00	$0.00			60.26
Gold	Off Exchange	SUGF2078	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.82	$5.58	$1.83	$21.96	53.21	$6.98	$0.00	$0.00	$0.00			60.19
Gold	Off Exchange	SUGF2076	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.97	$4.18	$17.15	$5.69	$1.87	$22.39	54.25	$7.11	$0.00	$0.00	$0.00			61.36
Gold	Off Exchange	SUGF2074	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.02	$4.26	$17.46	$5.79	$1.90	$22.80	55.23	$7.24	$0.00	$0.00	$0.00			62.47
Gold	Off Exchange	SUGF2073	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.02	$4.26	$17.46	$5.79	$1.90	$22.80	55.23	$7.24	$0.00	$0.00	$0.00			62.47
Gold	Off Exchange	SUGF2072	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.05	$4.30	$17.62	$5.84	$1.92	$23.00	55.73	$7.31	$0.00	$0.00	$0.00			63.04
Gold	Off Exchange	SUGF2070	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.98	$4.21	$17.24	$5.72	$1.88	$22.51	54.54	$7.15	$0.00	$0.00	$0.00			61.69
Gold	Off Exchange	SUGF2069	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.18	$17.12	$5.68	$1.87	$22.35	54.16	$7.10	$0.00	$0.00	$0.00			61.26
Gold	Off Exchange	SUGF2068	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.92	$4.12	$16.87	$5.60	$1.84	$22.03	53.38	$7.00	$0.00	$0.00	$0.00			60.38
Gold	Off Exchange	SUGF2067	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.93	$4.14	$16.96	$5.63	$1.85	$22.14	53.65	$7.03	$0.00	$0.00	$0.00			60.68
Gold	Off Exchange	SUGF2065	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.70	$5.54	$1.82	$21.81	52.84	$6.93	$0.00	$0.00	$0.00			59.77
Gold	Off Exchange	SUGF2063	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.03	$5.65	$1.86	$22.23	53.88	$7.06	$0.00	$0.00	$0.00			60.94
Gold	Off Exchange	SUGF2061	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.64	54.85	$7.19	$0.00	$0.00	$0.00			62.04
Gold	Off Exchange	SUGF2060	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.00	$4.23	$17.34	$5.75	$1.89	$22.64	54.85	$7.19	$0.00	$0.00	$0.00			62.04
Gold	Off Exchange	SUGF2059	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$3.03	$4.27	$17.49	$5.80	$1.91	$22.84	55.34	$7.25	$0.00	$0.00	$0.00			62.59
Gold	Off Exchange	SUGF2057	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.96	$4.18	$17.12	$5.68	$1.87	$22.35	54.16	$7.10	$0.00	$0.00	$0.00			61.26
Gold	Off Exchange	SUGF2056	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.94	$4.15	$17.00	$5.64	$1.85	$22.20	53.78	$7.05	$0.00	$0.00	$0.00			60.83
Gold	Off Exchange	SUGF2055	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.75	$5.56	$1.83	$21.88	53.01	$6.95	$0.00	$0.00	$0.00			59.96
Gold	Off Exchange	SUGF2054	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.99	53.28	$6.98	$0.00	$0.00	$0.00			60.26
Gold	Off Exchange	SUGF2052	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.84	$4.01	$16.43	$5.45	$1.79	$21.45	51.97	$6.81	$0.00	$0.00	$0.00			58.78
Gold	Off Exchange	SUGF2050	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.90	$4.09	$16.74	$5.55	$1.83	$21.86	52.97	$6.94	$0.00	$0.00	$0.00			59.91
Gold	Off Exchange	SUGF2048	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2047	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2046	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.98	$4.20	$17.20	$5.71	$1.88	$22.46	54.43	$7.13	$0.00	$0.00	$0.00			61.56
Gold	Off Exchange	SUGF2044	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.98	53.27	$6.98	$0.00	$0.00	$0.00			60.25
Gold	Off Exchange	SUGF2043	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2042	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.85	$4.02	$16.48	$5.47	$1.80	$21.51	52.13	$6.83	$0.00	$0.00	$0.00			58.96
Gold	Off Exchange	SUGF2041	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.86	$4.04	$16.56	$5.49	$1.81	$21.62	52.38	$6

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Gold	Off Exchange	SUGF2013	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.84	$4.01	$16.43	$5.45	$1.79	$21.45	51.97	$6.81	$0.00	$0.00	$0.00			58.78
Gold	Off Exchange	SUGF2011	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.90	$4.09	$16.74	$5.55	$1.83	$21.86	52.97	$6.94	$0.00	$0.00	$0.00			59.91
Gold	Off Exchange	SUGF2009	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2008	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.95	$4.16	$17.05	$5.66	$1.86	$22.27	53.95	$7.07	$0.00	$0.00	$0.00			61.02
Gold	Off Exchange	SUGF2007	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.98	$4.20	$17.20	$5.71	$1.88	$22.46	54.43	$7.13	$0.00	$0.00	$0.00			61.56
Gold	Off Exchange	SUGF2005	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.91	$4.11	$16.84	$5.59	$1.84	$21.98	53.27	$6.98	$0.00	$0.00	$0.00			60.25
Gold	Off Exchange	SUGF2004	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.89	$4.08	$16.72	$5.55	$1.82	$21.83	52.89	$6.93	$0.00	$0.00	$0.00			59.82
Gold	Off Exchange	SUGF2003	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.85	$4.02	$16.48	$5.47	$1.80	$21.51	52.13	$6.83	$0.00	$0.00	$0.00			58.96
Gold	Off Exchange	SUGF2002	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.88	$4.06	$16.63	$5.52	$1.81	$21.72	52.62	$6.90	$0.00	$0.00	$0.00			59.52
Bronze	Off Exchange	SUBF4288	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03	$2.87	$11.76	$3.90	$1.28	$15.35	37.19	$4.88	$0.00	$0.00	$0.00			42.07
Bronze	Off Exchange	SUBF4287	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.01	$2.83	$11.60	$3.85	$1.26	$15.15	36.70	$4.81	$0.00	$0.00	$0.00			41.51
Bronze	Off Exchange	SUBF4286	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.98	$2.79	$11.43	$3.79	$1.25	$14.92	36.16	$4.74	$0.00	$0.00	$0.00			40.90
Bronze	Off Exchange	SUBF4285	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.96	$2.76	$11.31	$3.75	$1.23	$14.77	35.78	$4.69	$0.00	$0.00	$0.00			40.47
Bronze	Off Exchange	SUBF4283	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.89	$11.82	$3.92	$1.29	$15.44	37.40	$4.90	$0.00	$0.00	$0.00			42.30
Bronze	Off Exchange	SUBF4282	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03	$2.86	$11.72	$3.89	$1.28	$15.30	37.08	$4.86	$0.00	$0.00	$0.00			41.94
Bronze	Off Exchange	SUBF4280	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02	$2.84	$11.65	$3.87	$1.27	$15.22	36.87	$4.83	$0.00	$0.00	$0.00			41.70
Bronze	Off Exchange	SUBF4279	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.88	$11.82	$3.92	$1.29	$15.43	37.38	$4.90	$0.00	$0.00	$0.00			42.28
Bronze	Off Exchange	SUBF4278	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.93	$12.00	$3.98	$1.31	$15.67	37.97	$4.98	$0.00	$0.00	$0.00			42.95
Bronze	Off Exchange	SUBF4277	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.89	$11.84	$3.93	$1.29	$15.46	37.46	$4.91	$0.00	$0.00	$0.00			42.37
Bronze	Off Exchange	SUBF4276	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.88	$11.78	$3.91	$1.28	$15.38	37.27	$4.88	$0.00	$0.00	$0.00			42.15
Bronze	Off Exchange	SUBF4275	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.88	$11.79	$3.91	$1.29	$15.39	37.30	$4.89	$0.00	$0.00	$0.00			42.19
Bronze	Off Exchange	SUBF4274	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03	$2.87	$11.74	$3.90	$1.28	$15.33	37.15	$4.87	$0.00	$0.00	$0.00			42.02
Bronze	Off Exchange	SUBF4273	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.90	$11.86	$3.94	$1.29	$15.49	37.53	$4.92	$0.00	$0.00	$0.00			42.45
Bronze	Off Exchange	SUBF4272	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07	$2.92	$11.95	$3.97	$1.30	$15.61	37.82	$4.96	$0.00	$0.00	$0.00			42.79
Bronze	Off Exchange	SUBF4270	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.94	$12.04	$3.99	$1.31	$15.72	38.08	$4.99	$0.00	$0.00	$0.00			43.09
Bronze	Off Exchange	SUBF4269	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.90	$11.88	$3.94	$1.29	$15.51	37.57	$4.93	$0.00	$0.00	$0.00			42.50
Bronze	Off Exchange	SUBF4268	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02	$2.86	$11.70	$3.88	$1.28	$15.28	37.02	$4.85	$0.00	$0.00	$0.00			41.87
Bronze	Off Exchange	SUBF4267	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.00	$2.83	$11.58	$3.84	$1.26	$15.12	36.63	$4.80	$0.00	$0.00	$0.00			41.43
Bronze	Off Exchange	SUBF4265	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.11	$4.02	$1.32	$15.81	38.30	$5.02	$0.00	$0.00	$0.00			43.32
Bronze	Off Exchange	SUBF4264	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.93	$12.00	$3.98	$1.31	$15.67	37.97	$4.98	$0.00	$0.00	$0.00			42.95
Bronze	Off Exchange	SUBF4262	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06	$2.91	$11.93	$3.96	$1.30	$15.58	37.74	$4.95	$0.00	$0.00	$0.00			42.69
Bronze	Off Exchange	SUBF4261	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.10	$4.02	$1.32	$15.80	38.28	$5.02	$0.00	$0.00	$0.00			43.30
Bronze	Off Exchange	SUBF4260	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.13	$3.00	$12.29	$4.08	$1.34	$16.05	38.89	$5.10	$0.00	$0.00	$0.00			43.99
Bronze	Off Exchange	SUBF4259	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.96	$12.13	$4.02	$1.32	$15.83	38.36	$5.03	$0.00	$0.00	$0.00			43.39
Bronze	Off Exchange	SUBF4258	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.94	$12.06	$4.00	$1.31	$15.75	38.15	$5.00	$0.00	$0.00	$0.00			43.15
Bronze	Off Exchange	SUBF4257	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.07	$4.00	$1.32	$15.76	38.19	$5.01	$0.00	$0.00	$0.00			43.20
Bronze	Off Exchange	SUBF4256	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.94	$12.03	$3.99	$1.31	$15.70	38.05	$4.99	$0.00	$0.00	$0.00			43.04
Bronze	Off Exchange	SUBF4255	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.97	$12.15	$4.03	$1.32	$15.86	38.43	$5.04	$0.00	$0.00	$0.00			43.47
Bronze	Off Exchange	SUBF4254	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.12	$2.99	$12.24	$4.06	$1.33	$15.98	38.72	$5.08	$0.00	$0.00	$0.00			43.80
Bronze	Off Exchange	SUBF4252	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.96	$12.13	$4.02	$1.32	$15.83	38.36	$5.03	$0.00	$0.00	$0.00			43.39
Bronze	Off Exchange	SUBF4251	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07	$2.92	$11.96	$3.97	$1.30	$15.62	37.84	$4.96	$0.00	$0.00	$0.00			42.80
Bronze	Off Exchange	SUBF4250	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.88	$11.78	$3.91	$1.28	$15.38	37.27	$4.89	$0.00	$0.00	$0.00			42.16
Bronze	Off Exchange	SUBF4249	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02	$2.85	$11.66	$3.87	$1.27	$15.23	36.90	$4.84	$0.00	$0.00	$0.00			41.74
Bronze	Off Exchange	SUBF4247	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11	$2.98	$12.19	$4.04	$1.33	$15.92	38.57	$5.06	$0.00	$0.00	$0.00			43.63
Bronze	Off Exchange	SUBF4246	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.08	$4.01	$1.32	$15.78	38.23	$5.01	$0.00	$0.00	$0.00			43.24
Bronze	Off Exchange	SUBF4244	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.93	$12.02	$3.99	$1.31	$15.69	38.02	$4.98	$0.00	$0.00	$0.00			43.00
Bronze	Off Exchange	SUBF4243	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11	$2.97	$12.19	$4.04	$1.33	$15.91	38.55	$5.05	$0.00	$0.00	$0.00			43.60
Bronze	Off Exchange	SUBF4242	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.14	$3.02	$12.38	$4.11	$1.35	$16.16	39.16	$5.13	$0.00	$0.00	$0.00			44.29
Bronze	Off Exchange	SUBF4241	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11	$2.98	$12.21	$4.05	$1.33	$15.94	38.62	$5.06	$0.00	$0.00	$0.00			43.68
Bronze	Off Exchange	SUBF4240	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.96	$12.15	$4.03	$1.32	$15.86	38.42	$5.04	$0.00	$0.00	$0.00			43.46
Bronze	Off Exchange	SUBF4239	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.97	$12.16	$4.03	$1.33	$15.87	38.46	$5.04	$0.00	$0.00	$0.00			43.50
Bronze	Off Exchange	SUBF4238	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.96	$12.11	$4.02	$1.32	$15.81	38.31	$5.02	$0.00	$0.00	$0.00			43.33
Bronze	Off Exchange	SUBF4237	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.12	$2.99	$12.23	$4.06	$1.33	$15.97	38.70	$5.07	$0.00	$0.00	$0.00			43.77
Bronze	Off Exchange	SUBF4236	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.13	$3.01	$12.33	$4.09	$1.34	$16.09	38.99	$5.11	$0.00	$0.00	$0.00			44.10
Bronze	Off Exchange	SUBF4234	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.94	$12.04	$3.99	$1.31	$15.72	38.08	$4.99	$0.00	$0.00	$0.00			43.07
Bronze	Off Exchange	SUBF4233	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.90	$11.88	$3.94	$1.29	$15.51	37.57	$4.93	$0.00	$0.00	$0.00			42.50
Bronze	Off Exchange	SUBF4232	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02	$2.86	$11.70	$3.88	$1.28	$15.28	37.02	$4.85	$0.00	$0.00	$0.00			41.87
Bronze	Off Exchange	SUBF4231	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.00	$2.83	$11.58	$3.84	$1.26	$15.12	36.63	$4.80	$0.00	$0.00	$0.00			41.43
Bronze	Off Exchange	SUBF4229	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.11	$4.02	$1.32	$15.81	38.30	$5.02	$0.00	$0.00	$0.00			43.32
Bronze	Off Exchange	SUBF4228	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.93	$12.00	$3.98	$1.31	$15.67	37.97	$4.98	$0.00	$0.00	$0.00			42.95
Bronze	Off Exchange	SUBF4226	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06	$2.91	$11.93	$3.96	$1.30	$15.58	37.74	$4.95	$0.00	$0.00	$0.00			42.69
Bronze	Off Exchange	SUBF4225	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.10	$4.02	$1.32	$15.80	38.28	$5.02	$0.00	$0.00	$0.00			43.30
Bronze	Off Exchange	SUBF4224	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.13	$3.00	$12.29	$4.08	$1.34	$16.05	38.89	$5.10	$0.00	$0.00	$0.00			43.99
Bronze	Off Exchange	SUBF4223	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.96	$12.13	$4.02	$1.32	$15.83	38.36	$5.03	$0.00	$0.00	$0.00			43.39
Bronze	Off Exchange	SUBF4222	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.94	$12.06	$4.00	$1.31	$15.75	38.15	$5.00	$0.00	$0.00	$0.00			43.15
Bronze	Off Exchange	SUBF4221	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.07	$4.00	$1.32	$15.76	38.19	$5.01	$0.00	$0.00	$0.00			43.20
Bronze	Off Exchange	SUBF4220	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.94	$12.03	$3.99	$1.31	$15.70	38.05	$4.99	$0.00	$0.00	$0.00			43.04
Bronze	Off Exchange	SUBF4219	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10	$2.97	$12.15	$4.03	$1.32	$15.86	38.43	$5.04	$0.00	$0.00	$0.00			43.47
Bronze	Off Exchange	SUBF4218	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.13	$3.00	$12.29	$4.08	$1.34	$16.05	38.89	$5.10	$0.00	$0.00	$0.00			43.99
Bronze	Off Exchange	SUBF4216	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.89	$11.84	$3.93	$1.29	$15.46	37.46	$4.91	$0.00	$0.00	$0.00			42.37
Bronze	Off Exchange	SUBF4215	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02	$2.85	$11.68	$3.88	$1.27	$15.25	36.95	$4.84	$0.00	$0.00	$0.00			41.79
Bronze	Off Exchange	SUBF4214	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.99	$2.81	$11.51	$3.82	$1.25	$15.02	36.40	$4.77	$0.00	$0.00	$0.00			41.17
Bronze	Off Exchange	SUBF4213	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.97	$2.78	$11.39	$3.78	$1.24	$14.87	36.03	$4.72	$0.00	$0.00	$0.00			40.75
Bronze	Off Exchange	SUBF4211	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06	$2.91	$11.90	$3.95	$1.30	$15.54	37.66	$4.94	$0.00	$0.00	$0.00			42.60
Bronze	Off Exchange	SUBF4210	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04	$2.88	$11.80	$3.91	$1.29	$15.41	37.33	$4.89	$0.00	$0.00	$0.00			42.22
Bronze	Off Exchange	SUBF4208	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03	$2.86	$11.74	$3.89	$1.28	$15.32	37.12	$4.87	$0.00	$0.00	$0.00			41.99
Bronze	Off Exchange	SUBF4207	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06	$2.91	$11.90	$3.95	$1.30	$15.54	37.66	$4.94	$0.00	$0.00	$0.00			42.60
Bronze	Off Exchange	SUBF4206	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09	$2.95	$12.09	$4.01	$1.32	$15.78	38.24	$5.01	$0.00	$0.00	$0.00			43.25
Bronze	Off Exchange	SUBF4205	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06	$2.91	$11.93	$3.96	$1.30	$15.57	37.73	$4.95	$0.00	$0.00	$0.00			42.68
Bronze	Off Exchange	SUBF4204	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.90	$11.86	$3.94	$1.29	$15.49	37.53	$4.92	$0.00	$0.00	$0.00			42.45
Bronze	Off Exchange	SUBF4203	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.90	$11.87	$3.94	$1.29	$15.50	37.55	$4.92	$0.00	$0.00	$0.00			42.47
Bronze	Off Exchange	SUBF4202	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05	$2.89	$11.83	$3.92	$1.29	$15.44	37.42	$4.90	$0.00	$0.00	$0.00			42.32
Bronze	Off Exchange	SUBF4201	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07	$2.92	$11.95	$3.96	$1.30	$15.60	37.80	$4.96	$0.00	$0.00	$0.00			42.77
Bronze	Off Exchange	SUBF4200	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08	$2.94	$12.04	$3.99	$1.31	$15.72	38.08	$4.99	$0.00	$0.00	$0.00			43.07
Bronze	Off Exchange	SUBF4198	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03	$2.87	$11.76	$3.90	$1.28	$15.35	37.19	$4.88	$0.00	$0.00

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Bronze	Off Exchange	SUBF4174	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.08	$4.01 $1.32	$15.78	38.23	$5.01 $0.00	$0.00 $0.00			43.24
Bronze	Off Exchange	SUBF4172	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.93	$12.02	$3.99 $1.31	$15.69	38.02	$4.98 $0.00	$0.00 $0.00			43.00
Bronze	Off Exchange	SUBF4171	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.11 $2.97	$12.19	$4.04 $1.33	$15.91	38.55	$5.05 $0.00	$0.00 $0.00			43.60
Bronze	Off Exchange	SUBF4170	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.14 $3.02	$12.38	$4.11 $1.35	$16.16	39.16	$5.13 $0.00	$0.00 $0.00			44.29
Bronze	Off Exchange	SUBF4169	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.11 $2.98	$12.21	$4.05 $1.33	$15.94	38.62	$5.06 $0.00	$0.00 $0.00			43.68
Bronze	Off Exchange	SUBF4168	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.96	$12.15	$4.03 $1.32	$15.86	38.42	$5.04 $0.00	$0.00 $0.00			43.46
Bronze	Off Exchange	SUBF4167	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.97	$12.16	$4.03 $1.33	$15.87	38.46	$5.04 $0.00	$0.00 $0.00			43.50
Bronze	Off Exchange	SUBF4166	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.96	$12.11	$4.02 $1.32	$15.81	38.31	$5.02 $0.00	$0.00 $0.00			43.33
Bronze	Off Exchange	SUBF4165	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.12 $2.99	$12.23	$4.06 $1.33	$15.97	38.70	$5.07 $0.00	$0.00 $0.00			43.77
Bronze	Off Exchange	SUBF4164	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.13 $3.01	$12.33	$4.09 $1.34	$16.09	38.99	$5.11 $0.00	$0.00 $0.00			44.10
Bronze	Off Exchange	SUBF4162	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.89	$11.84	$3.93 $1.29	$15.46	37.46	$4.91 $0.00	$0.00 $0.00			42.37
Bronze	Off Exchange	SUBF4161	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.85	$11.68	$3.88 $1.27	$15.25	36.95	$4.84 $0.00	$0.00 $0.00			41.79
Bronze	Off Exchange	SUBF4160	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$1.99 $2.81	$11.51	$3.82 $1.25	$15.02	36.40	$4.77 $0.00	$0.00 $0.00			41.17
Bronze	Off Exchange	SUBF4159	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$1.97 $2.78	$11.39	$3.78 $1.24	$14.87	36.03	$4.72 $0.00	$0.00 $0.00			40.75
Bronze	Off Exchange	SUBF4157	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.06 $2.91	$11.90	$3.95 $1.30	$15.54	37.66	$4.94 $0.00	$0.00 $0.00			42.60
Bronze	Off Exchange	SUBF4156	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.88	$11.80	$3.91 $1.29	$15.41	37.33	$4.89 $0.00	$0.00 $0.00			42.22
Bronze	Off Exchange	SUBF4154	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.03 $2.86	$11.74	$3.89 $1.28	$15.32	37.12	$4.87 $0.00	$0.00 $0.00			41.99
Bronze	Off Exchange	SUBF4153	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.06 $2.91	$11.90	$3.95 $1.30	$15.54	37.66	$4.94 $0.00	$0.00 $0.00			42.60
Bronze	Off Exchange	SUBF4152	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.09	$4.01 $1.32	$15.78	38.24	$5.01 $0.00	$0.00 $0.00			43.25
Bronze	Off Exchange	SUBF4151	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.06 $2.91	$11.93	$3.96 $1.30	$15.57	37.73	$4.95 $0.00	$0.00 $0.00			42.68
Bronze	Off Exchange	SUBF4150	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.90	$11.86	$3.94 $1.29	$15.49	37.53	$4.92 $0.00	$0.00 $0.00			42.45
Bronze	Off Exchange	SUBF4149	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.90	$11.87	$3.94 $1.29	$15.50	37.55	$4.92 $0.00	$0.00 $0.00			42.47
Bronze	Off Exchange	SUBF4148	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.89	$11.83	$3.92 $1.29	$15.44	37.42	$4.90 $0.00	$0.00 $0.00			42.32
Bronze	Off Exchange	SUBF4147	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.07 $2.92	$11.95	$3.96 $1.30	$15.60	37.80	$4.95 $0.00	$0.00 $0.00			42.75
Bronze	Off Exchange	SUBF4146	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.94	$12.04	$3.99 $1.31	$15.72	38.08	$4.99 $0.00	$0.00 $0.00			43.07
Bronze	Off Exchange	SUBF4144	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.03 $2.87	$11.76	$3.90 $1.28	$15.35	37.19	$4.88 $0.00	$0.00 $0.00			42.07
Bronze	Off Exchange	SUBF4143	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.01 $2.83	$11.60	$3.85 $1.26	$15.15	36.70	$4.81 $0.00	$0.00 $0.00			41.51
Bronze	Off Exchange	SUBF4142	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$1.98 $2.79	$11.43	$3.79 $1.25	$14.92	36.16	$4.74 $0.00	$0.00 $0.00			40.90
Bronze	Off Exchange	SUBF4141	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$1.96 $2.76	$11.31	$3.75 $1.23	$14.77	35.78	$4.69 $0.00	$0.00 $0.00			40.47
Bronze	Off Exchange	SUBF4139	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.89	$11.82	$3.92 $1.29	$15.44	37.40	$4.90 $0.00	$0.00 $0.00			42.30
Bronze	Off Exchange	SUBF4138	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.03 $2.86	$11.72	$3.89 $1.28	$15.30	37.08	$4.86 $0.00	$0.00 $0.00			41.94
Bronze	Off Exchange	SUBF4136	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.84	$11.65	$3.87 $1.27	$15.22	36.87	$4.83 $0.00	$0.00 $0.00			41.70
Bronze	Off Exchange	SUBF4135	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.88	$11.82	$3.92 $1.29	$15.43	37.38	$4.90 $0.00	$0.00 $0.00			42.28
Bronze	Off Exchange	SUBF4134	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.93	$12.00	$3.98 $1.31	$15.67	37.97	$4.98 $0.00	$0.00 $0.00			42.95
Bronze	Off Exchange	SUBF4133	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.89	$11.84	$3.93 $1.29	$15.46	37.46	$4.91 $0.00	$0.00 $0.00			42.37
Bronze	Off Exchange	SUBF4132	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.88	$11.78	$3.91 $1.28	$15.38	37.27	$4.88 $0.00	$0.00 $0.00			42.15
Bronze	Off Exchange	SUBF4131	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.88	$11.79	$3.91 $1.28	$15.39	37.30	$4.89 $0.00	$0.00 $0.00			42.19
Bronze	Off Exchange	SUBF4130	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.03 $2.87	$11.74	$3.90 $1.28	$15.33	37.15	$4.87 $0.00	$0.00 $0.00			42.02
Bronze	Off Exchange	SUBF4129	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.90	$11.86	$3.94 $1.29	$15.49	37.53	$4.92 $0.00	$0.00 $0.00			42.45
Bronze	Off Exchange	SUBF4128	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.07 $2.92	$11.95	$3.97 $1.30	$15.61	37.82	$4.96 $0.00	$0.00 $0.00			42.78
Bronze	Off Exchange	SUBF4126	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.94	$12.04	$3.99 $1.31	$15.72	38.08	$4.99 $0.00	$0.00 $0.00			43.07
Bronze	Off Exchange	SUBF4125	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.90	$11.88	$3.94 $1.29	$15.51	37.57	$4.93 $0.00	$0.00 $0.00			42.50
Bronze	Off Exchange	SUBF4124	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.86	$11.70	$3.88 $1.28	$15.28	37.02	$4.85 $0.00	$0.00 $0.00			41.87
Bronze	Off Exchange	SUBF4123	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.00 $2.83	$11.58	$3.84 $1.26	$15.12	36.63	$4.80 $0.00	$0.00 $0.00			41.43
Bronze	Off Exchange	SUBF4121	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.11	$4.02 $1.32	$15.81	38.30	$5.02 $0.00	$0.00 $0.00			43.32
Bronze	Off Exchange	SUBF4120	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.93	$12.00	$3.98 $1.31	$15.67	37.97	$4.98 $0.00	$0.00 $0.00			42.95
Bronze	Off Exchange	SUBF4118	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.06 $2.91	$11.93	$3.96 $1.30	$15.58	37.74	$4.95 $0.00	$0.00 $0.00			42.69
Bronze	Off Exchange	SUBF4117	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.10	$4.02 $1.32	$15.80	38.28	$5.02 $0.00	$0.00 $0.00			43.30
Bronze	Off Exchange	SUBF4116	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.13 $3.00	$12.29	$4.08 $1.34	$16.05	38.89	$5.10 $0.00	$0.00 $0.00			43.99
Bronze	Off Exchange	SUBF4115	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.96	$12.13	$4.02 $1.32	$15.83	38.36	$5.03 $0.00	$0.00 $0.00			43.39
Bronze	Off Exchange	SUBF4114	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.94	$12.06	$4.00 $1.31	$15.75	38.15	$5.00 $0.00	$0.00 $0.00			43.15
Bronze	Off Exchange	SUBF4113	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.07	$4.00 $1.32	$15.76	38.19	$5.01 $0.00	$0.00 $0.00			43.20
Bronze	Off Exchange	SUBF4112	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.94	$12.03	$3.99 $1.31	$15.70	38.05	$4.99 $0.00	$0.00 $0.00			43.04
Bronze	Off Exchange	SUBF4111	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.97	$12.15	$4.03 $1.32	$15.86	38.43	$5.04 $0.00	$0.00 $0.00			43.47
Bronze	Off Exchange	SUBF4110	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.12 $2.99	$12.24	$4.06 $1.33	$15.98	38.72	$5.08 $0.00	$0.00 $0.00			43.80
Bronze	Off Exchange	SUBF4108	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.96	$12.13	$4.02 $1.32	$15.83	38.36	$5.03 $0.00	$0.00 $0.00			43.39
Bronze	Off Exchange	SUBF4107	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.07 $2.92	$11.96	$3.97 $1.30	$15.62	37.84	$4.96 $0.00	$0.00 $0.00			42.80
Bronze	Off Exchange	SUBF4106	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.04 $2.88	$11.78	$3.91 $1.28	$15.38	37.27	$4.89 $0.00	$0.00 $0.00			42.16
Bronze	Off Exchange	SUBF4105	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.85	$11.66	$3.87 $1.27	$15.23	36.90	$4.84 $0.00	$0.00 $0.00			41.74
Bronze	Off Exchange	SUBF4103	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.11 $2.98	$12.19	$4.04 $1.33	$15.92	38.57	$5.06 $0.00	$0.00 $0.00			43.63
Bronze	Off Exchange	SUBF4102	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.08	$4.01 $1.32	$15.78	38.23	$5.01 $0.00	$0.00 $0.00			43.24
Bronze	Off Exchange	SUBF4100	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.93	$12.02	$3.99 $1.31	$15.69	38.02	$4.98 $0.00	$0.00 $0.00			43.00
Bronze	Off Exchange	SUBF4099	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.11 $2.97	$12.19	$4.04 $1.33	$15.91	38.55	$5.05 $0.00	$0.00 $0.00			43.60
Bronze	Off Exchange	SUBF4098	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.14 $3.02	$12.38	$4.11 $1.35	$16.16	39.16	$5.13 $0.00	$0.00 $0.00			44.29
Bronze	Off Exchange	SUBF4097	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.11 $2.98	$12.21	$4.05 $1.33	$15.94	38.62	$5.06 $0.00	$0.00 $0.00			43.68
Bronze	Off Exchange	SUBF4096	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.96	$12.15	$4.03 $1.32	$15.86	38.42	$5.04 $0.00	$0.00 $0.00			43.46
Bronze	Off Exchange	SUBF4095	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.97	$12.16	$4.03 $1.33	$15.87	38.46	$5.04 $0.00	$0.00 $0.00			43.50
Bronze	Off Exchange	SUBF4094	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.96	$12.11	$4.02 $1.32	$15.81	38.31	$5.02 $0.00	$0.00 $0.00			43.33
Bronze	Off Exchange	SUBF4093	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.12 $2.99	$12.23	$4.06 $1.33	$15.97	38.70	$5.07 $0.00	$0.00 $0.00			43.77
Bronze	Off Exchange	SUBF4092	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.13 $3.01	$12.33	$4.09 $1.34	$16.09	38.99	$5.11 $0.00	$0.00 $0.00			44.10
Bronze	Off Exchange	SUBF4090	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.94	$12.04	$3.99 $1.31	$15.72	38.08	$4.99 $0.00	$0.00 $0.00			43.07
Bronze	Off Exchange	SUBF4089	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.90	$11.88	$3.94 $1.29	$15.51	37.57	$4.93 $0.00	$0.00 $0.00			42.50
Bronze	Off Exchange	SUBF4088	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.86	$11.70	$3.88 $1.28	$15.28	37.02	$4.85 $0.00	$0.00 $0.00			41.87
Bronze	Off Exchange	SUBF4087	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.00 $2.83	$11.58	$3.84 $1.26	$15.12	36.63	$4.80 $0.00	$0.00 $0.00			41.43
Bronze	Off Exchange	SUBF4085	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.11	$4.02 $1.32	$15.81	38.30	$5.02 $0.00	$0.00 $0.00			43.32
Bronze	Off Exchange	SUBF4084	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.93	$12.00	$3.98 $1.31	$15.67	37.97	$4.98 $0.00	$0.00 $0.00			42.95
Bronze	Off Exchange	SUBF4082	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.06 $2.91	$11.93	$3.96 $1.30	$15.58	37.74	$4.95 $0.00	$0.00 $0.00			42.68
Bronze	Off Exchange	SUBF4081	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.10	$4.02 $1.32	$15.80	38.28	$5.02 $0.00	$0.00 $0.00			43.30
Bronze	Off Exchange	SUBF4080	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.13 $3.00	$12.29	$4.08 $1.34	$16.05	38.89	$5.10 $0.00	$0.00 $0.00			43.99
Bronze	Off Exchange	SUBF4079	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.96	$12.13	$4.02 $1.32	$15.83	38.36	$5.03 $0.00	$0.00 $0.00			43.39
Bronze	Off Exchange	SUBF4078	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.94	$12.06	$4.00 $1.31	$15.75	38.15	$5.00 $0.00	$0.00 $0.00			43.15
Bronze	Off Exchange	SUBF4077	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.09 $2.95	$12.07	$4.00 $1.32	$15.76	38.19	$5.01 $0.00	$0.00 $0.00			43.20
Bronze	Off Exchange	SUBF4076	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.08 $2.94	$12.03	$3.99 $1.31	$15.70	38.05	$4.99 $0.00	$0.00 $0.00			43.04
Bronze	Off Exchange	SUBF4075	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.10 $2.97	$12.15	$4.03 $1.32	$15.86	38.43	$5.04 $0.00	$0.00 $0.00			43.47
Bronze	Off Exchange	SUBF4074	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.12 $2.99	$12.24	$4.06 $1.33	$15.98	38.72	$5.08 $0.00	$0.00 $0.00			43.80
Bronze	Off Exchange	SUBF4072	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.05 $2.89	$11.84	$3.93 $1.29	$15.46	37.46	$4.91 $0.00	$0.00 $0.00			42.37
Bronze	Off Exchange	SUBF4071	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%				15.10%	$2.02 $2.85	$11.68	$3.88 $1.27	$15.25	36.95	$4.84 $0.00	$0.00 $0.00			41.79
Bronze	Off Exchange	SUBF4070	01/01/14	12/31/14	4.69%	0.73

EXHIBIT 9: SUMMARY OF AVERAGE CLAIM TREND AND ADMINISTRATIVE EXPENSES INCLUDED IN CURRENT FILING

Company Name: CDPHP, Universal Benefits Inc.
NAIC Code: 47027
SERFF Number: CAPD-128989174
Market Segment: SG

A. Complete a separate ROW for Metal Level/Exchange product in the current new On/Off Exchange product filing.
- Information should be for all the benefits included in that plan design (medical, drugs, etc).
- Enter the Metal Tier the On/Off Exchange product belongs to using the drop down menu, or enter a value.
- Enter the On/Off Designation using the drop down menu.
- Append additional rows to the end of the existing rows as needed. Only use the first tab for data entry.

B. The average claim trend is the average annualized claim trend for that used in the applicable rate adjustment filing to project the source data forward to the applicable rating period (eg 10.0%).

C. Enter the required information for the new rate period included in this rate adjustment filing. This refers to the various expense components and profit margin included in the proposed rates and the average annual claim trend assumed.

D. This form must be submitted as an Excel file and as a PDF file.

Bronze	Off Exchange	SUBF4049	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.89		$11.82	$3.92 $1.29		$15.44	37.40	$4.90 $0.00	$0.00 $0.00			42.30
Bronze	Off Exchange	SUBF4048	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03 $2.86		$11.72	$3.89 $1.28		$15.30	37.08	$4.86 $0.00	$0.00 $0.00			41.94
Bronze	Off Exchange	SUBF4046	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02 $2.84		$11.65	$3.87 $1.27		$15.22	36.87	$4.83 $0.00	$0.00 $0.00			41.70
Bronze	Off Exchange	SUBF4045	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.88		$11.82	$3.92 $1.29		$15.43	37.38	$4.90 $0.00	$0.00 $0.00			42.28
Bronze	Off Exchange	SUBF4044	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08 $2.93		$12.00	$3.98 $1.31		$15.67	37.97	$4.98 $0.00	$0.00 $0.00			42.95
Bronze	Off Exchange	SUBF4043	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.89		$11.84	$3.93 $1.29		$15.46	37.46	$4.91 $0.00	$0.00 $0.00			42.37
Bronze	Off Exchange	SUBF4042	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.88		$11.78	$3.91 $1.28		$15.38	37.27	$4.88 $0.00	$0.00 $0.00			42.15
Bronze	Off Exchange	SUBF4041	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.88		$11.79	$3.91 $1.29		$15.39	37.30	$4.89 $0.00	$0.00 $0.00			42.19
Bronze	Off Exchange	SUBF4040	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03 $2.87		$11.74	$3.90 $1.28		$15.33	37.15	$4.87 $0.00	$0.00 $0.00			42.02
Bronze	Off Exchange	SUBF4039	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.90		$11.86	$3.94 $1.29		$15.49	37.53	$4.92 $0.00	$0.00 $0.00			42.45
Bronze	Off Exchange	SUBF4038	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07 $2.92		$11.95	$3.97 $1.30		$15.61	37.82	$4.96 $0.00	$0.00 $0.00			42.78
Bronze	Off Exchange	SUBF4036	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10 $2.96		$12.13	$4.02 $1.32		$15.83	38.36	$5.03 $0.00	$0.00 $0.00			43.39
Bronze	Off Exchange	SUBF4035	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07 $2.92		$11.96	$3.97 $1.30		$15.62	37.84	$4.96 $0.00	$0.00 $0.00			42.80
Bronze	Off Exchange	SUBF4034	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.88		$11.78	$3.91 $1.28		$15.38	37.27	$4.89 $0.00	$0.00 $0.00			42.16
Bronze	Off Exchange	SUBF4033	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02 $2.85		$11.66	$3.87 $1.27		$15.23	36.90	$4.84 $0.00	$0.00 $0.00			41.74
Bronze	Off Exchange	SUBF4031	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11 $2.98		$12.19	$4.04 $1.33		$15.92	38.57	$5.06 $0.00	$0.00 $0.00			43.63
Bronze	Off Exchange	SUBF4030	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09 $2.95		$12.08	$4.01 $1.32		$15.78	38.23	$5.01 $0.00	$0.00 $0.00			43.24
Bronze	Off Exchange	SUBF4028	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.08 $2.93		$12.02	$3.99 $1.31		$15.69	38.02	$4.98 $0.00	$0.00 $0.00			43.00
Bronze	Off Exchange	SUBF4027	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11 $2.97		$12.19	$4.04 $1.33		$15.91	38.55	$5.05 $0.00	$0.00 $0.00			43.60
Bronze	Off Exchange	SUBF4026	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.14 $3.02		$12.38	$4.11 $1.35		$16.16	39.16	$5.13 $0.00	$0.00 $0.00			44.29
Bronze	Off Exchange	SUBF4025	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.11 $2.98		$12.21	$4.05 $1.33		$15.94	38.62	$5.06 $0.00	$0.00 $0.00			43.68
Bronze	Off Exchange	SUBF4024	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10 $2.96		$12.15	$4.03 $1.32		$15.86	38.42	$5.04 $0.00	$0.00 $0.00			43.46
Bronze	Off Exchange	SUBF4023	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.10 $2.97		$12.16	$4.03 $1.33		$15.87	38.46	$5.04 $0.00	$0.00 $0.00			43.50
Bronze	Off Exchange	SUBF4022	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09 $2.96		$12.11	$4.02 $1.32		$15.81	38.31	$5.02 $0.00	$0.00 $0.00			43.33
Bronze	Off Exchange	SUBF4021	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.12 $2.99		$12.23	$4.06 $1.33		$15.97	38.70	$5.07 $0.00	$0.00 $0.00			43.77
Bronze	Off Exchange	SUBF4020	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.13 $3.01		$12.33	$4.09 $1.34		$16.09	38.99	$5.11 $0.00	$0.00 $0.00			44.10
Bronze	Off Exchange	SUBF4018	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.89		$11.84	$3.93 $1.29		$15.46	37.46	$4.91 $0.00	$0.00 $0.00			42.37
Bronze	Off Exchange	SUBF4017	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.02 $2.85		$11.68	$3.88 $1.27		$15.25	36.95	$4.84 $0.00	$0.00 $0.00			41.79
Bronze	Off Exchange	SUBF4016	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.99 $2.81		$11.51	$3.82 $1.25		$15.02	36.40	$4.77 $0.00	$0.00 $0.00			41.17
Bronze	Off Exchange	SUBF4015	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$1.97 $2.78		$11.39	$3.78 $1.24		$14.87	36.03	$4.72 $0.00	$0.00 $0.00			40.75
Bronze	Off Exchange	SUBF4013	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06 $2.91		$11.90	$3.95 $1.30		$15.54	37.66	$4.94 $0.00	$0.00 $0.00			42.60
Bronze	Off Exchange	SUBF4012	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.04 $2.88		$11.80	$3.91 $1.29		$15.41	37.33	$4.89 $0.00	$0.00 $0.00			42.22
Bronze	Off Exchange	SUBF4010	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.03 $2.86		$11.74	$3.89 $1.28		$15.32	37.12	$4.87 $0.00	$0.00 $0.00			41.99
Bronze	Off Exchange	SUBF4009	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06 $2.91		$11.90	$3.95 $1.30		$15.54	37.66	$4.94 $0.00	$0.00 $0.00			42.60
Bronze	Off Exchange	SUBF4008	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.09 $2.95		$12.09	$4.01 $1.32		$15.78	38.24	$5.01 $0.00	$0.00 $0.00			43.25
Bronze	Off Exchange	SUBF4007	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.06 $2.91		$11.93	$3.96 $1.30		$15.57	37.73	$4.95 $0.00	$0.00 $0.00			42.68
Bronze	Off Exchange	SUBF4006	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.90		$11.86	$3.94 $1.29		$15.49	37.53	$4.92 $0.00	$0.00 $0.00			42.45
Bronze	Off Exchange	SUBF4005	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.90		$11.87	$3.94 $1.29		$15.50	37.55	$4.92 $0.00	$0.00 $0.00			42.47
Bronze	Off Exchange	SUBF4004	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.05 $2.89		$11.83	$3.92 $1.29		$15.44	37.42	$4.90 $0.00	$0.00 $0.00			42.32
Bronze	Off Exchange	SUBF4003	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.07 $2.92		$11.95	$3.96 $1.30		$15.60	37.80	$4.95 $0.00	$0.00 $0.00			42.75
Bronze	Off Exchange	SUBF4002	01/01/14	12/31/14	4.69%	0.73%	1.03%	4.22%	1.40%	0.46%	5.51%	13.35%	1.75%	0.00%					15.10%	$2.17 $3.06		$12.56	$4.17 $1.37		$16.39	39.72	$5.21 $0.00	$0.00 $0.00			44.93

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0002-2014

ACTUARIAL MEMORANDUM

Small Group New York Health Benefit Exchange
Off-Exchange Plan Filing

General Information

Company Legal Name: CDPHP Universal Benefits, Inc.
State: New York
HIOS Issuer ID: 92551
QHP Template SERFF #: CAPD-128989174
Market: Small Group
Effective Date: January through December 2014
Primary Contact Name:
Primary Contact Telephone Number:
Primary Contact Email Address:

Overview

This document contains the Actuarial Memorandum for CDPHP Universal Benefits, Inc.'s ("UBI") small group comprehensive medical block of business, effective January 1, 2014. These small group rates are guaranteed 12 months after the group's effective date. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission of premium rate filings, including support for the values entered in the Part I Unified Rate Review Template. This memorandum may not be appropriate for other purposes.

The information in this actuarial memorandum has been prepared for the use of CDPHP and is subject to the terms and conditions of the Consulting Services Agreement between CDPHP and Milliman, Inc. dated September 17, 2002. We understand that this actuarial memorandum will be provided to the New York State Department of Financial Services, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of UBI's rate filing process. We understand that the information provided may be considered public documents, and, as such, may be subject to disclosure to other third parties. Milliman makes no representations or warranties regarding the contents of this actuarial memorandum or rate filing to third parties. Likewise, third parties are to place no reliance upon this actuarial memorandum or rate filing prepared for UBI by Milliman that would create any legal duty under any theory of law by Milliman to any third party.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0002-2014

Reliance

In performing this analysis, I relied on data and other information provided by UBI. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

A data reliance letter is attached to this rate submission.

Identification

I am a Member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an opinion in the area of health insurance. I have been retained by UBI to assist in the development of premium rates for the Small Group UBI plans not offered through the New York Health Benefits Exchange ("NYHBE").

This filing meets all new Affordable Care Act ("ACA") requirements for Essential Health Benefits ("EHB"), risk pooling, actuarial value ("AV"), induced demand, metal level requirements, standardized rating regions, and standardized census tier factors as further described below.

Proposed Rates

UBI is filing small group rates with effective dates beginning January 1, 2014 for plans to be marketed off the NYHBE. The plan designs included in this filing are new to the small group market and are compliant with the EHB in accordance with the ACA. The new plans design costs have been derived from the combined base claims experience for CDPHP's existing small group pools. Plan design pricing considered assumptions for Induced Demand and AV as specified in the HHS Notice of Benefit and Payment Parameters for 2014. Costs associated with ACA taxes and fees have been added to the base period expense in the development of the final premium requirements. Anticipated changes in morbidity for the covered population and new entrants into the market as well as the impact of the Federal Risk Adjustment Program and Federal Transitional Reinsurance program have been incorporated into the premium rate development as further described below.

Experience Period Premium and Claims

The base period data used in the development of the medical expenses is the combined small group UBI pooled incurred claims and membership for all in-force plans, including grandfathered plans, for the 12 months ending September 2012, paid through February 2013 for

CDPHP's current Capital Area rating region. CDPHP's Capital Area rating region encompasses over 91% of the covered membership in the base period small group pool and mirrors NYS's defined Rating Region 1. The impact of NYS Regulation 146 risk adjustment pool and NYS Healthy NY Stop-loss Reimbursement pool was excluded from the base period starting claims costs.

Worksheet 1 HHS Unified Rate Review Template
Earned Premiums are reported for the base period in-force membership in the small group pool. Premiums were obtained from CDPHP's data warehouse eligibility and premium tables. Earned premiums shown on Worksheet 1 were not impacted by Federal MLR rebates as there were no rebates expected during the experience period.

Incurred claims and allowed claims presented on Worksheet 1 come directly from CDPHP's claim payment records in the data warehouse combined with capitated expenses and NYS HCRA surcharges from the accounting general ledger for the base period. Approximately 77% of incurred and allowed claims are processed on CDPHP's claims system, 15% are processed through CDPHP Pharmacy Benefit Manager Caremark, and approximately 7% are processed as capitated providers or health related expense such as provider quality bonuses, case management fees, and NYS HCRA surcharges.

Estimates for incurred but not reported ("IBNR") claims are included and were derived using a standard industry lag methodology. The standard lag methodology used combines large and small group historical lag triangles separated for Inpatient, Outpatient, Professional, and Pharmacy type of services. Large and small group blocks are combined to insure the credibility of each lag cell. Final estimated reserve levels at the group size level are allocated based upon paid claims by group size during the period. The base period claims include 5 months of paid run-out and therefore, IBNR is less than 0.5% of the base period starting claim cost.

Benefit Categories

The benefit categories are defined using standard industry definitions for Inpatient, Outpatient, Professional and Pharmacy claims. Each claim, as it is adjudicated in the claims system and then loaded in the data warehouse, is mapped to the appropriate category using one or more criteria including facility Bill Type, DRG code, Revenue Code, ICD9 procedure code, CPT/HCPCS code, or NDC code. These categorizations are applied consistently across all financial related reporting. The "Other" medical category includes capitated laboratory, freestanding radiology, diabetic supplies, home health, DME and orthotics.

Projection Factors

Changes in Morbidity of the Population Insured
There were no adjustments made for changes in morbidity for the population insured.

Changes in Benefits

- **Impact of compliance with Essential Health benefits:**

  The impact of the additional costs associated with Essential Health benefits not in the base period experience as noted below is derived on Exhibit F and applied on Exhibit 8, Line 13 consistently for all plans in each metal tier.

  - Pediatric Vision – currently a non-covered benefit
  - Hearing Aids – currently a non-covered benefit
  - Skilled Nursing Facility – EHB changes base contract from 45 days to 200 days
  - Gym Reimbursement – Currently a non-covered benefit

- **Impact of compliance with NYS Mandates included in the NYS benchmark plan:**

  The NYS Autism mandate became effective for renewals beginning November 2012. Since the effective date was after the end of the base period, an estimate for the cost associated for this benefit has been added to the base period starting point.

- **Benefits for adult vision care have been added for non-standard plans.**

Additional Riders

Unique plan designs have been created to incorporate additional benefits available through a rider:

DFS Contract #	Description of Rider	Factor	
02-0003-2014	Dependent to Age 29	1.024	Currently Approved form PP/HD/EP/ELG/LS/2910
02-0004-2014	Domestic Partner	1.000	No Cost
02-0005-2014	Contraceptive Carve Out	0.9930	Cost of contraceptives / Starting claim Expense

Dental

CDPHP has entered into a partnership with Delta Dental to provide pediatric dental benefits. These benefits are in compliance with the EHB in accordance with the ACA. CDPHP will assume the marketing, enrollment, billing and renewal responsibilities, while Delta Dental will assume the underwriting risk and administration of the benefits as a standalone contract. Delta Dental has filed their stand alone products under SERFF # DDPA-128974006.

The premium rates included in the rate filing were developed by Delta Dental and are an add-on to the medical premium. The rates have been added to the Employee/Child(ren) and Family tiers only, for those plan designs which indicate dental as a rider. See Exhibit I.

Healthy Directions

UBI is offering one Healthy Directions option. This product includes two (2) plans designs. The AVs of the individual plan designs are weighted together based on the pmpms of each plan to determine the metal tier; in this case, Gold. The pmpms for each plan were developed using the same methodology as the rest of the book of business. The final pmpm is calculated by weighting the pmpms; 59.1% for the enhanced plan, and 40.9% for the basic plan. This is consistent with the existing distribution.

Population/Demographic Change

No adjustment has been incorporated due to the uncertainty of the future demographic mix.

Other Adjustments

Other Market-wide adjustments considered in the rate development include:

- **Impact of changes in the provider network, fee schedules levels, or utilization management that apply to the entire market-wide risk pool not included in the claim trend:** There are no changes planned for the composition of the provider network, fee schedules levels or utilization management in the projection period compared to the base period. No adjustments were applied outside the claim trend development.

- **Impact of anticipated changes in the expected covered membership risk characteristics of the market-wide pool:**

    - Adjustment to Federal Risk Adjustment Factor simulation as discussed further below.
    - Since the Individual plans will be offered under CDPHP line of business, an adjustment factor of 0.974 assumes a shift in membership of the sole proprietors from the existing small group market to the individual market.

- **Impact of anticipated changes in the distribution of the membership in the risk pool by the standard rating regions:** New regional factors have been developed based on the standardized rating regions determined by NYS DFS. The time period for the base data is October 1, 2011 – September 30, 2012; the same time period as used for the development of the claim expenses. CDPHP's current Capital Area rating region is equivalent to the standard rating Region 1 and was used as the starting point claims cost. The factors were calculated using the allowed claims per member per month, by county, for all commercial members (large, small, sole prop, and individual including HNY). The Capital region is considered the starting point (1.00) for which the other regions are compared. See Exhibit D.

Development of Conversion Factor

The conversion factor has been calculated based on membership enrolled in commercial small group, sole proprietor and individual products for October 2011 – September 2012. UBI currently offers three family tier structures: 2-tier, 3- tier, and 4- tier. Effective January 1, 2014, UBI will only offer a 4- tier structure in the small group market both on and off the Exchange. Required rate ratios as determined by the NYS Department of Financial Services were used in this calculation. See Exhibit C.

Comparison of changes to Tier Ratios:

Single	Family 2T	Double	Family 3T	Emp/Spouse	Emp/Child(ren)	Family 4T
Current HMO	1.00 2.50 2.00		2.60	2.00	1.90	2.80
Current UBI	1.00 2.60 2.00		2.65	2.00	1.95	2.90
New (DFS)	1.00			2.00	1.70	2.85

Cost and Utilization Trend Factors

The average annual trend factor applied is 4.69%. The effective trend based on 27 months from the midpoint of the base period to the midpoint of the rate period is 10.87%.

The allowed trend factors developed by type of service are shown in Exhibit B. The basis for development of trends is CDPHP/CDPHP UBI's commercial pool historical experience data, actual and projected contract provider reimbursement rates, and input from CDPHP's medical utilization management team and the following assumptions.

- Service Mix Intensity: An intensity factor of -0.4 %, for the 3 months remaining for 2012 projection (-1.68% 12 month actual) has been included in the trends. This is based on the comparison of the Actual Experience increase compared to the implemented fee increase for 2012. The development of this factor includes Inpatient, Outpatient and Professional services, has been applied to the projected 2012 claim costs.

- Case Mix : No additional adjustment has been made since the current case mix is included in the underlying data used to develop the Service Mix Intensity.

- Adverse Selection/Pent up Demand: No adjustment for adverse selection or pent up demand has been incorporated for small group.

- Deductible Leveraging: No explicit additional adjustments have been applied

- Inpatient: Ongoing medical management programs including an aggressive re-admission avoidance program, crisis hot-line, embedded model and diabetic depression program will decrease the number of admits.

- Outpatient: Increase in the number of outpatient procedures continues to see rebound of pent up demand (pre-ACA population) due to recent improvements in the local and national economic outlook. CDPHP's patient centered medical home program (EPC) enhances access to primary care services for members thereby decreasing the number of ER visits. Admission review of all requested inpatient stays has resulted in higher trends in observation room care and decreased inpatient stays.

- Professional: Continued movement of services to the more appropriate setting will result in more outpatient/office services.

- Other Medical: Aggressively addressing non-par lab usage, while also promoting all evidence based testing to monitor chronic conditions. Outreach with coaching and counseling of utilization outliers through UBI's high tech radiology program. Comprehensive program to address diabetics is scheduled for implementation in 2014. More aggressive post discharge management may necessitate more DME and prosthetics.

- Pharmacy: Utilization and cost trends are based on the projected trends from UBI's Pharmacy Benefit Manager, Caremark.

Credibility Manual Rate Development

- None

Credibility of Experience

- Experience period is fully credible based on the member months covered in the underlying claims experience and stability of the underlying benefit plan mix covered during the period.

Paid to Allowed Ratio

The Paid to Allowed Ratio was determined using the HHS AV Calculator for each standard and non-standard plan proposed and weighted by the projected membership.

Risk Adjustment and Reinsurance

Projected Risk Adjustments PMPM

CDPHP relied on the results of the NYS Department of Finance Service Risk Adjustment Simulation Project prepared by Deloitte Consulting. The combined simulation results of CDPHP's two Small Group pools were used in the base experience Index Rate development as shown below. Additionally, a 25% reduction was applied to the estimated transfer payment in anticipation of an unfavorable the change in our risk pool post-ACA.

Additionally, the anticipated change in risk pool considered the following:

- A 15.5% increase in average small group membership in the experience pool from the base period to the 12 month period ending March 2013.
- Emerging diagnoses information for the months following the base period that would have eligible HCC's for risk adjustment not included in the simulation
- The impact of newly insureds entering the market with pre-existing conditions

	MMs	Deloitte Estimated RA Transfer Payment PMPM
CDPHP Small Group	242,173	($20.10)
CDPHP UBI Small Group	553,485	($37.13)
Weighted		($31.95)
Reduction for expected change for assumed population in 2014		25%
Projected RA PMPM 2014		($23.96)

The resulting PMPM was converted to a factor based upon overall average Projected Index rate PMPM for all metal tier plans on and off the Exchange combined. This factor was applied consistently across plans in each metal tier.

Reinsurance Premium

CDPHP derived a factor based on a per capita contribution rate of $5.25/month divided by the overall average Projected Index rate PMPM for all metal tier plans on and off the Exchange combined. This factor was applied consistently across plans in each metal tier.

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Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

The administrative expense load is based on actual 2012 administrative expense in the current small group market. Broker commissions will be reduced from 2012. Sole Proprietor commissions were removed from the 2012 actuals.

Profit (Contribution to Surplus) & Risk Margin

A 1.75% contribution to surplus is included. There is no additional load for Risk Margin included.

Taxes and Fees
Exchange User Fee: Per guidance provided by the NYS Department of Finance Services, there is no load for NYS Exchange user fees
PCORI Fee: $2 PMPY
Risk Adjustment User Fee: $.96 PMPY
NYS Regulatory Authority license and fees: Based on a percent of premium using prior year actuals

The total load for Administrative Expense and Contribution to Surplus compared to prior year actual is shown in the following table. Non-benefit expense load is applied consistently for all plans across all metal tiers.

On/Off Exchange – Small Group	**% of Premium Projected**	**% of Premium based on 2012 Actuals**
General Administrative Expense	5.51%	8.73%
Broker Commissions	4.22%	5.62%
Quality Improvement	1.03%	1.03%
NYS Regulatory Authority license and fees	0.73% 0.73%	
Subtotal – Excluding ACA Taxes and Fees	**11.49%**	16.12%
ACA Insurers tax	1.40%	n/a
ACA Fees	0.46%	n/a
Total Administrative Expense Including ACA	**13.35%**	16.12%
Profit and contribution to Surplus	1.75%	0% (a loss was incurred)
Total Retention including Profit	**15.10%**	16.12%

Projected Loss Ratio

The projected loss ratio based on the Federally prescribed MLR methodology is 85.2%

Index Rate

The starting point claims PMPM for in-force plans, the Base Period Index Rate, was developed from the claims experience as described above and the average AV pricing value and induced demand for all inforce plans included in the base experience period. The AV pricing value for each non-grandfathered plan is the product of the AV value of the benefit plan calculated using the HHS Actuarial Value Calculator and an assumption for induced demand consistently applied for all plans within a metal tier.

Base Period In-force plan Index Rate Development		
Average Incurred Claims PMPM	$300.21	**A**
Average AV Pricing Value	.8699	**B**
Induced Demand	1.014	**C**
Index Rate **(Exhibit 8, line 12)**	$340.29	**A / B / C**

General Overview of Proposed Rate Development

The general methodology used to develop the rates applies factors to the Index Rate for each component of the rate buildup. Each component was compared to the starting net trended pmpm to develop the applicable factor. The rates for the corresponding plan designs were developed by taking the product of the following:

- Gross trended starting pmpm (net in-force pmpm / in-force AV)
- Plan specific AV, using HHS Actuarial Value Calculator except as noted below for plans that did not fit into the AV calculator
- Metal Tier induced demand
- Impact of EHB not included in base data,
- Adult vision for non-standard plans (additional benefit)
- Applicable factors as outlined above for additional riders
- Risk Adjustment
- Impact of Reinsurance
- Administrative cost
- Contribution to surplus

The resulting PMPM is then multiplied by the conversion factor to obtain the single rate.
The regional rates are developed by multiplying the Region 1 rate by the corresponding regional factor. See Exhibit G.

Subsequent quarterly rate trend are show in the following table

Projected Trend Factor 2014		5.09%
Projected Trend Factor 2015		5.91%
Effective Quarter	Annual	Quarterly
Q2 2014	5.29%	1.30%
Q3 2014	5.50%	1.35%
Q4 2014	5.71%	1.40%

AV Metal Values

The HHS AV Calculator was used to determine the Actuarial Value for all plans designs submitted in this rate filing with the exception of plans:

SUGF2013	Small Group Off Exchange Plan
SUSF3013	Small Group Off Exchange Plan
SUSF3014	Small Group Off Exchange Plan
SUSF3016	Small Group Off Exchange Plan

The AVs for the above plan designs have been provided by Milliman. See Exhibit G

AV Pricing Values

The average AV pricing value and induced demand for all in force plans included in the base experience period was used as the reference plan for the basis of the AV Pricing Values. The 2012 Milliman *Health Cost Guidelines*™ were used to determine the weighted average cost share, AV, and induced demand factor for the weighted average benefit design for in-force plans in the experience pool. The calculated AV for each proposed plan was determined using the HHS AV calculator except as noted above. An assumed induced demand factor per metal tier was multiplied by the plan AV and divided by the reference plan AV. The assumptions for induced demand per guidance provided by NYS Department of Financial Services, component was set consistently for each plan within metal tier. Furthermore, the variation in adopted induced demand adjustment factors between any two metal plans does not exceed the HHS induced demand adjustment factors set forth in the Notice of Benefit and Payment Parameters for 2014.

Induced Demand assumed by for each Metal Tier:

	Induced Demand
Platinum	1.037
Gold	1.015
Silver	0.965
Bronze	0.940

As a result, the maximum variation in premium between any two metal tiers was determined by the following combination of AV and induced demand.

Largest Spread	Lower bound	Upper bound	Impact of AV	Impact ID	Max Spread
Platinum and Gold		0.9200	1.1795	1.0648	1.2559
Gold and Silver	0.7800	0.8200	1.2059	1.0485	1.2644
Silver and Bronze	0.6800	0.7200	1.2414	1.0300	1.2786
Bronze and Catastrophic	0.58	0.62	1.0727	1.0000	1.0727
Catastrophic	0.5780				

Example Calculation:
Impact of AV = Upper bound of current Tier / Lower bound of one tier lower (Platinum and Gold = 0.92 / 0.78 = 1.1785)
Impact Induced Demand (ID) = Max HHS value of metal tier / Max HHS value of next lower tier (Platinum and Gold = 1.15 / 1.08 = 1.0648)
Max Spread = Impact of AV * Impact ID (Platinum and gold = 1.1798 * 1.0648 = 1.2559)

Membership Projections

The existing book of business was mapped to a metal tier using the following ranges Actuarial Values as outlined by the Department of Financial Services:

Platinum: AV Metal Value greater than 85%
Gold: AV Metal Value between 75% and 85%
Silver: AV Metal Value between 65% and 75%
Bronze: AV Metal Value less than 65%

The plans containing membership, for each metal tier, were then mapped to the standard plan design within the metal tier. As a final step the membership was redistributed under the assumption that 50%, 25%, and 25% of the Platinum, Gold and Silver tiers, respectively, would move into the Bronze metal tier. Based on this redistribution of the projected membership, Worksheet 2 does not balance to the projected costs on Worksheet 1 of the Unified Rate Review Template.

Terminated Products

See Exhibit H.

Listing of Plans included in risk pool, both on and off Exchange

See Exhibit E.

CDPHP Universal Benefits Inc.
Premium Rate Filing
Small Group UBI - Off Exchange

Exhibit B

Trend Summary

Annualized trend from base period to 2014 projection period

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	-2.37%		2.62%	-2.55%	2.85%
Outpatient Facility	3.66%		7.44%	1.46%	7.92%
Professional	0.77%		3.48%	1.21%	3.82%
Other Medical	2.48%		3.30%	1.23%	3.46%
Capitation			11.45%	0.00%	11.45%
Prescription Drug	2.50%		5.57%	2.50%	6.61%
Overall Trends			4.69%	1.61%	5.09%

Projected 2014

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	-2.47%		3.16%	-2.73%	3.42%
Outpatient Facility	3.15%		7.20%	1.00%	7.68%
Professional	1.05%		3.10%	1.55%	3.32%
Other Medical	2.37%		3.13%	1.31%	3.27%
Capitation			8.73%	0.00%	8.73%
Prescription Drug	2.50%		5.57%	2.50%	6.58%
Overall Trends			4.69%	1.61%	5.09%

Projected 2015

	Utilization	Cost	Allowed PMPM	Cost Sharing	Net PMPM
Inpatient Facility	0.00%		6.18%	0.00%	6.44%
Outpatient Facility	3.56%		7.80%	2.35%	8.20%
Professional	1.22%		3.29%	1.64%	3.52%
Other Medical	2.40%		3.14%	1.33%	3.27%
Capitation			10.08%	0.00%	10.08%
Prescription Drug	2.50%		5.58%	2.50%	6.56%
Overall Trends			5.48%	1.98%	5.91%

Quarterly Trends	Annual	Quarterly
Q1 2014 - Q2 2014	5.29%	1.30%
Q2 2014 - Q3 2014	5.50%	1.35%
Q3 2014 - Q4 2014	5.71%	1.40%

April 29, 2013

RE: Data Reliance Statement for 2014 Rate Filing

Dear,

I, Capital District Physicians' Health Plan (CDPHP) and CDPHP Universal Benefits, Inc, hereby affirm that the listings, summaries, exhibits, and analyses relating to the data prepared for and submitted to. in support of the actuarial 2014 Rate filings were prepared under my direction and, to the best of my knowledge and belief, are accurate and complete and are the same as or derived from the records and other data which form the basis of the Premium Rate Filings, effective January 1, 2014.

Sincerely,

Data Collection Template

Company Legal Name: **CDPHP Universal Benefits, Inc.** State: **NY**
HIOS Issuer ID: **92551** Market: **Small Group**
Effective Date of Rate Change(s): **1/1/2014**

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: 10/1/2011 to 9/30/2012

	Experience Period Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	$157,577,108	$348.01	100.00%
Incurred Claims in Experience Period	$138,348,240	305.54	87.80%
Allowed Claims:	$160,679,990	354.86	101.97%
Index Rate of Experience Period		$340.00	
Experience Period Member Months	452,793		

Section II: Allowed Claims, PMPM basis

Projection Period: 1/1/2014 to 12/31/2014 Mid-point to Mid-point, Experience to Projection: 27 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**	**Utilization per 1,000**	**Average Cost/Service**	**PMPM**
Inpatient Hospital	Days	270.80	$2,643.64	$59.66	1.000	1.047	1.031	1.002	271.81	$2,966.94	$67.20	0.00	$0.00	$0.00
Outpatient Hospital	Visits	2,448.80	353.06	72.05	1.000	1.047	1.058	1.037	2,655.04	419.77	92.88	0.00	0.00	0.00
Professional	Services	9,892.70	126.72	104.46	1.000	1.047	1.028	1.008	10,065.69	141.04	118.31	0.00	0.00	0.00
Other Medical	Services	4,800.70	66.51	26.61	1.000	1.047	1.023	1.025	5,072.36	73.24	30.96	0.00	0.00	0.00
Capitation	Benefit Period	12,000.00	29.22	29.22	1.000	1.047	1.000	1.000	12,000.00	30.59	30.59	0.00	0.00	0.00
Prescription Drug	Prescriptions	10,774.50	70.01	62.86	1.000	1.047	1.030	1.025	11,390.06	78.33	74.35	0.00	0.00	0.00
Total				$354.86							$414.29			$0.00

Section III: Projected Experience:

			After Credibility	Projected Period Totals
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)	100.00%	0.00%	$414.29	$272,025,385
Paid to Allowed Average Factor in Projection Period			0.856	
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			$354.58	$232,820,703
Projected Risk Adjustments PMPM			23.96	15,733,897
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			$330.62	$217,086,806
Projected ACA reinsurance recoveries, net of rein prem, PMPM				
Projected Incurred Claims			$330.62	$217,086,806
Administrative Expense Load		10.76%	41.16	27,025,644
Profit & Risk Load		1.75%	6.69	4,395,435
Taxes & Fees		1.06%	4.05	2,659,810
Single Risk Pool Gross Premium Avg. Rate, PMPM			$382.52	$251,167,694
Index Rate for Projection Period			$381.77	
% increase over Experience Period			9.92%	
% Increase, annualized:			4.29%	
Projected Member Months				656,605

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name:	**CDPHP Universal Benefits, Inc.**	State:
HIOS Issuer ID:	**92551**	Market:
Effective Date of Rate Change(s):	**1/1/2014**	

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:		Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value		1.000	0.932	1.000	1.000	0.962	0.853	0.833	0.846	1.000	1.000
AV Pricing Value		1.016	0.946	1.013	1.005	0.977	0.864	0.838	0.844	0.995	0.998
Plan Type:		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name		EA2S13	EA3S13	EA4S13	EC5S13	ED5S13	ED9S13	EF1S13	EH1S13	EH2S13	EH3S13
Plan ID (Standard Component ID):		92551NY0320001	92551NY0320002	92551NY0320003	92551NY0320004	92551NY0320005	92551NY0320006	92551NY0320007	92551NY0320008	92551NY0320009	92551NY0320010
Exchange Plan?		No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates		1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	92551NY0320001	92551NY0320002	92551NY0320003	92551NY0320004	92551NY0320005	92551NY0320006	92551NY0320007	92551NY0320008	92551NY0320009	92551NY0320010
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$385.60										
Projected Member Months	656,605										

Section III: Experience Period Information

	Plan ID (Standard Component ID):	Total	92551NY0320001	92551NY0320002	92551NY0320003	92551NY0320004	92551NY0320005	92551NY0320006	92551NY0320007	92551NY0320008	92551NY0320009	92551NY0320010
Premium Information	Average Rate PMPM	$348.01	$412.76	$401.64	$378.35	$335.93	$411.66	$371.02	$364.50	$333.15	$325.89	$327.28
	Member Months	452,792	22,688	22,488	7,096	594	23,840	30,714	2,943	2,390	13,838	9,066
	Total Premium (TP)	$157,577,107	$9,364,691	$9,032,053	$2,684,788	$199,545	$9,814,085	$11,395,381	$1,072,728	$796,220	$4,509,713	$2,967,129
	EHB basis or full portion of TP, [see instructions]	0.00%										
	state mandated benefits portion of TP that are other than EHB	0.00%										
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$160,679,635	$8,051,157	$7,980,184	$2,518,116	$210,789	$8,459,961	$10,899,297	$1,044,365	$848,125	$4,910,610	$3,217,198
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$22,331,701	$1,118,972	$1,109,108	$349,975	$29,296	$1,175,789	$1,514,814	$145,149	$117,875	$682,490	$447,135
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$138,347,934	$6,932,185	$6,871,076	$2,168,141	$181,493	$7,284,172	$9,384,482	$899,216	$730,250	$4,228,120	$2,770,063
	Net Amt of Rein	$0.00										
	Net Amt of Risk Adj	$0.00										
	Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
	Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
	EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date)

	Plan ID (Standard Component ID):	Total	92551NY0320001	92551NY0320002	92551NY0320003	92551NY0320004	92551NY0320005	92551NY0320006	92551NY0320007	92551NY0320008	92551NY0320009	92551NY0320010
Premium Information	Average Rate PMPM	$385.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	656,605	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$253,188,381	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%										
	state mandated benefits portion of TP that are other than EHB	0.00%										
	Other benefits portion of TP	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$251,469,874										
	EHB basis or full portion of TAC, [see instructions]	100.00%										
	state mandated benefits portion of TAC that are other than EHB	0.00%										
	Other benefits portion of TAC	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation	$54,126,690										
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0										
	insured person, as %	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$197,343,184	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein	$0										
	Net Amt of Risk Adj	$0										

Incurred Claims PMPM	$300.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	$382.99	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	$382.98	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name: **NY**
HIOS Issuer ID: **Small Group**
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.879	0.863	0.929	0.903	0.870	1.000	1.000	1.000	1.000	1.000	0.831
AV Pricing Value	0.893	0.875	0.932	0.906	0.872	0.998	1.003	1.009	1.016	1.014	0.845
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	EP1S13	EP2S13	EPH1S13	EPH2S13	EPOS0113	EPOS0313	EPOS0513	EPOS0713	EPOS0813	EPOS0913	EPOS1013
Plan ID (Standard Component ID):	92551NY0320011	92551NY0320012	92551NY0320013	92551NY0320014	92551NY0320015	92551NY0320016	92551NY0320017	92551NY0320018	92551NY0320019	92551NY0320020	92551NY0320021
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0320011	92551NY0320012	92551NY0320013	92551NY0320014	92551NY0320015	92551NY0320016	92551NY0320017	92551NY0320018	92551NY0320019	92551NY0320020	92551NY0320021
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM											
Projected Member Months											

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0320011	92551NY0320012	92551NY0320013	92551NY0320014	92551NY0320015	92551NY0320016	92551NY0320017	92551NY0320018	92551NY0320019	92551NY0320020	92551NY0320021
Premium Information	Average Rate PMPM	$406.93	$409.72	$338.63	$350.44	$314.99	$352.93	$358.09	$336.37	$416.16	$382.34	$414.79
	Member Months	22,352	6,339	42,774	6,635	947	1,100	2,481	1,830	16,796	40,806	8,463
	Total Premium (TP)	$9,095,698	$2,597,216	$14,484,354	$2,325,159	$298,292	$388,226	$888,426	$615,549	$6,989,870	$15,601,684	$3,510,350
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$7,931,923	$2,249,484	$15,178,958	$2,354,523	$336,056	$390,351	$880,418	$649,401	$5,960,298	$14,480,585	$3,003,215
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$1,102,401	$312,639	$2,109,614	$327,238	$46,706	$54,252	$122,363	$90,256	$828,379	$2,012,552	$417,395
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$6,829,522	$1,936,844	$13,069,344	$2,027,285	$289,350	$336,099	$758,055	$559,146	$5,131,919	$12,468,033	$2,585,820
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0320011	92551NY0320012	92551NY0320013	92551NY0320014	92551NY0320015	92551NY0320016	92551NY0320017	92551NY0320018	92551NY0320019	92551NY0320020	92551NY0320021
Premium Information	Average Rate PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB											
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	92551										
Product ID:	92551NY032										
Metal:	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.796	1.000	0.962	0.786	0.736	1.000	0.837	0.806	0.835	0.792	0.766
AV Pricing Value	0.806	1.001	0.960	0.795	0.740	0.993	0.827	0.790	0.836	0.790	0.763
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	EPOS1213	EPOS1313	EPOS1413	EPOS1513	EPOS1713	EPOS1813	EPOS1913	EPOS2013	EPOS2413	EPOS2513	EPOS2613
Plan ID (Standard Component ID):	92551NY0320022	92551NY0320023	92551NY0320024	92551NY0320025	92551NY0320026	92551NY0320027	92551NY0320028	92551NY0320029	92551NY0320030	92551NY0320031	92551NY0320032
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	7.52%										
Historical Rate Increase - Calendar Year - 1	9.02%										
Historical Rate Increase - Calendar Year 0	5.43%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %	#DIV/0!										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0320022	92551NY0320023	92551NY0320024	92551NY0320025	92551NY0320026	92551NY0320027	92551NY0320028	92551NY0320029	92551NY0320030	92551NY0320031	92551NY0320032
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM											
Projected Member Months											

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0320022	92551NY0320023	92551NY0320024	92551NY0320025	92551NY0320026	92551NY0320027	92551NY0320028	92551NY0320029	92551NY0320030	92551NY0320031	92551NY0320032
Premium Information	Average Rate PMPM	$371.81	$332.61	$288.20	$388.39	$381.04	$300.10	$286.19	$217.62	$345.35	$305.82	$359.01
	Member Months	6,336	7,016	3,296	9,719	597	5,464	2,755	1,102	2,125	655	974
	Total Premium (TP)	$2,355,819	$2,333,596	$949,894	$3,774,805	$227,478	$1,639,743	$788,447	$239,814	$733,869	$200,313	$349,676
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$2,248,419	$2,489,727	$1,169,632	$3,448,924	$211,854	$1,938,978	$977,651	$391,060	$754,086	$232,436	$345,638
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$312,492	$346,029	$162,559	$479,341	$29,444	$269,484	$135,877	$54,351	$104,805	$32,305	$48,038
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$1,935,928	$2,143,698	$1,007,073	$2,969,583	$182,410	$1,669,493	$841,774	$336,710	$649,281	$200,131	$297,600
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0320022	92551NY0320023	92551NY0320024	92551NY0320025	92551NY0320026	92551NY0320027	92551NY0320028	92551NY0320029	92551NY0320030	92551NY0320031	92551NY0320032
Premium Information	Average Rate PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB											
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.947	0.948	0.947	0.946	1.000	0.646	0.799	0.799	0.762	0.717	0.671
AV Pricing Value	0.941	0.942	0.955	0.953	1.004	0.629	0.780	0.746	0.753	0.708	0.655
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	EPOS2713	EPOS2813	EPOS2913	EPOS3013	EPOS3313	QEPOS0413	QEPOS0613	QEPOS0713	QEPOS1213	QEPOS1513	QEPOS1613
Plan ID (Standard Component ID):	92551NY0320033	92551NY0320034	92551NY0320035	92551NY0320036	92551NY0320037	92551NY0320038	92551NY0320039	92551NY0320040	92551NY0320041	92551NY0320042	92551NY0320043
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0320033	92551NY0320034	92551NY0320035	92551NY0320036	92551NY0320037	92551NY0320038	92551NY0320039	92551NY0320040	92551NY0320041	92551NY0320042	92551NY0320043
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM											
Projected Member Months											

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0320033	92551NY0320034	92551NY0320035	92551NY0320036	92551NY0320037	92551NY0320038	92551NY0320039	92551NY0320040	92551NY0320041	92551NY0320042	92551NY0320043
Premium Information	Average Rate PMPM	$314.25	$290.50	$388.37	$403.08	$291.82	$282.42	$287.85	$172.02	$303.93	$301.04	$269.57
	Member Months	322	640	35	18	138	1,807	2,003	727	33,544	3,289	5,980
	Total Premium (TP)	$101,190	$185,921	$13,593	$7,255	$40,272	$510,327	$576,559	$125,058	$10,194,911	$990,129	$1,612,024
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$114,266	$227,113	$12,420	$6,388	$48,971	$641,239	$710,793	$257,986	$11,903,562	$1,167,148	$2,122,087
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$15,881	$31,565	$1,726	$888	$6,806	$89,121	$98,788	$35,856	$1,654,390	$162,213	$294,934
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$98,385	$195,548	$10,694	$5,500	$42,165	$552,118	$612,005	$222,131	$10,249,172	$1,004,935	$1,827,154
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
	Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
	EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0320033	92551NY0320034	92551NY0320035	92551NY0320036	92551NY0320037	92551NY0320038	92551NY0320039	92551NY0320040	92551NY0320041	92551NY0320042	92551NY0320043
Premium Information	Average Rate PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB											
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.623	0.729	0.671	0.630	0.819	0.656	0.797	1.000	1.000	0.833	0.846
AV Pricing Value	0.597	0.685	0.616	0.606	0.779	0.596	0.787	1.054	1.052	0.874	0.887
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO
Plan Name	QEPOS1713	QEPOS1813	QEPOS1913	QEPOS2013	QEPOS2113	QEPOS2213	QEPOS2313	PA1S13	PA2S13	PA3S13	PA4S13
Plan ID (Standard Component ID):	92551NY0320044	92551NY0320045	92551NY0320046	92551NY0320047	92551NY0320048	92551NY0320049	92551NY0320050	92551NY0330001	92551NY0330002	92551NY0330003	92551NY0330004
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0320044	92551NY0320045	92551NY0320046	92551NY0320047	92551NY0320048	92551NY0320049	92551NY0320050	92551NY0330001	92551NY0330002	92551NY0330003	92551NY0330004
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM											
Projected Member Months											

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0320044	92551NY0320045	92551NY0320046	92551NY0320047	92551NY0320048	92551NY0320049	92551NY0320050	92551NY0330001	92551NY0330002	92551NY0330003	92551NY0330004
Premium Information	Average Rate PMPM	$235.65	$216.21	$136.13	$260.35	$196.66	$112.39	$311.38	$414.06	$437.21	$393.44	$396.75
	Member Months	8,552	3,495	3,645	12,750	492	11,850	1,323	4,362	10,567	1,511	2,552
	Total Premium (TP)	$2,015,249	$755,644	$496,208	$3,319,431	$96,758	$1,331,787	$411,960	$1,806,149	$4,620,025	$594,489	$1,012,505
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$3,034,798	$1,240,250	$1,293,480	$4,524,518	$174,593	$4,205,140	$469,485	$1,547,917	$3,749,849	$536,200	$905,613
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$421,785	$172,373	$179,771	$628,830	$24,265	$584,442	$65,250	$215,134	$521,164	$74,523	$125,865
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$2,613,013	$1,067,877	$1,113,708	$3,895,688	$150,328	$3,620,698	$404,235	$1,332,783	$3,228,685	$461,677	$779,749
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
	Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
	EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0320044	92551NY0320045	92551NY0320046	92551NY0320047	92551NY0320048	92551NY0320049	92551NY0320050	92551NY0330001	92551NY0330002	92551NY0330003	92551NY0330004
Premium Information	Average Rate PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB											
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	92551										
Product ID:	92551NY033										
Metal:	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.879	0.937	0.646	0.629	0.754	0.743	1.000	0.826	0.739	1.000	1.000
AV Pricing Value	0.896	0.958	0.655	0.620	0.730	0.704	1.027	0.867	0.758	1.025	1.009
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	PH2S13	PH3S13	PI1S13	PJ1S13	PK1S13	PL1S13	PPH1S13	PSSS0413	QPPOS0113	QPPOS0213	QPPOS0413
Plan ID (Standard Component ID):	92551NY0330005	92551NY0330006	92551NY0330007	92551NY0330008	92551NY0330009	92551NY0330010	92551NY0330011	92551NY0330012	92551NY0330013	92551NY0330014	92551NY0330015
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	7.52%										
Historical Rate Increase - Calendar Year - 1	9.02%										
Historical Rate Increase - Calendar Year 0	5.43%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
Product Threshold Rate Increase %	#DIV/0!										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0330005	92551NY0330006	92551NY0330007	92551NY0330008	92551NY0330009	92551NY0330010	92551NY0330011	92551NY0330012	92551NY0330013	92551NY0330014	92551NY0330015
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM											
Projected Member Months											

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0330005	92551NY0330006	92551NY0330007	92551NY0330008	92551NY0330009	92551NY0330010	92551NY0330011	92551NY0330012	92551NY0330013	92551NY0330014	92551NY0330015
Premium Information	Average Rate PMPM	$363.69	$381.83	$276.30	$200.50	$168.08	$128.50	$366.24	$427.83	$263.31	$296.76	$271.41
	Member Months	632	458	1,806	3,864	1,640	2,083	1,180	2,798	1,330	536	644
	Total Premium (TP)	$229,852	$174,880	$499,002	$774,713	$275,653	$267,663	$432,160	$1,197,077	$350,202	$159,065	$174,787
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$224,274	$162,528	$640,885	$1,371,195	$581,977	$739,182	$418,740	$992,910	$471,969	$190,207	$228,532
	EHB basis or full portion of TAC, [see instructions]	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:	$31,170	$22,589	$89,072	$190,572	$80,885	$102,734	$58,198	$137,997	$65,596	$26,436	$31,762
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$193,104	$139,939	$551,813	$1,180,622	$501,092	$636,448	$360,542	$854,912	$406,374	$163,772	$196,770
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54	$305.54
Allowed Claims PMPM	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86	$354.86
EHB portion of Allowed Claims, PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0330005	92551NY0330006	92551NY0330007	92551NY0330008	92551NY0330009	92551NY0330010	92551NY0330011	92551NY0330012	92551NY0330013	92551NY0330014	92551NY0330015
Premium Information	Average Rate PMPM	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB											
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum
AV Metal Value	0.881	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881
AV Pricing Value	0.894	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPX1001	SUPX1005	SUGX2001	SUGX2006	SUGX2012	SUSX3001	SUSX3009	SUBX4001	SUBX4011	SUBX4014	SUPX1015
Plan ID (Standard Component ID):	92551NY0380641	92551NY0380001	92551NY0380642	92551NY0380017	92551NY0380193	92551NY0380643	92551NY0380273	92551NY0380644	92551NY0380289	92551NY0380305	92551NY0380649
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380641	92551NY0380001	92551NY0380642	92551NY0380017	92551NY0380193	92551NY0380643	92551NY0380273	92551NY0380644	92551NY0380289	92551NY0380305	92551NY0380649
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$449.12	$454.55	$394.18	$407.65	$389.27	$335.39	$323.61	$286.50	$279.59	$269.88	$457.84
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380641	92551NY0380001	92551NY0380642	92551NY0380017	92551NY0380193	92551NY0380643	92551NY0380273	92551NY0380644	92551NY0380289	92551NY0380305	92551NY0380649
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380641	92551NY0380001	92551NY0380642	92551NY0380017	92551NY0380193	92551NY0380643	92551NY0380273	92551NY0380644	92551NY0380289	92551NY0380305	92551NY0380649
Premium Information	Average Rate PMPM	$449.12	$454.55	$394.18	$407.65	$389.27	$335.39	$323.61	$286.50	$279.59	$269.88	$457.84
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$449	$455	$394	$408	$389	$335	$324	$287	$280	$270	$458
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	97.60%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	2.40%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$396	$396	$387	$387	$387	$368	$368	$359	$359	$359	$396
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	97.60%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	2.40%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$47	$43	$81	$71	$85	$108	$117	$136	$142	$149	$47
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$348	$353	$306	$316	$302	$260	$251	$222	$217	$209	$348
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$251.10	$222.31	$216.95	$209.41	$348.49
Allowed Claims PMPM	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57
EHB portion of Allowed Claims, PMPM	$393.79	$393.79	$385.43	$385.43	$385.43	$366.45	$366.45	$356.95	$356.95	$356.95	$386.07

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum
AV Metal Value	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892
AV Pricing Value	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPX1019	SUGX2014	SUGX2019	SUGX2025	SUSX3017	SUSX3025	SUBX4019	SUBX4029	SUBX4032	SUPX1029	SUPX1033
Plan ID (Standard Component ID):	92551NY0380002	92551NY0380651	92551NY0380018	92551NY0380194	92551NY0380653	92551NY0380274	92551NY0380655	92551NY0380290	92551NY0380306	92551NY0380657	92551NY0380003
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380002	92551NY0380651	92551NY0380018	92551NY0380194	92551NY0380653	92551NY0380274	92551NY0380655	92551NY0380290	92551NY0380306	92551NY0380657	92551NY0380003
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$465.46	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30	$276.36	$443.99	$451.38
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380002	92551NY0380651	92551NY0380018	92551NY0380194	92551NY0380653	92551NY0380274	92551NY0380655	92551NY0380290	92551NY0380306	92551NY0380657	92551NY0380003
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380002	92551NY0380651	92551NY0380018	92551NY0380194	92551NY0380653	92551NY0380274	92551NY0380655	92551NY0380290	92551NY0380306	92551NY0380657	92551NY0380003
Premium Information	Average Rate PMPM	$465.46	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30	$276.36	$443.99	$451.38
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$465	$402	$417	$399	$342	$345	$292	$286	$276	$444	$451
	EHB basis or full portion of TP, [see instructions]	97.14%	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%	97.14%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%	2.86%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$396	$387	$387	$387	$368	$368	$359	$359	$359	$396	$396
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%	97.14%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%	2.86%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$43	$81	$71	$85	$108	$107	$136	$142	$149	$47	$43
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$353	$306	$316	$302	$260	$261	$222	$217	$209	$348	$353
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71
	Allowed Claims PMPM	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57
	EHB portion of Allowed Claims, PMPM	$384.25	$377.88	$376.10	$376.10	$359.27	$357.57	$349.96	$348.31	$348.31	$395.57	$395.57

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold
AV Metal Value	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790
AV Pricing Value	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGX2027	SUGX2032	SUGX2038	SUSX3036	SUSX3044	SUBX4037	SUBX4047	SUBX4050	SUPX1043	SUPX1047	SUGX2040
Plan ID (Standard Component ID):	92551NY0380659	92551NY0380019	92551NY0380195	92551NY0380661	92551NY0380275	92551NY0380663	92551NY0380291	92551NY0380307	92551NY0380665	92551NY0380004	92551NY0380667
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380659	92551NY0380019	92551NY0380195	92551NY0380661	92551NY0380275	92551NY0380663	92551NY0380291	92551NY0380307	92551NY0380665	92551NY0380004	92551NY0380667
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$389.69	$404.81	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00	$447.11	$454.55	$392.42
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380659	92551NY0380019	92551NY0380195	92551NY0380661	92551NY0380275	92551NY0380663	92551NY0380291	92551NY0380307	92551NY0380665	92551NY0380004	92551NY0380667
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380659	92551NY0380019	92551NY0380195	92551NY0380661	92551NY0380275	92551NY0380663	92551NY0380291	92551NY0380307	92551NY0380665	92551NY0380004	92551NY0380667
Premium Information	Average Rate PMPM	$389.69	$404.81	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00	$447.11	$454.55	$392.42
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$390	$405	$387	$332	$334	$283	$278	$268	$447	$455	$392
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$387	$387	$368	$368	$359	$359	$359	$396	$396	$387
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$81	$71	$85	$108	$107	$136	$142	$149	$47	$43	$81
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$306	$316	$302	$260	$261	$222	$217	$209	$348	$353	$306
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87
Allowed Claims PMPM	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17
EHB portion of Allowed Claims, PMPM	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$393.79	$387.17

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold
AV Metal Value	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790	0.817
AV Pricing Value	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801	0.829
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGX2045	SUGX2051	SUSX3052	SUSX3060	SUBX4055	SUBX4065	SUBX4068	SUPX1057	SUPX1061	SUGX2053	SUGX2058
Plan ID (Standard Component ID):	92551NY0380020	92551NY0380196	92551NY0380669	92551NY0380276	92551NY0380671	92551NY0380292	92551NY0380308	92551NY0380673	92551NY0380005	92551NY0380675	92551NY0380021
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380020	92551NY0380196	92551NY0380669	92551NY0380276	92551NY0380671	92551NY0380292	92551NY0380308	92551NY0380673	92551NY0380005	92551NY0380675	92551NY0380021
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$407.65	$389.27	$333.89	$336.74	$285.22	$279.59	$269.88	$454.65	$462.21	$399.04	$414.52
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380020	92551NY0380196	92551NY0380669	92551NY0380276	92551NY0380671	92551NY0380292	92551NY0380308	92551NY0380673	92551NY0380005	92551NY0380675	92551NY0380021
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380020	92551NY0380196	92551NY0380669	92551NY0380276	92551NY0380671	92551NY0380292	92551NY0380308	92551NY0380673	92551NY0380005	92551NY0380675	92551NY0380021
Premium Information	Average Rate PMPM	$407.65	$389.27	$333.89	$336.74	$285.22	$279.59	$269.88	$454.65	$462.21	$399.04	$414.52
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$408	$389	$334	$337	$285	$280	$270	$455	$462	$399	$415
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	100.00%	99.55%	100.00%	99.55%	99.55%	98.31%	97.86%	98.31%	97.86%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.00%	0.45%	0.00%	0.45%	0.45%	1.69%	2.14%	1.69%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$387	$368	$368	$359	$359	$359	$396	$396	$387	$387
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	100.00%	99.55%	100.00%	99.55%	99.55%	98.31%	97.86%	98.31%	97.86%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.00%	0.45%	0.00%	0.45%	0.45%	1.69%	2.14%	1.69%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$71	$85	$108	$107	$136	$142	$149	$47	$43	$81	$71
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$316	$302	$260	$261	$222	$217	$209	$348	$353	$306	$316
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32
	Allowed Claims PMPM	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17
	EHB portion of Allowed Claims, PMPM	$385.43	$385.43	$368.10	$366.45	$358.56	$356.95	$356.95	$388.90	$387.09	$380.64	$378.88

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold	Gold
AV Metal Value	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790	0.817	0.780
AV Pricing Value	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801	0.829	0.791
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGX2064	SUSX3068	SUSX3076	SUBX4073	SUBX4083	SUBX4086	SUPX1071	SUPX1075	SUGX2066	SUGX2071	SUGX2077
Plan ID (Standard Component ID):	92551NY0380197	92551NY0380677	92551NY0380277	92551NY0380679	92551NY0380293	92551NY0380309	92551NY0380681	92551NY0380006	92551NY0380683	92551NY0380022	92551NY0380198
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380197	92551NY0380677	92551NY0380277	92551NY0380679	92551NY0380293	92551NY0380309	92551NY0380681	92551NY0380006	92551NY0380683	92551NY0380022	92551NY0380198
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$457.84	$465.46	$401.84	$417.43	$398.61
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380197	92551NY0380677	92551NY0380277	92551NY0380679	92551NY0380293	92551NY0380309	92551NY0380681	92551NY0380006	92551NY0380683	92551NY0380022	92551NY0380198
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380197	92551NY0380677	92551NY0380277	92551NY0380679	92551NY0380293	92551NY0380309	92551NY0380681	92551NY0380006	92551NY0380683	92551NY0380022	92551NY0380198
Premium Information	Average Rate PMPM	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$457.84	$465.46	$401.84	$417.43	$398.61
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$396	$340	$342	$290	$284	$274	$458	$465	$402	$417	$399
	EHB basis or full portion of TP, [see instructions]	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	97.60%	97.14%	97.60%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	2.40%	2.86%	2.40%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$368	$368	$359	$359	$359	$396	$396	$387	$387	$387
	EHB basis or full portion of TAC, [see instructions]	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	97.60%	97.14%	97.60%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	2.40%	2.86%	2.40%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$85	$108	$107	$136	$142	$149	$47	$43	$81	$71	$85
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$302	$260	$261	$222	$217	$209	$348	$353	$306	$316	$302
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05
Allowed Claims PMPM	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17
EHB portion of Allowed Claims, PMPM	$378.88	$361.89	$360.21	$352.52	$350.88	$350.88	$386.07	$384.25	$377.88	$376.10	$376.10

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold	Gold	Silver
AV Metal Value	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790	0.817	0.780	0.707
AV Pricing Value	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801	0.829	0.791	0.717
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSX3084	SUSX3092	SUBX4091	SUBX4101	SUBX4104	SUPX1085	SUPX1089	SUGX2079	SUGX2084	SUGX2090	SUSX3100
Plan ID (Standard Component ID):	92551NY0380685	92551NY0380278	92551NY0380687	92551NY0380294	92551NY0380310	92551NY0380689	92551NY0380007	92551NY0380691	92551NY0380023	92551NY0380199	92551NY0380693
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380685	92551NY0380278	92551NY0380687	92551NY0380294	92551NY0380310	92551NY0380689	92551NY0380007	92551NY0380691	92551NY0380023	92551NY0380199	92551NY0380693
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$341.91	$344.82	$292.06	$286.30	$276.36	$454.65	$462.21	$399.04	$414.52	$395.83	$339.52
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380685	92551NY0380278	92551NY0380687	92551NY0380294	92551NY0380310	92551NY0380689	92551NY0380007	92551NY0380691	92551NY0380023	92551NY0380199	92551NY0380693
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380685	92551NY0380278	92551NY0380687	92551NY0380294	92551NY0380310	92551NY0380689	92551NY0380007	92551NY0380691	92551NY0380023	92551NY0380199	92551NY0380693
Premium Information	Average Rate PMPM	$341.91	$344.82	$292.06	$286.30	$276.36	$454.65	$462.21	$399.04	$414.52	$395.83	$339.52
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$342	$345	$292	$286	$276	$455	$462	$399	$415	$396	$340
	EHB basis or full portion of TP, [see instructions]	97.60%	97.14%	97.60%	97.14%	97.14%	98.31%	97.86%	98.31%	97.86%	97.86%	98.31%
	state mandated benefits portion of TP that are other than EHB	2.40%	2.86%	2.40%	2.86%	2.86%	1.69%	2.14%	1.69%	2.14%	2.14%	1.69%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$368	$368	$359	$359	$359	$396	$396	$387	$387	$387	$368
	EHB basis or full portion of TAC, [see instructions]	97.60%	97.14%	97.60%	97.14%	97.14%	98.31%	97.86%	98.31%	97.86%	97.86%	98.31%
	state mandated benefits portion of TAC that are other than EHB	2.40%	2.86%	2.40%	2.86%	2.86%	1.69%	2.14%	1.69%	2.14%	2.14%	1.69%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$108	$107	$136	$142	$149	$47	$43	$81	$71	$85	$108
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$260	$261	$222	$217	$209	$348	$353	$306	$316	$302	$260
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25
	Allowed Claims PMPM	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10
	EHB portion of Allowed Claims, PMPM	$359.27	$357.57	$349.96	$348.31	$348.31	$388.90	$387.09	$380.64	$378.88	$378.88	$361.89

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver
AV Metal Value	0.682	0.620	0.605	0.584	0.881	0.892	0.790	0.817	0.780	0.707	0.682
AV Pricing Value	0.692	0.629	0.614	0.592	0.894	0.904	0.801	0.829	0.791	0.717	0.692
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSX3108	SUBX4109	SUBX4119	SUBX4122	SUPX1099	SUPX1103	SUGX2092	SUGX2097	SUGX2103	SUSX3116	SUSX3124
Plan ID (Standard Component ID):	92551NY0380279	92551NY0380695	92551NY0380295	92551NY0380311	92551NY0380697	92551NY0380008	92551NY0380699	92551NY0380024	92551NY0380200	92551NY0380701	92551NY0380280
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380279	92551NY0380695	92551NY0380295	92551NY0380311	92551NY0380697	92551NY0380008	92551NY0380699	92551NY0380024	92551NY0380200	92551NY0380701	92551NY0380280
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$342.41	$290.03	$284.31	$274.43	$443.99	$451.38	$389.69	$404.81	$386.56	$331.56	$334.39
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380279	92551NY0380695	92551NY0380295	92551NY0380311	92551NY0380697	92551NY0380008	92551NY0380699	92551NY0380024	92551NY0380200	92551NY0380701	92551NY0380280
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380279	92551NY0380695	92551NY0380295	92551NY0380311	92551NY0380697	92551NY0380008	92551NY0380699	92551NY0380024	92551NY0380200	92551NY0380701	92551NY0380280
Premium Information	Average Rate PMPM	$342.41	$290.03	$284.31	$274.43	$443.99	$451.38	$389.69	$404.81	$386.56	$331.56	$334.39
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$342	$290	$284	$274	$444	$451	$390	$405	$387	$332	$334
	EHB basis or full portion of TP, [see instructions]	97.86%	98.31%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.14%	1.69%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$368	$359	$359	$359	$396	$396	$387	$387	$387	$368	$368
	EHB basis or full portion of TAC, [see instructions]	97.86%	98.31%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.14%	1.69%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$107	$136	$142	$149	$47	$43	$81	$71	$85	$108	$107
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$261	$222	$217	$209	$348	$353	$306	$316	$302	$260	$261
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29
Allowed Claims PMPM	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10
EHB portion of Allowed Claims, PMPM	$360.21	$352.52	$350.88	$350.88	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	92551										
Product ID:	92551NY038										
Metal:	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze
AV Metal Value	0.620	0.605	0.584	0.881	0.892	0.790	0.817	0.780	0.707	0.682	0.620
AV Pricing Value	0.629	0.614	0.592	0.894	0.904	0.801	0.829	0.791	0.717	0.692	0.629
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBX4127	SUBX4137	SUBX4140	SUPX1113	SUPX1117	SUGX2105	SUGX2120	SUGX2126	SUSX3132	SUSX3140	SUBX4145
Plan ID (Standard Component ID):	92551NY0380703	92551NY0380296	92551NY0380312	92551NY0380625	92551NY0380009	92551NY0380617	92551NY0380025	92551NY0380201	92551NY0380633	92551NY0380281	92551NY0380609
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2	0.00%										
Historical Rate Increase - Calendar Year - 1	0.00%										
Historical Rate Increase - Calendar Year 0	0.00%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %	#DIV/0!										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380703	92551NY0380296	92551NY0380312	92551NY0380625	92551NY0380009	92551NY0380617	92551NY0380025	92551NY0380201	92551NY0380633	92551NY0380281	92551NY0380609
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$283.23	$277.64	$268.00	$447.11	$454.55	$392.42	$407.65	$389.27	$333.89	$336.74	$285.22
Projected Member Months	1	1	1	191,783	1	277,075	1	1	105,703	1	81,856

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380703	92551NY0380296	92551NY0380312	92551NY0380625	92551NY0380009	92551NY0380617	92551NY0380025	92551NY0380201	92551NY0380633	92551NY0380281	92551NY0380609
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380703	92551NY0380296	92551NY0380312	92551NY0380625	92551NY0380009	92551NY0380617	92551NY0380025	92551NY0380201	92551NY0380633	92551NY0380281	92551NY0380609
Premium Information	Average Rate PMPM	$283.23	$277.64	$268.00	$447.11	$454.55	$392.42	$407.65	$389.27	$333.89	$336.74	$285.22
	Member Months	1	1	1	191,783	1	277,075	1	1	105,703	1	81,856
	Total Premium (TP)	$283	$278	$268	$85,748,029	$455	$108,730,116	$408	$389	$35,293,393	$337	$23,346,911
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	99.55%	100.00%	99.55%	99.55%	100.00%	99.55%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%	0.45%	0.45%	0.00%	0.45%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$359	$359	$359	$75,862,748	$396	$107,276,128	$387	$387	$38,909,382	$368	$29,350,674
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	99.55%	100.00%	99.55%	99.55%	100.00%	99.55%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.45%	0.00%	0.45%	0.45%	0.00%	0.45%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$136	$142	$149	$9,027,667	$43	$22,527,987	$71	$85	$11,400,449	$107	$11,153,256
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$222	$217	$209	$66,835,081	$353	$84,748,141	$316	$302	$27,508,933	$261	$18,197,418
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31
	Allowed Claims PMPM	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56
	EHB portion of Allowed Claims, PMPM	$358.56	$358.56	$358.56	$395.57	$393.79	$387.17	$385.43	$385.43	$368.10	$366.45	$358.56

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze
AV Metal Value	0.605	0.584	0.881	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605
AV Pricing Value	0.614	0.592	0.894	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBX4155	SUBX4158	SUPX1127	SUPX1131	SUGX2128	SUGX2133	SUGX2139	SUSX3148	SUSX3156	SUBX4163	SUBX4173
Plan ID (Standard Component ID):	92551NY0380297	92551NY0380313	92551NY0380626	92551NY0380010	92551NY0380618	92551NY0380026	92551NY0380202	92551NY0380634	92551NY0380282	92551NY0380610	92551NY0380298
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380297	92551NY0380313	92551NY0380626	92551NY0380010	92551NY0380618	92551NY0380026	92551NY0380202	92551NY0380634	92551NY0380282	92551NY0380610	92551NY0380298
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$279.59	$269.88	$457.84	$465.46	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380297	92551NY0380313	92551NY0380626	92551NY0380010	92551NY0380618	92551NY0380026	92551NY0380202	92551NY0380634	92551NY0380282	92551NY0380610	92551NY0380298
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380297	92551NY0380313	92551NY0380626	92551NY0380010	92551NY0380618	92551NY0380026	92551NY0380202	92551NY0380634	92551NY0380282	92551NY0380610	92551NY0380298
Premium Information	Average Rate PMPM	$279.59	$269.88	$457.84	$465.46	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$280	$270	$458	$465	$402	$417	$399	$342	$345	$292	$286
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	97.60%	97.14%	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	2.40%	2.86%	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$359	$359	$396	$396	$387	$387	$387	$368	$368	$359	$359
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	97.60%	97.14%	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	2.40%	2.86%	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$142	$149	$47	$43	$81	$71	$85	$108	$107	$136	$142
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$217	$209	$348	$353	$306	$316	$302	$260	$261	$222	$217
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95
Allowed Claims PMPM	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56
EHB portion of Allowed Claims, PMPM	$356.95	$356.95	$386.07	$384.25	$377.88	$376.10	$376.10	$359.27	$357.57	$349.96	$348.31

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze
AV Metal Value	0.584	0.881	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584
AV Pricing Value	0.592	0.894	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBX4176	SUPX1141	SUPX1145	SUGX2141	SUGX2146	SUGX2152	SUSX3164	SUSX3172	SUBX4181	SUBX4191	SUBX4194
Plan ID (Standard Component ID):	92551NY0380314	92551NY0380627	92551NY0380011	92551NY0380619	92551NY0380027	92551NY0380203	92551NY0380635	92551NY0380283	92551NY0380611	92551NY0380299	92551NY0380315
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380314	92551NY0380627	92551NY0380011	92551NY0380619	92551NY0380027	92551NY0380203	92551NY0380635	92551NY0380283	92551NY0380611	92551NY0380299	92551NY0380315
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$276.36	$443.99	$451.38	$389.69	$404.81	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380314	92551NY0380627	92551NY0380011	92551NY0380619	92551NY0380027	92551NY0380203	92551NY0380635	92551NY0380283	92551NY0380611	92551NY0380299	92551NY0380315
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380314	92551NY0380627	92551NY0380011	92551NY0380619	92551NY0380027	92551NY0380203	92551NY0380635	92551NY0380283	92551NY0380611	92551NY0380299	92551NY0380315
Premium Information	Average Rate PMPM	$276.36	$443.99	$451.38	$389.69	$404.81	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$276	$444	$451	$390	$405	$387	$332	$334	$283	$278	$268
	EHB basis or full portion of TP, [see instructions]	97.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$359	$396	$396	$387	$387	$387	$368	$368	$359	$359	$359
	EHB basis or full portion of TAC, [see instructions]	97.14%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$149	$47	$43	$81	$71	$85	$108	$107	$136	$142	$149
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$209	$348	$353	$306	$316	$302	$260	$261	$222	$217	$209
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$209.41	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41
Allowed Claims PMPM	$358.56	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56
EHB portion of Allowed Claims, PMPM	$348.31	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum
AV Metal Value	0.881	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881
AV Pricing Value	0.894	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPX1155	SUPX1159	SUGX2154	SUGX2159	SUGX2165	SUSX3180	SUSX3188	SUBX4199	SUBX4209	SUBX4212	SUPX1169
Plan ID (Standard Component ID):	92551NY0380628	92551NY0380012	92551NY0380620	92551NY0380028	92551NY0380204	92551NY0380636	92551NY0380284	92551NY0380612	92551NY0380300	92551NY0380316	92551NY0380629
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380628	92551NY0380012	92551NY0380620	92551NY0380028	92551NY0380204	92551NY0380636	92551NY0380284	92551NY0380612	92551NY0380300	92551NY0380316	92551NY0380629
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$447.11	$454.55	$392.42	$407.65	$389.27	$333.89	$336.74	$285.22	$279.59	$269.88	$454.65
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380628	92551NY0380012	92551NY0380620	92551NY0380028	92551NY0380204	92551NY0380636	92551NY0380284	92551NY0380612	92551NY0380300	92551NY0380316	92551NY0380629
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380628	92551NY0380012	92551NY0380620	92551NY0380028	92551NY0380204	92551NY0380636	92551NY0380284	92551NY0380612	92551NY0380300	92551NY0380316	92551NY0380629
Premium Information	Average Rate PMPM	$447.11	$454.55	$392.42	$407.65	$389.27	$333.89	$336.74	$285.22	$279.59	$269.88	$454.65
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$447	$455	$392	$408	$389	$334	$337	$285	$280	$270	$455
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	100.00%	99.55%	99.55%	100.00%	99.55%	100.00%	99.55%	99.55%	98.31%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.00%	0.45%	0.45%	0.00%	0.45%	0.00%	0.45%	0.45%	1.69%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$396	$396	$387	$387	$387	$368	$368	$359	$359	$359	$396
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	100.00%	99.55%	99.55%	100.00%	99.55%	100.00%	99.55%	99.55%	98.31%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.00%	0.45%	0.45%	0.00%	0.45%	0.00%	0.45%	0.45%	1.69%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$47	$43	$81	$71	$85	$108	$107	$136	$142	$149	$47
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$348	$353	$306	$316	$302	$260	$261	$222	$217	$209	$348
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$348.49	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49
	Allowed Claims PMPM	$395.57	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57
	EHB portion of Allowed Claims, PMPM	$395.57	$393.79	$387.17	$385.43	$385.43	$368.10	$366.45	$358.56	$356.95	$356.95	$388.90

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum
AV Metal Value	0.892	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892
AV Pricing Value	0.904	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPX1173	SUGX2167	SUGX2172	SUGX2178	SUSX3196	SUSX3204	SUBX4217	SUBX4227	SUBX4230	SUPX1183	SUPX1187
Plan ID (Standard Component ID):	92551NY0380013	92551NY0380621	92551NY0380029	92551NY0380205	92551NY0380637	92551NY0380285	92551NY0380613	92551NY0380301	92551NY0380317	92551NY0380630	92551NY0380014
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380013	92551NY0380621	92551NY0380029	92551NY0380205	92551NY0380637	92551NY0380285	92551NY0380613	92551NY0380301	92551NY0380317	92551NY0380630	92551NY0380014
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$462.21	$399.04	$414.52	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$457.84	$465.46
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380013	92551NY0380621	92551NY0380029	92551NY0380205	92551NY0380637	92551NY0380285	92551NY0380613	92551NY0380301	92551NY0380317	92551NY0380630	92551NY0380014
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380013	92551NY0380621	92551NY0380029	92551NY0380205	92551NY0380637	92551NY0380285	92551NY0380613	92551NY0380301	92551NY0380317	92551NY0380630	92551NY0380014
Premium Information	Average Rate PMPM	$462.21	$399.04	$414.52	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$457.84	$465.46
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$462	$399	$415	$396	$340	$342	$290	$284	$274	$458	$465
	EHB basis or full portion of TP, [see instructions]	97.86%	98.31%	97.86%	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	97.60%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.14%	1.69%	2.14%	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	2.40%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$396	$387	$387	$387	$368	$368	$359	$359	$359	$396	$396
	EHB basis or full portion of TAC, [see instructions]	97.86%	98.31%	97.86%	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	97.60%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.14%	1.69%	2.14%	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	2.40%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$43	$81	$71	$85	$108	$107	$136	$142	$149	$47	$43
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$353	$306	$316	$302	$260	$261	$222	$217	$209	$348	$353
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$352.71	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71
Allowed Claims PMPM	$395.57	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57
EHB portion of Allowed Claims, PMPM	$387.09	$380.64	$378.88	$378.88	$361.89	$360.21	$352.52	$350.88	$350.88	$386.07	$384.25

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold
AV Metal Value	0.790	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790
AV Pricing Value	0.801	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGX2180	SUGX2185	SUGX2191	SUSX3212	SUSX3220	SUBX4235	SUBX4245	SUBX4248	SUPX1197	SUPX1201	SUGX2193
Plan ID (Standard Component ID):	92551NY0380622	92551NY0380030	92551NY0380206	92551NY0380638	92551NY0380286	92551NY0380614	92551NY0380302	92551NY0380318	92551NY0380631	92551NY0380015	92551NY0380623
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380622	92551NY0380030	92551NY0380206	92551NY0380638	92551NY0380286	92551NY0380614	92551NY0380302	92551NY0380318	92551NY0380631	92551NY0380015	92551NY0380623
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30	$276.36	$454.65	$462.21	$399.04
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380622	92551NY0380030	92551NY0380206	92551NY0380638	92551NY0380286	92551NY0380614	92551NY0380302	92551NY0380318	92551NY0380631	92551NY0380015	92551NY0380623
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380622	92551NY0380030	92551NY0380206	92551NY0380638	92551NY0380286	92551NY0380614	92551NY0380302	92551NY0380318	92551NY0380631	92551NY0380015	92551NY0380623
Premium Information	Average Rate PMPM	$401.84	$417.43	$398.61	$341.91	$344.82	$292.06	$286.30	$276.36	$454.65	$462.21	$399.04
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$402	$417	$399	$342	$345	$292	$286	$276	$455	$462	$399
	EHB basis or full portion of TP, [see instructions]	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%	97.14%	98.31%	97.86%	98.31%
	state mandated benefits portion of TP that are other than EHB	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%	2.86%	1.69%	2.14%	1.69%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$387	$387	$368	$368	$359	$359	$359	$396	$396	$387
	EHB basis or full portion of TAC, [see instructions]	97.60%	97.14%	97.14%	97.60%	97.14%	97.60%	97.14%	97.14%	98.31%	97.86%	98.31%
	state mandated benefits portion of TAC that are other than EHB	2.40%	2.86%	2.86%	2.40%	2.86%	2.40%	2.86%	2.86%	1.69%	2.14%	1.69%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$81	$71	$85	$108	$107	$136	$142	$149	$47	$43	$81
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$306	$316	$302	$260	$261	$222	$217	$209	$348	$353	$306
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	$305.87	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87
	Allowed Claims PMPM	$387.17	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17
	EHB portion of Allowed Claims, PMPM	$377.88	$376.10	$376.10	$359.27	$357.57	$349.96	$348.31	$348.31	$388.90	$387.09	$380.64

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Platinum	Gold	Gold
AV Metal Value	0.817	0.780	0.707	0.682	0.620	0.605	0.584	0.881	0.892	0.790	0.817
AV Pricing Value	0.829	0.791	0.717	0.692	0.629	0.614	0.592	0.894	0.904	0.801	0.829
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGX2198	SUGX2204	SUSX3228	SUSX3236	SUBX4253	SUBX4263	SUBX4266	SUPX1211	SUPX1215	SUGX2206	SUGX2211
Plan ID (Standard Component ID):	92551NY0380031	92551NY0380207	92551NY0380639	92551NY0380287	92551NY0380615	92551NY0380303	92551NY0380319	92551NY0380632	92551NY0380016	92551NY0380624	92551NY0380032
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380031	92551NY0380207	92551NY0380639	92551NY0380287	92551NY0380615	92551NY0380303	92551NY0380319	92551NY0380632	92551NY0380016	92551NY0380624	92551NY0380032
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$414.52	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$443.99	$451.38	$389.69	$404.81
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380031	92551NY0380207	92551NY0380639	92551NY0380287	92551NY0380615	92551NY0380303	92551NY0380319	92551NY0380632	92551NY0380016	92551NY0380624	92551NY0380032
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380031	92551NY0380207	92551NY0380639	92551NY0380287	92551NY0380615	92551NY0380303	92551NY0380319	92551NY0380632	92551NY0380016	92551NY0380624	92551NY0380032
Premium Information	Average Rate PMPM	$414.52	$395.83	$339.52	$342.41	$290.03	$284.31	$274.43	$443.99	$451.38	$389.69	$404.81
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$415	$396	$340	$342	$290	$284	$274	$444	$451	$390	$405
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$387	$368	$368	$359	$359	$359	$396	$396	$387	$387
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	98.31%	97.86%	98.31%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	1.69%	2.14%	1.69%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$71	$85	$108	$107	$136	$142	$149	$47	$43	$81	$71
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$316	$302	$260	$261	$222	$217	$209	$348	$353	$306	$316
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$316.32	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$348.49	$352.71	$305.87	$316.32
Allowed Claims PMPM	$387.17	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$395.57	$387.17	$387.17
EHB portion of Allowed Claims, PMPM	$378.88	$378.88	$361.89	$360.21	$352.52	$350.88	$350.88	$395.57	$395.57	$387.17	$387.17

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Silver	Silver	Bronze	Bronze	Bronze	Platinum	Silver	Platinum	Silver	Platinum
AV Metal Value	0.780	0.707	0.682	0.620	0.605	0.584	0.920	0.714	0.920	0.714	0.920
AV Pricing Value	0.791	0.717	0.692	0.629	0.614	0.592	0.933	0.725	0.933	0.725	0.933
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUGX2217	SUSX3244	SUSX3252	SUBX4271	SUBX4281	SUBX4284	SUPX1012	SUSX3015	SUPX1026	SUSX3034	SUPX1040
Plan ID (Standard Component ID):	92551NY0380208	92551NY0380640	92551NY0380288	92551NY0380616	92551NY0380304	92551NY0380320	92551NY0390017	92551NY0390001	92551NY0390018	92551NY0390002	92551NY0390019
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380208	92551NY0380640	92551NY0380288	92551NY0380616	92551NY0380304	92551NY0380320	92551NY0390017	92551NY0390001	92551NY0390018	92551NY0390002	92551NY0390019
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00	$488.59	$339.92	$500.32	$348.08	$485.19
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380208	92551NY0380640	92551NY0380288	92551NY0380616	92551NY0380304	92551NY0380320	92551NY0390017	92551NY0390001	92551NY0390018	92551NY0390002	92551NY0390019
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380208	92551NY0380640	92551NY0380288	92551NY0380616	92551NY0380304	92551NY0380320	92551NY0390017	92551NY0390001	92551NY0390018	92551NY0390002	92551NY0390019
Premium Information	Average Rate PMPM	$386.56	$331.56	$334.39	$283.23	$277.64	$268.00	$488.59	$339.92	$500.32	$348.08	$485.19
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$387	$332	$334	$283	$278	$268	$489	$340	$500	$348	$485
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$387	$368	$368	$359	$359	$359	$396	$368	$396	$368	$396
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$85	$108	$107	$136	$142	$149	$32	$105	$32	$105	$32
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$302	$260	$261	$222	$217	$209	$364	$263	$364	$263	$364
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$302.05	$260.25	$261.29	$222.31	$216.95	$209.41	$363.77	$262.97	$363.77	$262.97	$363.77
Allowed Claims PMPM	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$395.57	$368.10	$395.57	$368.10	$395.57
EHB portion of Allowed Claims, PMPM	$387.17	$368.10	$368.10	$358.56	$358.56	$358.56	$393.79	$366.45	$384.25	$357.57	$395.57

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											92
Product ID:											92551
Metal:	Silver	Platinum	Silver	Platinum	Silver	Platinum	Silver	Platinum	Silver	Platinum	Silver
AV Metal Value	0.714	0.920	0.714	0.920	0.714	0.920	0.714	0.920	0.714	0.920	0.714
AV Pricing Value	0.725	0.933	0.725	0.933	0.725	0.933	0.725	0.933	0.725	0.933	0.725
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUSX3050	SUPX1054	SUSX3066	SUPX1068	SUSX3082	SUPX1082	SUSX3098	SUPX1096	SUSX3114	SUPX1110	SUSX3130
Plan ID (Standard Component ID):	92551NY0390003	92551NY0390020	92551NY0390004	92551NY0390021	92551NY0390005	92551NY0390022	92551NY0390006	92551NY0390023	92551NY0390007	92551NY0390024	92551NY0390008
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2											0.0
Historical Rate Increase - Calendar Year - 1											0.0
Historical Rate Increase - Calendar Year 0											0.0
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											0.0

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390003	92551NY0390020	92551NY0390004	92551NY0390021	92551NY0390005	92551NY0390022	92551NY0390006	92551NY0390023	92551NY0390007	92551NY0390024	92551NY0390008
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$337.55	$488.59	$339.92	$496.83	$345.65	$500.32	$348.08	$496.83	$345.65	$485.19	$337.55
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390003	92551NY0390020	92551NY0390004	92551NY0390021	92551NY0390005	92551NY0390022	92551NY0390006	92551NY0390023	92551NY0390007	92551NY0390024	92551NY0390008
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390003	92551NY0390020	92551NY0390004	92551NY0390021	92551NY0390005	92551NY0390022	92551NY0390006	92551NY0390023	92551NY0390007	92551NY0390024	92551NY0390008
Premium Information	Average Rate PMPM	$337.55	$488.59	$339.92	$496.83	$345.65	$500.32	$348.08	$496.83	$345.65	$485.19	$337.55
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$338	$489	$340	$497	$346	$500	$348	$497	$346	$485	$338
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$368	$396	$368	$396	$368	$396	$368	$396	$368	$396	$368
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$105	$32	$105	$32	$105	$32	$105	$32	$105	$32	$105
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$263	$364	$263	$364	$263	$364	$263	$364	$263	$364	$263
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97
Allowed Claims PMPM	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10
EHB portion of Allowed Claims, PMPM	$368.10	$393.79	$366.45	$387.09	$360.21	$384.25	$357.57	$387.09	$360.21	$395.57	$368.10

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	551										
Product ID:	NY039										
Metal:	Platinum	Silver	Platinum	Silver	Platinum	Silver	Platinum	Silver	Platinum	Silver	Platinum
AV Metal Value	0.920	0.714	0.920	0.714	0.920	0.714	0.920	0.714	0.920	0.714	0.920
AV Pricing Value	0.933	0.725	0.933	0.725	0.933	0.725	0.933	0.725	0.933	0.725	0.933
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUPX1124	SUSX3146	SUPX1138	SUSX3162	SUPX1152	SUSX3178	SUPX1166	SUSX3194	SUPX1180	SUSX3210	SUPX1194
Plan ID (Standard Component ID):	92551NY0390025	92551NY0390009	92551NY0390026	92551NY0390010	92551NY0390027	92551NY0390011	92551NY0390028	92551NY0390012	92551NY0390029	92551NY0390013	92551NY0390030
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2	0%										
Historical Rate Increase - Calendar Year - 1	0%										
Historical Rate Increase - Calendar Year 0	0%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %	0%										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390025	92551NY0390009	92551NY0390026	92551NY0390010	92551NY0390027	92551NY0390011	92551NY0390028	92551NY0390012	92551NY0390029	92551NY0390013	92551NY0390030
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$488.59	$339.92	$500.32	$348.08	$485.19	$337.55	$488.59	$339.92	$496.83	$345.65	$500.32
Projected Member Months	1	1	1	1	1	1	1	1	1	1	1

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390025	92551NY0390009	92551NY0390026	92551NY0390010	92551NY0390027	92551NY0390011	92551NY0390028	92551NY0390012	92551NY0390029	92551NY0390013	92551NY0390030
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390025	92551NY0390009	92551NY0390026	92551NY0390010	92551NY0390027	92551NY0390011	92551NY0390028	92551NY0390012	92551NY0390029	92551NY0390013	92551NY0390030
Premium Information	Average Rate PMPM	$488.59	$339.92	$500.32	$348.08	$485.19	$337.55	$488.59	$339.92	$496.83	$345.65	$500.32
	Member Months	1	1	1	1	1	1	1	1	1	1	1
	Total Premium (TP)	$489	$340	$500	$348	$485	$338	$489	$340	$497	$346	$500
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	97.14%	97.14%	100.00%	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	2.86%	2.86%	0.00%	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$396	$368	$396	$368	$396	$368	$396	$368	$396	$368	$396
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	97.14%	97.14%	100.00%	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	2.86%	2.86%	0.00%	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$32	$105	$32	$105	$32	$105	$32	$105	$32	$105	$32
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	$364	$263	$364	$263	$364	$263	$364	$263	$364	$263	$364
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77	$262.97	$363.77
Allowed Claims PMPM	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57	$368.10	$395.57
EHB portion of Allowed Claims, PMPM	$393.79	$366.45	$384.25	$357.57	$395.57	$368.10	$393.79	$366.45	$387.09	$360.21	$384.25

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Platinum	Silver	Platinum	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
AV Metal Value	0.714	0.920	0.714	0.920	0.714	0.881	0.917	0.884	0.892	0.913	0.915
AV Pricing Value	0.725	0.933	0.725	0.933	0.725	0.894	0.930	0.897	0.904	0.926	0.928
Plan Type:	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSX3226	SUPX1208	SUSX3242	SUPX1222	SUSX3258	SUPF1002	SUPF1003	SUPF1004	SUPF1006	SUPF1007	SUPF1008
Plan ID (Standard Component ID):	92551NY0390014	92551NY0390031	92551NY0390015	92551NY0390032	92551NY0390016	92551NY0380641	92551NY0380209	92551NY0380257	92551NY0380001	92551NY0380241	92551NY0380225
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390014	92551NY0390031	92551NY0390015	92551NY0390032	92551NY0390016	92551NY0380641	92551NY0380209	92551NY0380257	92551NY0380001	92551NY0380241	92551NY0380225
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$348.08	$496.83	$345.65	$485.19	$337.55	$449.12	$467.37	$450.67	$454.55	$465.61	$466.55
Projected Member Months	1	1	1	1	1	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390014	92551NY0390031	92551NY0390015	92551NY0390032	92551NY0390016	92551NY0380641	92551NY0380209	92551NY0380257	92551NY0380001	92551NY0380241	92551NY0380225
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390014	92551NY0390031	92551NY0390015	92551NY0390032	92551NY0390016	92551NY0380641	92551NY0380209	92551NY0380257	92551NY0380001	92551NY0380241	92551NY0380225
Premium Information	Average Rate PMPM	$348.08	$496.83	$345.65	$485.19	$337.55	$449.12	$467.37	$450.67	$454.55	$465.61	$466.55
	Member Months	1	1	1	1	1	-	-	-	-	-	-
	Total Premium (TP)	$348	$497	$346	$485	$338	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.86%	97.86%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.14%	2.14%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$368	$396	$368	$396	$368	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.86%	97.86%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.14%	2.14%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$105	$32	$105	$32	$105	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$263	$364	$263	$364	$263	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	$262.97	$363.77	$262.97	$363.77	$262.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	$368.10	$395.57	$368.10	$395.57	$368.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	$357.57	$387.09	$360.21	$395.57	$368.10	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver
AV Metal Value	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717
AV Pricing Value	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2002	SUGF2003	SUGF2004	SUGF2005	SUGF2007	SUGF2008	SUGF2009	SUGF2011	SUGF2013	SUSF3002	SUSF3003
Plan ID (Standard Component ID):	92551NY0380642	92551NY0380097	92551NY0380081	92551NY0380065	92551NY0380017	92551NY0380033	92551NY0380049	92551NY0380321	92551NY0380193	92551NY0380643	92551NY0380129
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380642	92551NY0380097	92551NY0380081	92551NY0380065	92551NY0380017	92551NY0380033	92551NY0380049	92551NY0380321	92551NY0380193	92551NY0380643	92551NY0380129
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$394.18	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$396.78	$389.27	$335.39	$339.92
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380642	92551NY0380097	92551NY0380081	92551NY0380065	92551NY0380017	92551NY0380033	92551NY0380049	92551NY0380321	92551NY0380193	92551NY0380643	92551NY0380129
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380642	92551NY0380097	92551NY0380081	92551NY0380065	92551NY0380017	92551NY0380033	92551NY0380049	92551NY0380321	92551NY0380193	92551NY0380643	92551NY0380129
Premium Information	Average Rate PMPM	$394.18	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$396.78	$389.27	$335.39	$339.92
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze
AV Metal Value	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620
AV Pricing Value	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3004	SUSF3005	SUSF3006	SUSF3007	SUSF3008	SUSF3010	SUSF3011	SUSF3012	SUSF3013	SUSF3014	SUBF4002
Plan ID (Standard Component ID):	92551NY0380145	92551NY0380369	92551NY0380353	92551NY0380337	92551NY0380417	92551NY0380273	92551NY0380401	92551NY0380385	92551NY0380161	92551NY0380177	92551NY0380644
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380145	92551NY0380369	92551NY0380353	92551NY0380337	92551NY0380417	92551NY0380273	92551NY0380401	92551NY0380385	92551NY0380161	92551NY0380177	92551NY0380644
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$337.81	$336.71	$337.87	$341.02	$324.07	$323.61	$327.30	$332.80	$334.15	$327.10	$297.52
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380145	92551NY0380369	92551NY0380353	92551NY0380337	92551NY0380417	92551NY0380273	92551NY0380401	92551NY0380385	92551NY0380161	92551NY0380177	92551NY0380644
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380145	92551NY0380369	92551NY0380353	92551NY0380337	92551NY0380417	92551NY0380273	92551NY0380401	92551NY0380385	92551NY0380161	92551NY0380177	92551NY0380644
Premium Information	Average Rate PMPM	$337.81	$336.71	$337.87	$341.02	$324.07	$323.61	$327.30	$332.80	$334.15	$327.10	$297.52
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590
AV Pricing Value	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4004	SUBF4005	SUBF4006	SUBF4007	SUBF4008	SUBF4009	SUBF4010	SUBF4012	SUBF4013	SUBF4015	SUBF4016
Plan ID (Standard Component ID):	92551NY0380497	92551NY0380513	92551NY0380529	92551NY0380449	92551NY0380433	92551NY0380481	92551NY0380545	92551NY0380289	92551NY0380465	92551NY0380305	92551NY0380561
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380497	92551NY0380513	92551NY0380529	92551NY0380449	92551NY0380433	92551NY0380481	92551NY0380545	92551NY0380289	92551NY0380465	92551NY0380305	92551NY0380561
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$280.23	$281.31	$281.09	$282.60	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380497	92551NY0380513	92551NY0380529	92551NY0380449	92551NY0380433	92551NY0380481	92551NY0380545	92551NY0380289	92551NY0380465	92551NY0380305	92551NY0380561
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380497	92551NY0380513	92551NY0380529	92551NY0380449	92551NY0380433	92551NY0380481	92551NY0380545	92551NY0380289	92551NY0380465	92551NY0380305	92551NY0380561
Premium information	Average Rate PMPM	$280.23	$281.31	$281.09	$282.60	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
AV Metal Value	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
AV Pricing Value	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4017	SUBF4018	SUPF1016	SUPF1017	SUPF1018	SUPF1020	SUPF1021	SUPF1022	SUGF2015	SUGF2016	SUGF2017
Plan ID (Standard Component ID):	92551NY0380577	92551NY0380593	92551NY0380649	92551NY0380210	92551NY0380258	92551NY0380002	92551NY0380242	92551NY0380226	92551NY0380651	92551NY0380098	92551NY0380082
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380577	92551NY0380593	92551NY0380649	92551NY0380210	92551NY0380258	92551NY0380002	92551NY0380242	92551NY0380226	92551NY0380651	92551NY0380098	92551NY0380082
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$276.82	$280.61	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380577	92551NY0380593	92551NY0380649	92551NY0380210	92551NY0380258	92551NY0380002	92551NY0380242	92551NY0380226	92551NY0380651	92551NY0380098	92551NY0380082
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380577	92551NY0380593	92551NY0380649	92551NY0380210	92551NY0380258	92551NY0380002	92551NY0380242	92551NY0380226	92551NY0380651	92551NY0380098	92551NY0380082
Premium Information	Average Rate PMPM	$276.82	$280.61	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712
AV Pricing Value	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2018	SUGF2020	SUGF2021	SUGF2022	SUGF2024	SUGF2026	SUSF3018	SUSF3019	SUSF3020	SUSF3021	SUSF3022
Plan ID (Standard Component ID):	92551NY0380066	92551NY0380018	92551NY0380034	92551NY0380050	92551NY0380322	92551NY0380194	92551NY0380653	92551NY0380130	92551NY0380146	92551NY0380370	92551NY0380354
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380066	92551NY0380018	92551NY0380034	92551NY0380050	92551NY0380322	92551NY0380194	92551NY0380653	92551NY0380130	92551NY0380146	92551NY0380370	92551NY0380354
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$408.55	$417.43	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380066	92551NY0380018	92551NY0380034	92551NY0380050	92551NY0380322	92551NY0380194	92551NY0380653	92551NY0380130	92551NY0380146	92551NY0380370	92551NY0380354
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380066	92551NY0380018	92551NY0380034	92551NY0380050	92551NY0380322	92551NY0380194	92551NY0380653	92551NY0380130	92551NY0380146	92551NY0380370	92551NY0380354
Premium Information	Average Rate PMPM	$408.55	$417.43	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608
AV Pricing Value	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3023	SUSF3024	SUSF3026	SUSF3027	SUSF3028	SUSF3029	SUSF3033	SUBF4020	SUBF4022	SUBF4023	SUBF4024
Plan ID (Standard Component ID):	92551NY0380338	92551NY0380418	92551NY0380274	92551NY0380402	92551NY0380386	92551NY0380162	92551NY0380178	92551NY0380655	92551NY0380498	92551NY0380514	92551NY0380530
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380338	92551NY0380418	92551NY0380274	92551NY0380402	92551NY0380386	92551NY0380162	92551NY0380178	92551NY0380655	92551NY0380498	92551NY0380514	92551NY0380530
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$339.35	$344.02	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380338	92551NY0380418	92551NY0380274	92551NY0380402	92551NY0380386	92551NY0380162	92551NY0380178	92551NY0380655	92551NY0380498	92551NY0380514	92551NY0380530
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380338	92551NY0380418	92551NY0380274	92551NY0380402	92551NY0380386	92551NY0380162	92551NY0380178	92551NY0380655	92551NY0380498	92551NY0380514	92551NY0380530
Premium Information	Average Rate PMPM	$339.35	$344.02	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum
AV Metal Value	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
AV Pricing Value	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4025	SUBF4026	SUBF4027	SUBF4028	SUBF4030	SUBF4031	SUBF4033	SUBF4034	SUBF4035	SUBF4036	SUPF1030
Plan ID (Standard Component ID):	92551NY0380450	92551NY0380434	92551NY0380482	92551NY0380546	92551NY0380290	92551NY0380466	92551NY0380306	92551NY0380562	92551NY0380578	92551NY0380594	92551NY0380657
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380450	92551NY0380434	92551NY0380482	92551NY0380546	92551NY0380290	92551NY0380466	92551NY0380306	92551NY0380562	92551NY0380578	92551NY0380594	92551NY0380657
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$288.78	$293.35	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$443.99
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380450	92551NY0380434	92551NY0380482	92551NY0380546	92551NY0380290	92551NY0380466	92551NY0380306	92551NY0380562	92551NY0380578	92551NY0380594	92551NY0380657
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380450	92551NY0380434	92551NY0380482	92551NY0380546	92551NY0380290	92551NY0380466	92551NY0380306	92551NY0380562	92551NY0380578	92551NY0380594	92551NY0380657
Premium Information	Average Rate PMPM	$288.78	$293.35	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$443.99
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
AV Pricing Value	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1031	SUPF1032	SUPF1034	SUPF1035	SUPF1036	SUGF2028	SUGF2029	SUGF2030	SUGF2031	SUGF2033	SUGF2034
Plan ID (Standard Component ID):	92551NY0380211	92551NY0380259	92551NY0380003	92551NY0380243	92551NY0380227	92551NY0380659	92551NY0380099	92551NY0380083	92551NY0380067	92551NY0380019	92551NY0380035
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380211	92551NY0380259	92551NY0380003	92551NY0380243	92551NY0380227	92551NY0380659	92551NY0380099	92551NY0380083	92551NY0380067	92551NY0380019	92551NY0380035
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$464.11	$447.51	$451.38	$462.36	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380211	92551NY0380259	92551NY0380003	92551NY0380243	92551NY0380227	92551NY0380659	92551NY0380099	92551NY0380083	92551NY0380067	92551NY0380019	92551NY0380035
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380211	92551NY0380259	92551NY0380003	92551NY0380243	92551NY0380227	92551NY0380659	92551NY0380099	92551NY0380083	92551NY0380067	92551NY0380019	92551NY0380035
Premium Information	Average Rate PMPM	$464.11	$447.51	$451.38	$462.36	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682
AV Pricing Value	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2035	SUGF2037	SUGF2039	SUSF3037	SUSF3038	SUSF3039	SUSF3040	SUSF3041	SUSF3042	SUSF3043	SUSF3045
Plan ID (Standard Component ID):	92551NY0380051	92551NY0380323	92551NY0380195	92551NY0380661	92551NY0380131	92551NY0380147	92551NY0380371	92551NY0380355	92551NY0380339	92551NY0380419	92551NY0380275
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380051	92551NY0380323	92551NY0380195	92551NY0380661	92551NY0380131	92551NY0380147	92551NY0380371	92551NY0380355	92551NY0380339	92551NY0380419	92551NY0380275
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$401.29	$396.31	$386.56	$331.56	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380051	92551NY0380323	92551NY0380195	92551NY0380661	92551NY0380131	92551NY0380147	92551NY0380371	92551NY0380355	92551NY0380339	92551NY0380419	92551NY0380275
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380051	92551NY0380323	92551NY0380195	92551NY0380661	92551NY0380131	92551NY0380147	92551NY0380371	92551NY0380355	92551NY0380339	92551NY0380419	92551NY0380275
Premium Information	Average Rate PMPM	$401.29	$396.31	$386.56	$331.56	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610
AV Pricing Value	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3046	SUSF3047	SUSF3048	SUSF3049	SUBF4038	SUBF4040	SUBF4041	SUBF4042	SUBF4043	SUBF4044	SUBF4045
Plan ID (Standard Component ID):	92551NY0380403	92551NY0380387	92551NY0380163	92551NY0380179	92551NY0380663	92551NY0380499	92551NY0380515	92551NY0380531	92551NY0380451	92551NY0380435	92551NY0380483
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380403	92551NY0380387	92551NY0380163	92551NY0380179	92551NY0380663	92551NY0380499	92551NY0380515	92551NY0380531	92551NY0380451	92551NY0380435	92551NY0380483
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$325.01	$330.48	$331.82	$324.82	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380403	92551NY0380387	92551NY0380163	92551NY0380179	92551NY0380663	92551NY0380499	92551NY0380515	92551NY0380531	92551NY0380451	92551NY0380435	92551NY0380483
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380403	92551NY0380387	92551NY0380163	92551NY0380179	92551NY0380663	92551NY0380499	92551NY0380515	92551NY0380531	92551NY0380451	92551NY0380435	92551NY0380483
Premium Information	Average Rate PMPM	$325.01	$330.48	$331.82	$324.82	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum
AV Metal Value	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
AV Pricing Value	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4046	SUBF4048	SUBF4049	SUBF4051	SUBF4052	SUBF4053	SUBF4054	SUPF1044	SUPF1045	SUPF1046	SUPF1048
Plan ID (Standard Component ID):	92551NY0380547	92551NY0380291	92551NY0380467	92551NY0380307	92551NY0380563	92551NY0380579	92551NY0380595	92551NY0380665	92551NY0380212	92551NY0380260	92551NY0380004
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380547	92551NY0380291	92551NY0380467	92551NY0380307	92551NY0380563	92551NY0380579	92551NY0380595	92551NY0380665	92551NY0380212	92551NY0380260	92551NY0380004
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$276.18	$277.64	$280.13	$268.00	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380547	92551NY0380291	92551NY0380467	92551NY0380307	92551NY0380563	92551NY0380579	92551NY0380595	92551NY0380665	92551NY0380212	92551NY0380260	92551NY0380004
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380547	92551NY0380291	92551NY0380467	92551NY0380307	92551NY0380563	92551NY0380579	92551NY0380595	92551NY0380665	92551NY0380212	92551NY0380260	92551NY0380004
Premium Information	Average Rate PMPM	$276.18	$277.64	$280.13	$268.00	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780
AV Pricing Value	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1049	SUPF1050	SUGF2041	SUGF2042	SUGF2043	SUGF2044	SUGF2046	SUGF2047	SUGF2048	SUGF2050	SUGF2052
Plan ID (Standard Component ID):	92551NY0380244	92551NY0380228	92551NY0380667	92551NY0380100	92551NY0380084	92551NY0380068	92551NY0380020	92551NY0380036	92551NY0380052	92551NY0380324	92551NY0380196
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380244	92551NY0380228	92551NY0380667	92551NY0380100	92551NY0380084	92551NY0380068	92551NY0380020	92551NY0380036	92551NY0380052	92551NY0380324	92551NY0380196
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$465.61	$466.55	$392.42	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380244	92551NY0380228	92551NY0380667	92551NY0380100	92551NY0380084	92551NY0380068	92551NY0380020	92551NY0380036	92551NY0380052	92551NY0380324	92551NY0380196
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380244	92551NY0380228	92551NY0380667	92551NY0380100	92551NY0380084	92551NY0380068	92551NY0380020	92551NY0380036	92551NY0380052	92551NY0380324	92551NY0380196
Premium Information	Average Rate PMPM	$465.61	$466.55	$392.42	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704
AV Pricing Value	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3053	SUSF3054	SUSF3055	SUSF3056	SUSF3057	SUSF3058	SUSF3059	SUSF3061	SUSF3062	SUSF3063	SUSF3064
Plan ID (Standard Component ID):	92551NY0380669	92551NY0380132	92551NY0380148	92551NY0380372	92551NY0380356	92551NY0380340	92551NY0380420	92551NY0380276	92551NY0380404	92551NY0380388	92551NY0380164
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380669	92551NY0380132	92551NY0380148	92551NY0380372	92551NY0380356	92551NY0380340	92551NY0380420	92551NY0380276	92551NY0380404	92551NY0380388	92551NY0380164
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$333.89	$339.92	$337.81	$330.14	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380669	92551NY0380132	92551NY0380148	92551NY0380372	92551NY0380356	92551NY0380340	92551NY0380420	92551NY0380276	92551NY0380404	92551NY0380388	92551NY0380164
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380669	92551NY0380132	92551NY0380148	92551NY0380372	92551NY0380356	92551NY0380340	92551NY0380420	92551NY0380276	92551NY0380404	92551NY0380388	92551NY0380164
Premium Information	Average Rate PMPM	$333.89	$339.92	$337.81	$330.14	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610
AV Pricing Value	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3065	SUBF4056	SUBF4058	SUBF4059	SUBF4060	SUBF4061	SUBF4062	SUBF4063	SUBF4064	SUBF4066	SUBF4067
Plan ID (Standard Component ID):	92551NY0380180	92551NY0380671	92551NY0380500	92551NY0380516	92551NY0380532	92551NY0380452	92551NY0380436	92551NY0380484	92551NY0380548	92551NY0380292	92551NY0380468
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380180	92551NY0380671	92551NY0380500	92551NY0380516	92551NY0380532	92551NY0380452	92551NY0380436	92551NY0380484	92551NY0380548	92551NY0380292	92551NY0380468
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$327.10	$285.22	$283.98	$275.97	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380180	92551NY0380671	92551NY0380500	92551NY0380516	92551NY0380532	92551NY0380452	92551NY0380436	92551NY0380484	92551NY0380548	92551NY0380292	92551NY0380468
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380180	92551NY0380671	92551NY0380500	92551NY0380516	92551NY0380532	92551NY0380452	92551NY0380436	92551NY0380484	92551NY0380548	92551NY0380292	92551NY0380468
Premium Information	Average Rate PMPM	$327.10	$285.22	$283.98	$275.97	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold
AV Metal Value	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
AV Pricing Value	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4069	SUBF4070	SUBF4071	SUBF4072	SUPF1058	SUPF1059	SUPF1060	SUPF1062	SUPF1063	SUPF1064	SUGF2054
Plan ID (Standard Component ID):	92551NY0380308	92551NY0380564	92551NY0380580	92551NY0380596	92551NY0380673	92551NY0380213	92551NY0380261	92551NY0380005	92551NY0380245	92551NY0380229	92551NY0380675
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380308	92551NY0380564	92551NY0380580	92551NY0380596	92551NY0380673	92551NY0380213	92551NY0380261	92551NY0380005	92551NY0380245	92551NY0380229	92551NY0380675
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$269.88	$272.65	$276.82	$280.61	$454.65	$475.25	$458.25	$462.21	$473.46	$474.42	$399.04
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380308	92551NY0380564	92551NY0380580	92551NY0380596	92551NY0380673	92551NY0380213	92551NY0380261	92551NY0380005	92551NY0380245	92551NY0380229	92551NY0380675
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380308	92551NY0380564	92551NY0380580	92551NY0380596	92551NY0380673	92551NY0380213	92551NY0380261	92551NY0380005	92551NY0380245	92551NY0380229	92551NY0380675
Premium Information	Average Rate PMPM	$269.88	$272.65	$276.82	$280.61	$454.65	$475.25	$458.25	$462.21	$473.46	$474.42	$399.04
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
AV Metal Value	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712
AV Pricing Value	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2055	SUGF2056	SUGF2057	SUGF2059	SUGF2060	SUGF2061	SUGF2063	SUGF2065	SUSF3069	SUSF3070	SUSF3071
Plan ID (Standard Component ID):	92551NY0380101	92551NY0380085	92551NY0380069	92551NY0380021	92551NY0380037	92551NY0380053	92551NY0380325	92551NY0380197	92551NY0380677	92551NY0380133	92551NY0380149
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380101	92551NY0380085	92551NY0380069	92551NY0380021	92551NY0380037	92551NY0380053	92551NY0380325	92551NY0380197	92551NY0380677	92551NY0380133	92551NY0380149
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83	$339.52	$345.65	$343.50
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380101	92551NY0380085	92551NY0380069	92551NY0380021	92551NY0380037	92551NY0380053	92551NY0380325	92551NY0380197	92551NY0380677	92551NY0380133	92551NY0380149
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380101	92551NY0380085	92551NY0380069	92551NY0380021	92551NY0380037	92551NY0380053	92551NY0380325	92551NY0380197	92551NY0380677	92551NY0380133	92551NY0380149
Premium Information	Average Rate PMPM	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83	$339.52	$345.65	$343.50
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
AV Metal Value	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606
AV Pricing Value	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3072	SUSF3073	SUSF3074	SUSF3075	SUSF3077	SUSF3078	SUSF3079	SUSF3080	SUSF3081	SUBF4074	SUBF4076
Plan ID (Standard Component ID):	92551NY0380373	92551NY0380357	92551NY0380341	92551NY0380421	92551NY0380277	92551NY0380405	92551NY0380389	92551NY0380165	92551NY0380181	92551NY0380679	92551NY0380501
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380373	92551NY0380357	92551NY0380341	92551NY0380421	92551NY0380277	92551NY0380405	92551NY0380389	92551NY0380165	92551NY0380181	92551NY0380679	92551NY0380501
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79	$332.61	$290.03	$288.77
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380373	92551NY0380357	92551NY0380341	92551NY0380421	92551NY0380277	92551NY0380405	92551NY0380389	92551NY0380165	92551NY0380181	92551NY0380679	92551NY0380501
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380373	92551NY0380357	92551NY0380341	92551NY0380421	92551NY0380277	92551NY0380405	92551NY0380389	92551NY0380165	92551NY0380181	92551NY0380679	92551NY0380501
Premium Information	Average Rate PMPM	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79	$332.61	$290.03	$288.77
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
AV Pricing Value	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4077	SUBF4078	SUBF4079	SUBF4080	SUBF4081	SUBF4082	SUBF4084	SUBF4085	SUBF4087	SUBF4088	SUBF4089
Plan ID (Standard Component ID):	92551NY0380517	92551NY0380533	92551NY0380453	92551NY0380437	92551NY0380485	92551NY0380549	92551NY0380293	92551NY0380469	92551NY0380309	92551NY0380565	92551NY0380581
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380517	92551NY0380533	92551NY0380453	92551NY0380437	92551NY0380485	92551NY0380549	92551NY0380293	92551NY0380469	92551NY0380309	92551NY0380565	92551NY0380581
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86	$274.43	$277.25	$281.49
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380517	92551NY0380533	92551NY0380453	92551NY0380437	92551NY0380485	92551NY0380549	92551NY0380293	92551NY0380469	92551NY0380309	92551NY0380565	92551NY0380581
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380517	92551NY0380533	92551NY0380453	92551NY0380437	92551NY0380485	92551NY0380549	92551NY0380293	92551NY0380469	92551NY0380309	92551NY0380565	92551NY0380581
Premium Information	Average Rate PMPM	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86	$274.43	$277.25	$281.49
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold
AV Metal Value	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800
AV Pricing Value	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4090	SUPF1072	SUPF1073	SUPF1074	SUPF1076	SUPF1077	SUPF1078	SUGF2067	SUGF2068	SUGF2069	SUGF2070
Plan ID (Standard Component ID):	92551NY0380597	92551NY0380681	92551NY0380214	92551NY0380262	92551NY0380006	92551NY0380246	92551NY0380230	92551NY0380683	92551NY0380102	92551NY0380086	92551NY0380070
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380597	92551NY0380681	92551NY0380214	92551NY0380262	92551NY0380006	92551NY0380246	92551NY0380230	92551NY0380683	92551NY0380102	92551NY0380086	92551NY0380070
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$285.34	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380597	92551NY0380681	92551NY0380214	92551NY0380262	92551NY0380006	92551NY0380246	92551NY0380230	92551NY0380683	92551NY0380102	92551NY0380086	92551NY0380070
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380597	92551NY0380681	92551NY0380214	92551NY0380262	92551NY0380006	92551NY0380246	92551NY0380230	92551NY0380683	92551NY0380102	92551NY0380086	92551NY0380070
Premium Information	Average Rate PMPM	$285.34	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712	0.719
AV Pricing Value	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722	0.729
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2072	SUGF2073	SUGF2074	SUGF2076	SUGF2078	SUSF3085	SUSF3086	SUSF3087	SUSF3088	SUSF3089	SUSF3090
Plan ID (Standard Component ID):	92551NY0380022	92551NY0380038	92551NY0380054	92551NY0380326	92551NY0380198	92551NY0380685	92551NY0380134	92551NY0380150	92551NY0380374	92551NY0380358	92551NY0380342
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380022	92551NY0380038	92551NY0380054	92551NY0380326	92551NY0380198	92551NY0380685	92551NY0380134	92551NY0380150	92551NY0380374	92551NY0380358	92551NY0380342
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$417.43	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380022	92551NY0380038	92551NY0380054	92551NY0380326	92551NY0380198	92551NY0380685	92551NY0380134	92551NY0380150	92551NY0380374	92551NY0380358	92551NY0380342
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380022	92551NY0380038	92551NY0380054	92551NY0380326	92551NY0380198	92551NY0380685	92551NY0380134	92551NY0380150	92551NY0380374	92551NY0380358	92551NY0380342
Premium Information	Average Rate PMPM	$417.43	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612
AV Pricing Value	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3091	SUSF3093	SUSF3094	SUSF3095	SUSF3096	SUSF3097	SUBF4092	SUBF4094	SUBF4095	SUBF4096	SUBF4097
Plan ID (Standard Component ID):	92551NY0380422	92551NY0380278	92551NY0380406	92551NY0380390	92551NY0380166	92551NY0380182	92551NY0380687	92551NY0380502	92551NY0380518	92551NY0380534	92551NY0380454
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380422	92551NY0380278	92551NY0380406	92551NY0380390	92551NY0380166	92551NY0380182	92551NY0380687	92551NY0380502	92551NY0380518	92551NY0380534	92551NY0380454
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$344.02	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380422	92551NY0380278	92551NY0380406	92551NY0380390	92551NY0380166	92551NY0380182	92551NY0380687	92551NY0380502	92551NY0380518	92551NY0380534	92551NY0380454
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380422	92551NY0380278	92551NY0380406	92551NY0380390	92551NY0380166	92551NY0380182	92551NY0380687	92551NY0380502	92551NY0380518	92551NY0380534	92551NY0380454
Premium Information	Average Rate PMPM	$344.02	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum
AV Metal Value	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917
AV Pricing Value	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4098	SUBF4099	SUBF4100	SUBF4102	SUBF4103	SUBF4105	SUBF4106	SUBF4107	SUBF4108	SUPF1086	SUPF1087
Plan ID (Standard Component ID):	92551NY0380438	92551NY0380486	92551NY0380550	92551NY0380294	92551NY0380470	92551NY0380310	92551NY0380566	92551NY0380582	92551NY0380598	92551NY0380689	92551NY0380215
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380438	92551NY0380486	92551NY0380550	92551NY0380294	92551NY0380470	92551NY0380310	92551NY0380566	92551NY0380582	92551NY0380598	92551NY0380689	92551NY0380215
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$293.35	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$454.65	$475.25
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380438	92551NY0380486	92551NY0380550	92551NY0380294	92551NY0380470	92551NY0380310	92551NY0380566	92551NY0380582	92551NY0380598	92551NY0380689	92551NY0380215
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380438	92551NY0380486	92551NY0380550	92551NY0380294	92551NY0380470	92551NY0380310	92551NY0380566	92551NY0380582	92551NY0380598	92551NY0380689	92551NY0380215
Premium Information	Average Rate PMPM	$293.35	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$454.65	$475.25
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	98.31%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	1.69%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	98.31%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	1.69%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810
AV Pricing Value	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1088	SUPF1090	SUPF1091	SUPF1092	SUGF2080	SUGF2081	SUGF2082	SUGF2083	SUGF2085	SUGF2086	SUGF2087
Plan ID (Standard Component ID):	92551NY0380263	92551NY0380007	92551NY0380247	92551NY0380231	92551NY0380691	92551NY0380103	92551NY0380087	92551NY0380071	92551NY0380023	92551NY0380039	92551NY0380055
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380263	92551NY0380007	92551NY0380247	92551NY0380231	92551NY0380691	92551NY0380103	92551NY0380087	92551NY0380071	92551NY0380023	92551NY0380039	92551NY0380055
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$458.25	$462.21	$473.46	$474.42	$399.04	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380263	92551NY0380007	92551NY0380247	92551NY0380231	92551NY0380691	92551NY0380103	92551NY0380087	92551NY0380071	92551NY0380023	92551NY0380039	92551NY0380055
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380263	92551NY0380007	92551NY0380247	92551NY0380231	92551NY0380691	92551NY0380103	92551NY0380087	92551NY0380071	92551NY0380023	92551NY0380039	92551NY0380055
Premium Information	Average Rate PMPM	$458.25	$462.21	$473.46	$474.42	$399.04	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.795	0.780	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690
AV Pricing Value	0.806	0.791	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2089	SUGF2091	SUSF3101	SUSF3102	SUSF3103	SUSF3104	SUSF3105	SUSF3106	SUSF3107	SUSF3109	SUSF3110
Plan ID (Standard Component ID):	92551NY0380327	92551NY0380199	92551NY0380693	92551NY0380135	92551NY0380151	92551NY0380375	92551NY0380359	92551NY0380343	92551NY0380423	92551NY0380279	92551NY0380407
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380327	92551NY0380199	92551NY0380693	92551NY0380135	92551NY0380151	92551NY0380375	92551NY0380359	92551NY0380343	92551NY0380423	92551NY0380279	92551NY0380407
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$405.82	$395.83	$339.52	$345.65	$343.50	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380327	92551NY0380199	92551NY0380693	92551NY0380135	92551NY0380151	92551NY0380375	92551NY0380359	92551NY0380343	92551NY0380423	92551NY0380279	92551NY0380407
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380327	92551NY0380199	92551NY0380693	92551NY0380135	92551NY0380151	92551NY0380375	92551NY0380359	92551NY0380343	92551NY0380423	92551NY0380279	92551NY0380407
Premium Information	Average Rate PMPM	$405.82	$395.83	$339.52	$345.65	$343.50	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610	0.602
AV Pricing Value	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619	0.610
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3111	SUSF3112	SUSF3113	SUBF4110	SUBF4112	SUBF4113	SUBF4114	SUBF4115	SUBF4116	SUBF4117	SUBF4118
Plan ID (Standard Component ID):	92551NY0380391	92551NY0380167	92551NY0380183	92551NY0380695	92551NY0380503	92551NY0380519	92551NY0380535	92551NY0380455	92551NY0380439	92551NY0380487	92551NY0380551
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380391	92551NY0380167	92551NY0380183	92551NY0380695	92551NY0380503	92551NY0380519	92551NY0380535	92551NY0380455	92551NY0380439	92551NY0380487	92551NY0380551
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$338.41	$339.79	$332.61	$290.03	$288.77	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380391	92551NY0380167	92551NY0380183	92551NY0380695	92551NY0380503	92551NY0380519	92551NY0380535	92551NY0380455	92551NY0380439	92551NY0380487	92551NY0380551
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380391	92551NY0380167	92551NY0380183	92551NY0380695	92551NY0380503	92551NY0380519	92551NY0380535	92551NY0380455	92551NY0380439	92551NY0380487	92551NY0380551
Premium Information	Average Rate PMPM	$338.41	$339.79	$332.61	$290.03	$288.77	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum
AV Metal Value	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913
AV Pricing Value	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4120	SUBF4121	SUBF4123	SUBF4124	SUBF4125	SUBF4126	SUPF1100	SUPF1101	SUPF1102	SUPF1104	SUPF1105
Plan ID (Standard Component ID):	92551NY0380295	92551NY0380471	92551NY0380311	92551NY0380567	92551NY0380583	92551NY0380599	92551NY0380697	92551NY0380216	92551NY0380264	92551NY0380008	92551NY0380248
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380295	92551NY0380471	92551NY0380311	92551NY0380567	92551NY0380583	92551NY0380599	92551NY0380697	92551NY0380216	92551NY0380264	92551NY0380008	92551NY0380248
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$284.31	$286.86	$274.43	$277.25	$281.49	$285.34	$443.99	$464.11	$447.51	$451.38	$462.36
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380295	92551NY0380471	92551NY0380311	92551NY0380567	92551NY0380583	92551NY0380599	92551NY0380697	92551NY0380216	92551NY0380264	92551NY0380008	92551NY0380248
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380295	92551NY0380471	92551NY0380311	92551NY0380567	92551NY0380583	92551NY0380599	92551NY0380697	92551NY0380216	92551NY0380264	92551NY0380008	92551NY0380248
Premium Information	Average Rate PMPM	$284.31	$286.86	$274.43	$277.25	$281.49	$285.34	$443.99	$464.11	$447.51	$451.38	$462.36
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver
AV Metal Value	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707
AV Pricing Value	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1106	SUGF2093	SUGF2094	SUGF2095	SUGF2096	SUGF2098	SUGF2099	SUGF2100	SUGF2102	SUGF2104	SUSF3117
Plan ID (Standard Component ID):	92551NY0380232	92551NY0380699	92551NY0380104	92551NY0380088	92551NY0380072	92551NY0380024	92551NY0380040	92551NY0380056	92551NY0380328	92551NY0380200	92551NY0380701
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380232	92551NY0380699	92551NY0380104	92551NY0380088	92551NY0380072	92551NY0380024	92551NY0380040	92551NY0380056	92551NY0380328	92551NY0380200	92551NY0380701
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31	$386.56	$331.56
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380232	92551NY0380699	92551NY0380104	92551NY0380088	92551NY0380072	92551NY0380024	92551NY0380040	92551NY0380056	92551NY0380328	92551NY0380200	92551NY0380701
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380232	92551NY0380699	92551NY0380104	92551NY0380088	92551NY0380072	92551NY0380024	92551NY0380040	92551NY0380056	92551NY0380328	92551NY0380200	92551NY0380701
Premium Information	Average Rate PMPM	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31	$386.56	$331.56
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690
AV Pricing Value	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3118	SUSF3119	SUSF3120	SUSF3121	SUSF3122	SUSF3123	SUSF3125	SUSF3126	SUSF3127	SUSF3128	SUSF3129
Plan ID (Standard Component ID):	92551NY0380136	92551NY0380152	92551NY0380376	92551NY0380360	92551NY0380344	92551NY0380424	92551NY0380280	92551NY0380408	92551NY0380392	92551NY0380168	92551NY0380184
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380136	92551NY0380152	92551NY0380376	92551NY0380360	92551NY0380344	92551NY0380424	92551NY0380280	92551NY0380408	92551NY0380392	92551NY0380168	92551NY0380184
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48	$331.82	$324.82
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380136	92551NY0380152	92551NY0380376	92551NY0380360	92551NY0380344	92551NY0380424	92551NY0380280	92551NY0380408	92551NY0380392	92551NY0380168	92551NY0380184
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380136	92551NY0380152	92551NY0380376	92551NY0380360	92551NY0380344	92551NY0380424	92551NY0380280	92551NY0380408	92551NY0380392	92551NY0380168	92551NY0380184
Premium information	Average Rate PMPM	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48	$331.82	$324.82
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.620	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584
AV Pricing Value	0.629	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4128	SUBF4130	SUBF4131	SUBF4132	SUBF4133	SUBF4134	SUBF4135	SUBF4136	SUBF4138	SUBF4139	SUBF4141
Plan ID (Standard Component ID):	92551NY0380703	92551NY0380504	92551NY0380520	92551NY0380536	92551NY0380456	92551NY0380440	92551NY0380488	92551NY0380552	92551NY0380296	92551NY0380472	92551NY0380312
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380703	92551NY0380504	92551NY0380520	92551NY0380536	92551NY0380456	92551NY0380440	92551NY0380488	92551NY0380552	92551NY0380296	92551NY0380472	92551NY0380312
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64	$280.13	$268.00
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380703	92551NY0380504	92551NY0380520	92551NY0380536	92551NY0380456	92551NY0380440	92551NY0380488	92551NY0380552	92551NY0380296	92551NY0380472	92551NY0380312
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380703	92551NY0380504	92551NY0380520	92551NY0380536	92551NY0380456	92551NY0380440	92551NY0380488	92551NY0380552	92551NY0380296	92551NY0380472	92551NY0380312
Premium Information	Average Rate PMPM	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64	$280.13	$268.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold
AV Metal Value	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782
AV Pricing Value	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4142	SUBF4143	SUBF4144	SUPF1114	SUPF1115	SUPF1116	SUPF1118	SUPF1119	SUPF1120	SUGF2106	SUGF2107
Plan ID (Standard Component ID):	92551NY0380568	92551NY0380584	92551NY0380600	92551NY0380625	92551NY0380217	92551NY0380265	92551NY0380009	92551NY0380249	92551NY0380233	92551NY0380617	92551NY0380105
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380568	92551NY0380584	92551NY0380600	92551NY0380625	92551NY0380217	92551NY0380265	92551NY0380009	92551NY0380249	92551NY0380233	92551NY0380617	92551NY0380105
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55	$465.61	$466.55	$392.42	$390.43
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380568	92551NY0380584	92551NY0380600	92551NY0380625	92551NY0380217	92551NY0380265	92551NY0380009	92551NY0380249	92551NY0380233	92551NY0380617	92551NY0380105
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380568	92551NY0380584	92551NY0380600	92551NY0380625	92551NY0380217	92551NY0380265	92551NY0380009	92551NY0380249	92551NY0380233	92551NY0380617	92551NY0380105
Premium Information	Average Rate PMPM	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55	$465.61	$466.55	$392.42	$390.43
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	92551										
Product ID:	92551NY038										
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
AV Metal Value	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712	0.710
AV Pricing Value	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722	0.720
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2108	SUGF2109	SUGF2121	SUGF2122	SUGF2123	SUGF2125	SUGF2127	SUSF3133	SUSF3134	SUSF3135	SUSF3136
Plan ID (Standard Component ID):	92551NY0380089	92551NY0380073	92551NY0380025	92551NY0380041	92551NY0380057	92551NY0380329	92551NY0380201	92551NY0380633	92551NY0380137	92551NY0380153	92551NY0380377
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	0.00%										
Historical Rate Increase - Calendar Year - 1	0.00%										
Historical Rate Increase - Calendar Year 0	0.00%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %	#DIV/0!										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380089	92551NY0380073	92551NY0380025	92551NY0380041	92551NY0380057	92551NY0380329	92551NY0380201	92551NY0380633	92551NY0380137	92551NY0380153	92551NY0380377
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27	$333.89	$339.92	$337.81	$330.14
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380089	92551NY0380073	92551NY0380025	92551NY0380041	92551NY0380057	92551NY0380329	92551NY0380201	92551NY0380633	92551NY0380137	92551NY0380153	92551NY0380377
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380089	92551NY0380073	92551NY0380025	92551NY0380041	92551NY0380057	92551NY0380329	92551NY0380201	92551NY0380633	92551NY0380137	92551NY0380153	92551NY0380377
Premium Information	Average Rate PMPM	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27	$333.89	$339.92	$337.81	$330.14
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze
AV Metal Value	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606	0.609
AV Pricing Value	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615	0.617
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3137	SUSF3138	SUSF3139	SUSF3141	SUSF3142	SUSF3143	SUSF3144	SUSF3145	SUBF4146	SUBF4148	SUBF4149
Plan ID (Standard Component ID):	92551NY0380361	92551NY0380345	92551NY0380425	92551NY0380281	92551NY0380409	92551NY0380393	92551NY0380169	92551NY0380185	92551NY0380609	92551NY0380505	92551NY0380521
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380361	92551NY0380345	92551NY0380425	92551NY0380281	92551NY0380409	92551NY0380393	92551NY0380169	92551NY0380185	92551NY0380609	92551NY0380505	92551NY0380521
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15	$327.10	$285.22	$283.98	$275.97
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380361	92551NY0380345	92551NY0380425	92551NY0380281	92551NY0380409	92551NY0380393	92551NY0380169	92551NY0380185	92551NY0380609	92551NY0380505	92551NY0380521
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380361	92551NY0380345	92551NY0380425	92551NY0380281	92551NY0380409	92551NY0380393	92551NY0380169	92551NY0380185	92551NY0380609	92551NY0380505	92551NY0380521
Premium Information	Average Rate PMPM	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15	$327.10	$285.22	$283.98	$275.97
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607
AV Pricing Value	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4150	SUBF4151	SUBF4152	SUBF4153	SUBF4154	SUBF4156	SUBF4157	SUBF4159	SUBF4160	SUBF4161	SUBF4162
Plan ID (Standard Component ID):	92551NY0380537	92551NY0380457	92551NY0380441	92551NY0380489	92551NY0380553	92551NY0380297	92551NY0380473	92551NY0380313	92551NY0380569	92551NY0380585	92551NY0380601
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380537	92551NY0380457	92551NY0380441	92551NY0380489	92551NY0380553	92551NY0380297	92551NY0380473	92551NY0380313	92551NY0380569	92551NY0380585	92551NY0380601
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65	$276.82	$280.61
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380537	92551NY0380457	92551NY0380441	92551NY0380489	92551NY0380553	92551NY0380297	92551NY0380473	92551NY0380313	92551NY0380569	92551NY0380585	92551NY0380601
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380537	92551NY0380457	92551NY0380441	92551NY0380489	92551NY0380553	92551NY0380297	92551NY0380473	92551NY0380313	92551NY0380569	92551NY0380585	92551NY0380601
Premium Information	Average Rate PMPM	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65	$276.82	$280.61
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817
AV Pricing Value	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1128	SUPF1129	SUPF1130	SUPF1132	SUPF1133	SUPF1134	SUGF2129	SUGF2130	SUGF2131	SUGF2132	SUGF2134
Plan ID (Standard Component ID):	92551NY0380626	92551NY0380218	92551NY0380266	92551NY0380010	92551NY0380250	92551NY0380234	92551NY0380618	92551NY0380106	92551NY0380090	92551NY0380074	92551NY0380026
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380626	92551NY0380218	92551NY0380266	92551NY0380010	92551NY0380250	92551NY0380234	92551NY0380618	92551NY0380106	92551NY0380090	92551NY0380074	92551NY0380026
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55	$417.43
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380626	92551NY0380218	92551NY0380266	92551NY0380010	92551NY0380250	92551NY0380234	92551NY0380618	92551NY0380106	92551NY0380090	92551NY0380074	92551NY0380026
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380626	92551NY0380218	92551NY0380266	92551NY0380010	92551NY0380250	92551NY0380234	92551NY0380618	92551NY0380106	92551NY0380090	92551NY0380074	92551NY0380026
Premium Information	Average Rate PMPM	$457.84	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55	$417.43
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.810	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712	0.719	0.683
AV Pricing Value	0.821	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722	0.729	0.693
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2135	SUGF2136	SUGF2138	SUGF2140	SUSF3149	SUSF3150	SUSF3151	SUSF3152	SUSF3153	SUSF3154	SUSF3155
Plan ID (Standard Component ID):	92551NY0380042	92551NY0380058	92551NY0380330	92551NY0380202	92551NY0380634	92551NY0380138	92551NY0380154	92551NY0380378	92551NY0380362	92551NY0380346	92551NY0380426
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380042	92551NY0380058	92551NY0380330	92551NY0380202	92551NY0380634	92551NY0380138	92551NY0380154	92551NY0380378	92551NY0380362	92551NY0380346	92551NY0380426
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35	$344.02
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380042	92551NY0380058	92551NY0380330	92551NY0380202	92551NY0380634	92551NY0380138	92551NY0380154	92551NY0380378	92551NY0380362	92551NY0380346	92551NY0380426
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380042	92551NY0380058	92551NY0380330	92551NY0380202	92551NY0380634	92551NY0380138	92551NY0380154	92551NY0380378	92551NY0380362	92551NY0380346	92551NY0380426
Premium Information	Average Rate PMPM	$413.83	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35	$344.02
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.682	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612	0.620
AV Pricing Value	0.692	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620	0.629
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3157	SUSF3158	SUSF3159	SUSF3160	SUSF3161	SUBF4164	SUBF4166	SUBF4167	SUBF4168	SUBF4169	SUBF4170
Plan ID (Standard Component ID):	92551NY0380282	92551NY0380410	92551NY0380394	92551NY0380170	92551NY0380186	92551NY0380610	92551NY0380506	92551NY0380522	92551NY0380538	92551NY0380458	92551NY0380442
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380282	92551NY0380410	92551NY0380394	92551NY0380170	92551NY0380186	92551NY0380610	92551NY0380506	92551NY0380522	92551NY0380538	92551NY0380458	92551NY0380442
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78	$293.35
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380282	92551NY0380410	92551NY0380394	92551NY0380170	92551NY0380186	92551NY0380610	92551NY0380506	92551NY0380522	92551NY0380538	92551NY0380458	92551NY0380442
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380282	92551NY0380410	92551NY0380394	92551NY0380170	92551NY0380186	92551NY0380610	92551NY0380506	92551NY0380522	92551NY0380538	92551NY0380458	92551NY0380442
Premium Information	Average Rate PMPM	$344.82	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78	$293.35
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum
AV Metal Value	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884
AV Pricing Value	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4171	SUBF4172	SUBF4174	SUBF4175	SUBF4177	SUBF4178	SUBF4179	SUBF4180	SUPF1142	SUPF1143	SUPF1144
Plan ID (Standard Component ID):	92551NY0380490	92551NY0380554	92551NY0380298	92551NY0380474	92551NY0380314	92551NY0380570	92551NY0380586	92551NY0380602	92551NY0380627	92551NY0380219	92551NY0380267
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380490	92551NY0380554	92551NY0380298	92551NY0380474	92551NY0380314	92551NY0380570	92551NY0380586	92551NY0380602	92551NY0380627	92551NY0380219	92551NY0380267
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$443.99	$464.11	$447.51
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380490	92551NY0380554	92551NY0380298	92551NY0380474	92551NY0380314	92551NY0380570	92551NY0380586	92551NY0380602	92551NY0380627	92551NY0380219	92551NY0380267
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380490	92551NY0380554	92551NY0380298	92551NY0380474	92551NY0380314	92551NY0380570	92551NY0380586	92551NY0380602	92551NY0380627	92551NY0380219	92551NY0380267
Premium Information	Average Rate PMPM	$288.81	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$443.99	$464.11	$447.51
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795
AV Pricing Value	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1146	SUPF1147	SUPF1148	SUGF2142	SUGF2143	SUGF2144	SUGF2145	SUGF2147	SUGF2148	SUGF2149	SUGF2151
Plan ID (Standard Component ID):	92551NY0380011	92551NY0380251	92551NY0380235	92551NY0380619	92551NY0380107	92551NY0380091	92551NY0380075	92551NY0380027	92551NY0380043	92551NY0380059	92551NY0380331
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380011	92551NY0380251	92551NY0380235	92551NY0380619	92551NY0380107	92551NY0380091	92551NY0380075	92551NY0380027	92551NY0380043	92551NY0380059	92551NY0380331
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$451.38	$462.36	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380011	92551NY0380251	92551NY0380235	92551NY0380619	92551NY0380107	92551NY0380091	92551NY0380075	92551NY0380027	92551NY0380043	92551NY0380059	92551NY0380331
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380011	92551NY0380251	92551NY0380235	92551NY0380619	92551NY0380107	92551NY0380091	92551NY0380075	92551NY0380027	92551NY0380043	92551NY0380059	92551NY0380331
Premium Information	Average Rate PMPM	$451.38	$462.36	$463.30	$389.69	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.780	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702
AV Pricing Value	0.791	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2153	SUSF3165	SUSF3166	SUSF3167	SUSF3168	SUSF3169	SUSF3170	SUSF3171	SUSF3173	SUSF3174	SUSF3175
Plan ID (Standard Component ID):	92551NY0380203	92551NY0380635	92551NY0380139	92551NY0380155	92551NY0380379	92551NY0380363	92551NY0380347	92551NY0380427	92551NY0380283	92551NY0380411	92551NY0380395
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380203	92551NY0380635	92551NY0380139	92551NY0380155	92551NY0380379	92551NY0380363	92551NY0380347	92551NY0380427	92551NY0380283	92551NY0380411	92551NY0380395
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$386.56	$331.56	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380203	92551NY0380635	92551NY0380139	92551NY0380155	92551NY0380379	92551NY0380363	92551NY0380347	92551NY0380427	92551NY0380283	92551NY0380411	92551NY0380395
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380203	92551NY0380635	92551NY0380139	92551NY0380155	92551NY0380379	92551NY0380363	92551NY0380347	92551NY0380427	92551NY0380283	92551NY0380411	92551NY0380395
Premium Information	Average Rate PMPM	$386.56	$331.56	$337.55	$335.45	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.704	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605
AV Pricing Value	0.714	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3176	SUSF3177	SUBF4182	SUBF4184	SUBF4185	SUBF4186	SUBF4187	SUBF4188	SUBF4189	SUBF4190	SUBF4192
Plan ID (Standard Component ID):	92551NY0380171	92551NY0380187	92551NY0380611	92551NY0380507	92551NY0380523	92551NY0380539	92551NY0380459	92551NY0380443	92551NY0380491	92551NY0380555	92551NY0380299
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380171	92551NY0380187	92551NY0380611	92551NY0380507	92551NY0380523	92551NY0380539	92551NY0380459	92551NY0380443	92551NY0380491	92551NY0380555	92551NY0380299
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$331.82	$324.82	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380171	92551NY0380187	92551NY0380611	92551NY0380507	92551NY0380523	92551NY0380539	92551NY0380459	92551NY0380443	92551NY0380491	92551NY0380555	92551NY0380299
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380171	92551NY0380187	92551NY0380611	92551NY0380507	92551NY0380523	92551NY0380539	92551NY0380459	92551NY0380443	92551NY0380491	92551NY0380555	92551NY0380299
Premium Information	Average Rate PMPM	$331.82	$324.82	$283.23	$282.00	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
AV Metal Value	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915
AV Pricing Value	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4193	SUBF4195	SUBF4196	SUBF4197	SUBF4198	SUPF1156	SUPF1157	SUPF1158	SUPF1160	SUPF1161	SUPF1162
Plan ID (Standard Component ID):	92551NY0380475	92551NY0380315	92551NY0380571	92551NY0380587	92551NY0380603	92551NY0380628	92551NY0380220	92551NY0380268	92551NY0380012	92551NY0380252	92551NY0380236
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380475	92551NY0380315	92551NY0380571	92551NY0380587	92551NY0380603	92551NY0380628	92551NY0380220	92551NY0380268	92551NY0380012	92551NY0380252	92551NY0380236
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$280.13	$268.00	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55	$465.61	$466.55
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380475	92551NY0380315	92551NY0380571	92551NY0380587	92551NY0380603	92551NY0380628	92551NY0380220	92551NY0380268	92551NY0380012	92551NY0380252	92551NY0380236
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380475	92551NY0380315	92551NY0380571	92551NY0380587	92551NY0380603	92551NY0380628	92551NY0380220	92551NY0380268	92551NY0380012	92551NY0380252	92551NY0380236
Premium Information	Average Rate PMPM	$280.13	$268.00	$270.75	$274.89	$278.65	$447.11	$467.37	$450.65	$454.55	$465.61	$466.55
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver
AV Metal Value	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717
AV Pricing Value	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2155	SUGF2156	SUGF2157	SUGF2158	SUGF2160	SUGF2161	SUGF2162	SUGF2164	SUGF2166	SUSF3181	SUSF3182
Plan ID (Standard Component ID):	92551NY0380620	92551NY0380108	92551NY0380092	92551NY0380076	92551NY0380028	92551NY0380044	92551NY0380060	92551NY0380332	92551NY0380204	92551NY0380636	92551NY0380140
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380620	92551NY0380108	92551NY0380092	92551NY0380076	92551NY0380028	92551NY0380044	92551NY0380060	92551NY0380332	92551NY0380204	92551NY0380636	92551NY0380140
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$392.42	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27	$333.89	$339.92
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380620	92551NY0380108	92551NY0380092	92551NY0380076	92551NY0380028	92551NY0380044	92551NY0380060	92551NY0380332	92551NY0380204	92551NY0380636	92551NY0380140
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380620	92551NY0380108	92551NY0380092	92551NY0380076	92551NY0380028	92551NY0380044	92551NY0380060	92551NY0380332	92551NY0380204	92551NY0380636	92551NY0380140
Premium Information	Average Rate PMPM	$392.42	$390.43	$396.20	$398.97	$407.65	$404.13	$404.11	$399.09	$389.27	$333.89	$339.92
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze
AV Metal Value	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620
AV Pricing Value	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3183	SUSF3184	SUSF3185	SUSF3186	SUSF3187	SUSF3189	SUSF3190	SUSF3191	SUSF3192	SUSF3193	SUBF4200
Plan ID (Standard Component ID):	92551NY0380156	92551NY0380380	92551NY0380364	92551NY0380348	92551NY0380428	92551NY0380284	92551NY0380412	92551NY0380396	92551NY0380172	92551NY0380188	92551NY0380612
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380156	92551NY0380380	92551NY0380364	92551NY0380348	92551NY0380428	92551NY0380284	92551NY0380412	92551NY0380396	92551NY0380172	92551NY0380188	92551NY0380612
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$337.81	$330.14	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15	$327.10	$285.22
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380156	92551NY0380380	92551NY0380364	92551NY0380348	92551NY0380428	92551NY0380284	92551NY0380412	92551NY0380396	92551NY0380172	92551NY0380188	92551NY0380612
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380156	92551NY0380380	92551NY0380364	92551NY0380348	92551NY0380428	92551NY0380284	92551NY0380412	92551NY0380396	92551NY0380172	92551NY0380188	92551NY0380612
Premium Information	Average Rate PMPM	$337.81	$330.14	$335.69	$331.39	$335.95	$336.74	$327.29	$332.80	$334.15	$327.10	$285.22
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590
AV Pricing Value	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4202	SUBF4203	SUBF4204	SUBF4205	SUBF4206	SUBF4207	SUBF4208	SUBF4210	SUBF4211	SUBF4213	SUBF4214
Plan ID (Standard Component ID):	92551NY0380508	92551NY0380524	92551NY0380540	92551NY0380460	92551NY0380444	92551NY0380492	92551NY0380556	92551NY0380300	92551NY0380476	92551NY0380316	92551NY0380572
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380508	92551NY0380524	92551NY0380540	92551NY0380460	92551NY0380444	92551NY0380492	92551NY0380556	92551NY0380300	92551NY0380476	92551NY0380316	92551NY0380572
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$283.98	$275.97	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380508	92551NY0380524	92551NY0380540	92551NY0380460	92551NY0380444	92551NY0380492	92551NY0380556	92551NY0380300	92551NY0380476	92551NY0380316	92551NY0380572
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380508	92551NY0380524	92551NY0380540	92551NY0380460	92551NY0380444	92551NY0380492	92551NY0380556	92551NY0380300	92551NY0380476	92551NY0380316	92551NY0380572
Premium Information	Average Rate PMPM	$283.98	$275.97	$272.66	$282.01	$286.47	$282.04	$278.11	$279.59	$282.10	$269.88	$272.65
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%	99.55%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
AV Metal Value	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794
AV Pricing Value	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4215	SUBF4216	SUPF1170	SUPF1171	SUPF1172	SUPF1174	SUPF1175	SUPF1176	SUGF2168	SUGF2169	SUGF2170
Plan ID (Standard Component ID):	92551NY0380588	92551NY0380604	92551NY0380629	92551NY0380221	92551NY0380269	92551NY0380013	92551NY0380253	92551NY0380237	92551NY0380621	92551NY0380109	92551NY0380093
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380588	92551NY0380604	92551NY0380629	92551NY0380221	92551NY0380269	92551NY0380013	92551NY0380253	92551NY0380237	92551NY0380621	92551NY0380109	92551NY0380093
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$276.82	$280.61	$454.65	$475.25	$458.25	$462.21	$473.46	$474.42	$399.04	$397.01	$402.88
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380588	92551NY0380604	92551NY0380629	92551NY0380221	92551NY0380269	92551NY0380013	92551NY0380253	92551NY0380237	92551NY0380621	92551NY0380109	92551NY0380093
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380588	92551NY0380604	92551NY0380629	92551NY0380221	92551NY0380269	92551NY0380013	92551NY0380253	92551NY0380237	92551NY0380621	92551NY0380109	92551NY0380093
Premium Information	Average Rate PMPM	$276.82	$280.61	$454.65	$475.25	$458.25	$462.21	$473.46	$474.42	$399.04	$397.01	$402.88
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712
AV Pricing Value	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2171	SUGF2173	SUGF2174	SUGF2175	SUGF2177	SUGF2179	SUSF3197	SUSF3198	SUSF3199	SUSF3200	SUSF3201
Plan ID (Standard Component ID):	92551NY0380077	92551NY0380029	92551NY0380045	92551NY0380061	92551NY0380333	92551NY0380205	92551NY0380637	92551NY0380141	92551NY0380157	92551NY0380381	92551NY0380365
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380077	92551NY0380029	92551NY0380045	92551NY0380061	92551NY0380333	92551NY0380205	92551NY0380637	92551NY0380141	92551NY0380157	92551NY0380381	92551NY0380365
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83	$339.52	$345.65	$343.50	$335.71	$341.35
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380077	92551NY0380029	92551NY0380045	92551NY0380061	92551NY0380333	92551NY0380205	92551NY0380637	92551NY0380141	92551NY0380157	92551NY0380381	92551NY0380365
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380077	92551NY0380029	92551NY0380045	92551NY0380061	92551NY0380333	92551NY0380205	92551NY0380637	92551NY0380141	92551NY0380157	92551NY0380381	92551NY0380365
Premium Information	Average Rate PMPM	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83	$339.52	$345.65	$343.50	$335.71	$341.35
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608
AV Pricing Value	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3202	SUSF3203	SUSF3205	SUSF3206	SUSF3207	SUSF3208	SUSF3209	SUBF4218	SUBF4220	SUBF4221	SUBF4222
Plan ID (Standard Component ID):	92551NY0380349	92551NY0380429	92551NY0380285	92551NY0380413	92551NY0380397	92551NY0380173	92551NY0380189	92551NY0380613	92551NY0380509	92551NY0380525	92551NY0380541
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380349	92551NY0380429	92551NY0380285	92551NY0380413	92551NY0380397	92551NY0380173	92551NY0380189	92551NY0380613	92551NY0380509	92551NY0380525	92551NY0380541
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79	$332.61	$291.33	$288.77	$280.62	$277.26
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380349	92551NY0380429	92551NY0380285	92551NY0380413	92551NY0380397	92551NY0380173	92551NY0380189	92551NY0380613	92551NY0380509	92551NY0380525	92551NY0380541
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380349	92551NY0380429	92551NY0380285	92551NY0380413	92551NY0380397	92551NY0380173	92551NY0380189	92551NY0380613	92551NY0380509	92551NY0380525	92551NY0380541
Premium Information	Average Rate PMPM	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79	$332.61	$291.33	$288.77	$280.62	$277.26
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum
AV Metal Value	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881
AV Pricing Value	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4223	SUBF4224	SUBF4225	SUBF4226	SUBF4228	SUBF4229	SUBF4231	SUBF4232	SUBF4233	SUBF4234	SUPF1184
Plan ID (Standard Component ID):	92551NY0380461	92551NY0380445	92551NY0380493	92551NY0380557	92551NY0380301	92551NY0380477	92551NY0380317	92551NY0380573	92551NY0380589	92551NY0380605	92551NY0380630
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380461	92551NY0380445	92551NY0380493	92551NY0380557	92551NY0380301	92551NY0380477	92551NY0380317	92551NY0380573	92551NY0380589	92551NY0380605	92551NY0380630
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86	$274.43	$277.25	$281.49	$285.34	$457.84
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380461	92551NY0380445	92551NY0380493	92551NY0380557	92551NY0380301	92551NY0380477	92551NY0380317	92551NY0380573	92551NY0380589	92551NY0380605	92551NY0380630
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380461	92551NY0380445	92551NY0380493	92551NY0380557	92551NY0380301	92551NY0380477	92551NY0380317	92551NY0380573	92551NY0380589	92551NY0380605	92551NY0380630
Premium Information	Average Rate PMPM	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86	$274.43	$277.25	$281.49	$285.34	$457.84
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.60%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.40%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.60%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.40%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.917	0.884	0.892	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810
AV Pricing Value	0.930	0.897	0.904	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1185	SUPF1186	SUPF1188	SUPF1189	SUPF1190	SUGF2181	SUGF2182	SUGF2183	SUGF2184	SUGF2186	SUGF2187
Plan ID (Standard Component ID):	92551NY0380222	92551NY0380270	92551NY0380014	92551NY0380254	92551NY0380238	92551NY0380622	92551NY0380110	92551NY0380094	92551NY0380078	92551NY0380030	92551NY0380046
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380222	92551NY0380270	92551NY0380014	92551NY0380254	92551NY0380238	92551NY0380622	92551NY0380110	92551NY0380094	92551NY0380078	92551NY0380030	92551NY0380046
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55	$417.43	$413.83
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380222	92551NY0380270	92551NY0380014	92551NY0380254	92551NY0380238	92551NY0380622	92551NY0380110	92551NY0380094	92551NY0380078	92551NY0380030	92551NY0380046
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380222	92551NY0380270	92551NY0380014	92551NY0380254	92551NY0380238	92551NY0380622	92551NY0380110	92551NY0380094	92551NY0380078	92551NY0380030	92551NY0380046
Premium Information	Average Rate PMPM	$478.59	$461.46	$465.46	$476.78	$477.75	$401.84	$399.80	$405.71	$408.55	$417.43	$413.83
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.810	0.795	0.780	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682
AV Pricing Value	0.821	0.806	0.791	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2188	SUGF2190	SUGF2192	SUSF3213	SUSF3214	SUSF3215	SUSF3216	SUSF3217	SUSF3218	SUSF3219	SUSF3221
Plan ID (Standard Component ID):	92551NY0380062	92551NY0380334	92551NY0380206	92551NY0380638	92551NY0380142	92551NY0380158	92551NY0380382	92551NY0380366	92551NY0380350	92551NY0380430	92551NY0380286
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380062	92551NY0380334	92551NY0380206	92551NY0380638	92551NY0380142	92551NY0380158	92551NY0380382	92551NY0380366	92551NY0380350	92551NY0380430	92551NY0380286
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35	$344.02	$344.82
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380062	92551NY0380334	92551NY0380206	92551NY0380638	92551NY0380142	92551NY0380158	92551NY0380382	92551NY0380366	92551NY0380350	92551NY0380430	92551NY0380286
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380062	92551NY0380334	92551NY0380206	92551NY0380638	92551NY0380142	92551NY0380158	92551NY0380382	92551NY0380366	92551NY0380350	92551NY0380430	92551NY0380286
Premium Information	Average Rate PMPM	$413.81	$408.67	$398.61	$341.91	$348.08	$345.91	$338.06	$343.74	$339.35	$344.02	$344.82
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.690	0.702	0.704	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610
AV Pricing Value	0.700	0.712	0.714	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3222	SUSF3223	SUSF3224	SUSF3225	SUBF4236	SUBF4238	SUBF4239	SUBF4240	SUBF4241	SUBF4242	SUBF4243
Plan ID (Standard Component ID):	92551NY0380414	92551NY0380398	92551NY0380174	92551NY0380190	92551NY0380614	92551NY0380510	92551NY0380526	92551NY0380542	92551NY0380462	92551NY0380446	92551NY0380494
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380414	92551NY0380398	92551NY0380174	92551NY0380190	92551NY0380614	92551NY0380510	92551NY0380526	92551NY0380542	92551NY0380462	92551NY0380446	92551NY0380494
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78	$293.35	$288.81
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380414	92551NY0380398	92551NY0380174	92551NY0380190	92551NY0380614	92551NY0380510	92551NY0380526	92551NY0380542	92551NY0380462	92551NY0380446	92551NY0380494
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380414	92551NY0380398	92551NY0380174	92551NY0380190	92551NY0380614	92551NY0380510	92551NY0380526	92551NY0380542	92551NY0380462	92551NY0380446	92551NY0380494
Premium Information	Average Rate PMPM	$335.15	$340.79	$342.17	$334.95	$292.06	$290.80	$282.59	$279.20	$288.78	$293.35	$288.81
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.60%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.40%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum
AV Metal Value	0.602	0.605	0.610	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892
AV Pricing Value	0.610	0.614	0.619	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4244	SUBF4246	SUBF4247	SUBF4249	SUBF4250	SUBF4251	SUBF4252	SUPF1198	SUPF1199	SUPF1200	SUPF1202
Plan ID (Standard Component ID):	92551NY0380558	92551NY0380302	92551NY0380478	92551NY0380318	92551NY0380574	92551NY0380590	92551NY0380606	92551NY0380631	92551NY0380223	92551NY0380271	92551NY0380015
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380558	92551NY0380302	92551NY0380478	92551NY0380318	92551NY0380574	92551NY0380590	92551NY0380606	92551NY0380631	92551NY0380223	92551NY0380271	92551NY0380015
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$454.65	$475.25	$458.25	$462.21
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380558	92551NY0380302	92551NY0380478	92551NY0380318	92551NY0380574	92551NY0380590	92551NY0380606	92551NY0380631	92551NY0380223	92551NY0380271	92551NY0380015
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380558	92551NY0380302	92551NY0380478	92551NY0380318	92551NY0380574	92551NY0380590	92551NY0380606	92551NY0380631	92551NY0380223	92551NY0380271	92551NY0380015
Premium Information	Average Rate PMPM	$284.79	$286.30	$288.87	$276.36	$279.20	$283.47	$287.35	$454.65	$475.25	$458.25	$462.21
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	98.31%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	1.69%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	97.14%	98.31%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	2.86%	1.69%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.913	0.915	0.790	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780
AV Pricing Value	0.926	0.928	0.801	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUPF1203	SUPF1204	SUGF2194	SUGF2195	SUGF2196	SUGF2197	SUGF2199	SUGF2200	SUGF2201	SUGF2203	SUGF2205
Plan ID (Standard Component ID):	92551NY0380255	92551NY0380239	92551NY0380623	92551NY0380111	92551NY0380095	92551NY0380079	92551NY0380031	92551NY0380047	92551NY0380063	92551NY0380335	92551NY0380207
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380255	92551NY0380239	92551NY0380623	92551NY0380111	92551NY0380095	92551NY0380079	92551NY0380031	92551NY0380047	92551NY0380063	92551NY0380335	92551NY0380207
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$473.46	$474.42	$399.04	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380255	92551NY0380239	92551NY0380623	92551NY0380111	92551NY0380095	92551NY0380079	92551NY0380031	92551NY0380047	92551NY0380063	92551NY0380335	92551NY0380207
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380255	92551NY0380239	92551NY0380623	92551NY0380111	92551NY0380095	92551NY0380079	92551NY0380031	92551NY0380047	92551NY0380063	92551NY0380335	92551NY0380207
Premium Information	Average Rate PMPM	$473.46	$474.42	$399.04	$397.01	$402.88	$405.70	$414.52	$410.94	$410.92	$405.82	$395.83
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
AV Metal Value	0.707	0.717	0.712	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704
AV Pricing Value	0.717	0.727	0.722	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3229	SUSF3230	SUSF3231	SUSF3232	SUSF3233	SUSF3234	SUSF3235	SUSF3237	SUSF3238	SUSF3239	SUSF3240
Plan ID (Standard Component ID):	92551NY0380639	92551NY0380143	92551NY0380159	92551NY0380383	92551NY0380367	92551NY0380351	92551NY0380431	92551NY0380287	92551NY0380415	92551NY0380399	92551NY0380175
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380639	92551NY0380143	92551NY0380159	92551NY0380383	92551NY0380367	92551NY0380351	92551NY0380431	92551NY0380287	92551NY0380415	92551NY0380399	92551NY0380175
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$339.52	$345.65	$343.50	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380639	92551NY0380143	92551NY0380159	92551NY0380383	92551NY0380367	92551NY0380351	92551NY0380431	92551NY0380287	92551NY0380415	92551NY0380399	92551NY0380175
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380639	92551NY0380143	92551NY0380159	92551NY0380383	92551NY0380367	92551NY0380351	92551NY0380431	92551NY0380287	92551NY0380415	92551NY0380399	92551NY0380175
Premium Information	Average Rate PMPM	$339.52	$345.65	$343.50	$335.71	$341.35	$336.98	$341.62	$342.41	$332.81	$338.41	$339.79
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.690	0.620	0.606	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610
AV Pricing Value	0.699	0.629	0.615	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3241	SUBF4254	SUBF4256	SUBF4257	SUBF4258	SUBF4259	SUBF4260	SUBF4261	SUBF4262	SUBF4264	SUBF4265
Plan ID (Standard Component ID):	92551NY0380191	92551NY0380615	92551NY0380511	92551NY0380527	92551NY0380543	92551NY0380463	92551NY0380447	92551NY0380495	92551NY0380559	92551NY0380303	92551NY0380479
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380191	92551NY0380615	92551NY0380511	92551NY0380527	92551NY0380543	92551NY0380463	92551NY0380447	92551NY0380495	92551NY0380559	92551NY0380303	92551NY0380479
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$332.61	$290.03	$288.77	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380191	92551NY0380615	92551NY0380511	92551NY0380527	92551NY0380543	92551NY0380463	92551NY0380447	92551NY0380495	92551NY0380559	92551NY0380303	92551NY0380479
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380191	92551NY0380615	92551NY0380511	92551NY0380527	92551NY0380543	92551NY0380463	92551NY0380447	92551NY0380495	92551NY0380559	92551NY0380303	92551NY0380479
Premium Information	Average Rate PMPM	$332.61	$290.03	$288.77	$280.62	$277.26	$286.77	$291.30	$286.80	$282.80	$284.31	$286.86
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	98.31%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	2.14%	1.69%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold
AV Metal Value	0.584	0.590	0.599	0.607	0.881	0.917	0.884	0.892	0.913	0.915	0.790
AV Pricing Value	0.592	0.598	0.608	0.616	0.894	0.930	0.897	0.904	0.926	0.928	0.801
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4267	SUBF4268	SUBF4269	SUBF4270	SUPF1212	SUPF1213	SUPF1214	SUPF1216	SUPF1217	SUPF1218	SUGF2207
Plan ID (Standard Component ID):	92551NY0380319	92551NY0380575	92551NY0380591	92551NY0380607	92551NY0380632	92551NY0380224	92551NY0380272	92551NY0380016	92551NY0380256	92551NY0380240	92551NY0380624
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380319	92551NY0380575	92551NY0380591	92551NY0380607	92551NY0380632	92551NY0380224	92551NY0380272	92551NY0380016	92551NY0380256	92551NY0380240	92551NY0380624
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$274.43	$277.25	$281.49	$285.34	$443.99	$464.11	$447.51	$451.38	$462.36	$463.30	$389.69
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380319	92551NY0380575	92551NY0380591	92551NY0380607	92551NY0380632	92551NY0380224	92551NY0380272	92551NY0380016	92551NY0380256	92551NY0380240	92551NY0380624
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380319	92551NY0380575	92551NY0380591	92551NY0380607	92551NY0380632	92551NY0380224	92551NY0380272	92551NY0380016	92551NY0380256	92551NY0380240	92551NY0380624
Premium Information	Average Rate PMPM	$274.43	$277.25	$281.49	$285.34	$443.99	$464.11	$447.51	$451.38	$462.36	$463.30	$389.69
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
AV Metal Value	0.782	0.794	0.800	0.817	0.810	0.810	0.795	0.780	0.707	0.717	0.712
AV Pricing Value	0.794	0.805	0.811	0.829	0.821	0.821	0.806	0.791	0.717	0.727	0.722
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGF2208	SUGF2209	SUGF2210	SUGF2212	SUGF2213	SUGF2214	SUGF2216	SUGF2218	SUSF3245	SUSF3246	SUSF3247
Plan ID (Standard Component ID):	92551NY0380112	92551NY0380096	92551NY0380080	92551NY0380032	92551NY0380048	92551NY0380064	92551NY0380336	92551NY0380208	92551NY0380640	92551NY0380144	92551NY0380160
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380112	92551NY0380096	92551NY0380080	92551NY0380032	92551NY0380048	92551NY0380064	92551NY0380336	92551NY0380208	92551NY0380640	92551NY0380144	92551NY0380160
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31	$386.56	$331.56	$337.55	$335.45
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380112	92551NY0380096	92551NY0380080	92551NY0380032	92551NY0380048	92551NY0380064	92551NY0380336	92551NY0380208	92551NY0380640	92551NY0380144	92551NY0380160
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380112	92551NY0380096	92551NY0380080	92551NY0380032	92551NY0380048	92551NY0380064	92551NY0380336	92551NY0380208	92551NY0380640	92551NY0380144	92551NY0380160
Premium Information	Average Rate PMPM	$387.71	$393.44	$396.19	$404.81	$401.31	$401.29	$396.31	$386.56	$331.56	$337.55	$335.45
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
AV Metal Value	0.710	0.712	0.719	0.683	0.682	0.690	0.702	0.704	0.690	0.620	0.606
AV Pricing Value	0.720	0.722	0.729	0.693	0.692	0.700	0.712	0.714	0.699	0.629	0.615
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUSF3248	SUSF3249	SUSF3250	SUSF3251	SUSF3253	SUSF3254	SUSF3255	SUSF3256	SUSF3257	SUBF4272	SUBF4274
Plan ID (Standard Component ID):	92551NY0380384	92551NY0380368	92551NY0380352	92551NY0380432	92551NY0380288	92551NY0380416	92551NY0380400	92551NY0380176	92551NY0380192	92551NY0380616	92551NY0380512
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380384	92551NY0380368	92551NY0380352	92551NY0380432	92551NY0380288	92551NY0380416	92551NY0380400	92551NY0380176	92551NY0380192	92551NY0380616	92551NY0380512
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48	$331.82	$324.82	$283.23	$282.00
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380384	92551NY0380368	92551NY0380352	92551NY0380432	92551NY0380288	92551NY0380416	92551NY0380400	92551NY0380176	92551NY0380192	92551NY0380616	92551NY0380512
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380384	92551NY0380368	92551NY0380352	92551NY0380432	92551NY0380288	92551NY0380416	92551NY0380400	92551NY0380176	92551NY0380192	92551NY0380616	92551NY0380512
Premium Information	Average Rate PMPM	$327.84	$333.35	$329.08	$333.61	$334.39	$325.01	$330.48	$331.82	$324.82	$283.23	$282.00
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.609	0.608	0.612	0.620	0.610	0.602	0.605	0.610	0.584	0.590	0.599
AV Pricing Value	0.617	0.617	0.620	0.629	0.619	0.610	0.614	0.619	0.592	0.598	0.608
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4275	SUBF4276	SUBF4277	SUBF4278	SUBF4279	SUBF4280	SUBF4282	SUBF4283	SUBF4285	SUBF4286	SUBF4287
Plan ID (Standard Component ID):	92551NY0380528	92551NY0380544	92551NY0380464	92551NY0380448	92551NY0380496	92551NY0380560	92551NY0380304	92551NY0380480	92551NY0380320	92551NY0380576	92551NY0380592
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380528	92551NY0380544	92551NY0380464	92551NY0380448	92551NY0380496	92551NY0380560	92551NY0380304	92551NY0380480	92551NY0380320	92551NY0380576	92551NY0380592
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64	$280.13	$268.00	$270.75	$274.89
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380528	92551NY0380544	92551NY0380464	92551NY0380448	92551NY0380496	92551NY0380560	92551NY0380304	92551NY0380480	92551NY0380320	92551NY0380576	92551NY0380592
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380528	92551NY0380544	92551NY0380464	92551NY0380448	92551NY0380496	92551NY0380560	92551NY0380304	92551NY0380480	92551NY0380320	92551NY0380576	92551NY0380592
Premium Information	Average Rate PMPM	$274.05	$270.76	$280.05	$284.47	$280.08	$276.18	$277.64	$280.13	$268.00	$270.75	$274.89
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.607	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799
AV Pricing Value	0.616	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUBF4288	SUGFHD01	SUGFHD02	SUGFHD03	SUGFHD04	SUGFHD05	SUGFHD06	SUGFHD07	SUGFHD08	SUGFHD09	SUGFHD10
Plan ID (Standard Component ID):	92551NY0380608	92551NY0380705	92551NY0380706	92551NY0380707	92551NY0380708	92551NY0380709	92551NY0380710	92551NY0380711	92551NY0380712	92551NY0380713	92551NY0380714
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380608	92551NY0380705	92551NY0380706	92551NY0380707	92551NY0380708	92551NY0380709	92551NY0380710	92551NY0380711	92551NY0380712	92551NY0380713	92551NY0380714
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$278.65	$401.36	$401.36	$410.42	$410.42	$398.01	$398.01	$400.80	$400.80	$407.56	$407.56
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380608	92551NY0380705	92551NY0380706	92551NY0380707	92551NY0380708	92551NY0380709	92551NY0380710	92551NY0380711	92551NY0380712	92551NY0380713	92551NY0380714
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380608	92551NY0380705	92551NY0380706	92551NY0380707	92551NY0380708	92551NY0380709	92551NY0380710	92551NY0380711	92551NY0380712	92551NY0380713	92551NY0380714
Premium Information	Average Rate PMPM	$278.65	$401.36	$401.36	$410.42	$410.42	$398.01	$398.01	$400.80	$400.80	$407.56	$407.56
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%	100.00%	99.55%	99.55%	97.86%	97.86%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%	0.00%	0.45%	0.45%	2.14%	2.14%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%	100.00%	99.55%	99.55%	97.86%	97.86%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%	0.00%	0.45%	0.45%	2.14%	2.14%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799
AV Pricing Value	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGFHD11	SUGFHD12	SUGFHD13	SUGFHD14	SUGFHD15	SUGFHD16	SUGFHD17	SUGFHD18	SUGFHD19	SUGFHD20	SUGFHD21
Plan ID (Standard Component ID):	92551NY0380715	92551NY0380716	92551NY0380717	92551NY0380718	92551NY0380719	92551NY0380720	92551NY0380721	92551NY0380722	92551NY0380723	92551NY0380724	92551NY0380725
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380715	92551NY0380716	92551NY0380717	92551NY0380718	92551NY0380719	92551NY0380720	92551NY0380721	92551NY0380722	92551NY0380723	92551NY0380724	92551NY0380725
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$410.42	$410.42	$407.56	$407.56	$398.01	$398.01	$400.80	$400.80	$410.42	$410.42	$398.01
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380715	92551NY0380716	92551NY0380717	92551NY0380718	92551NY0380719	92551NY0380720	92551NY0380721	92551NY0380722	92551NY0380723	92551NY0380724	92551NY0380725
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380715	92551NY0380716	92551NY0380717	92551NY0380718	92551NY0380719	92551NY0380720	92551NY0380721	92551NY0380722	92551NY0380723	92551NY0380724	92551NY0380725
Premium Information	Average Rate PMPM	$410.42	$410.42	$407.56	$407.56	$398.01	$398.01	$400.80	$400.80	$410.42	$410.42	$398.01
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%	99.55%	99.55%	97.14%	97.14%	100.00%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%	0.45%	0.45%	2.86%	2.86%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
AV Metal Value	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799	0.799
AV Pricing Value	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811
Plan Type:	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
Plan Name	SUGFHD22	SUGFHD23	SUGFHD24	SUGFHD25	SUGFHD26	SUGFHD27	SUGFHD28	SUGFHD29	SUGFHD30	SUGFHD31	SUGFHD32
Plan ID (Standard Component ID):	92551NY0380726	92551NY0380727	92551NY0380728	92551NY0380729	92551NY0380730	92551NY0380731	92551NY0380732	92551NY0380733	92551NY0380734	92551NY0380735	92551NY0380736
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0380726	92551NY0380727	92551NY0380728	92551NY0380729	92551NY0380730	92551NY0380731	92551NY0380732	92551NY0380733	92551NY0380734	92551NY0380735	92551NY0380736
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$398.01	$400.80	$400.80	$407.56	$407.56	$410.42	$410.42	$407.56	$407.56	$398.01	$398.01
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0380726	92551NY0380727	92551NY0380728	92551NY0380729	92551NY0380730	92551NY0380731	92551NY0380732	92551NY0380733	92551NY0380734	92551NY0380735	92551NY0380736
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0380726	92551NY0380727	92551NY0380728	92551NY0380729	92551NY0380730	92551NY0380731	92551NY0380732	92551NY0380733	92551NY0380734	92551NY0380735	92551NY0380736
Premium Information	Average Rate PMPM	$398.01	$400.80	$400.80	$407.56	$407.56	$410.42	$410.42	$407.56	$407.56	$398.01	$398.01
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	97.86%	97.86%	97.14%	97.14%	97.86%	97.86%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	2.14%	2.14%	2.86%	2.86%	2.14%	2.14%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver
AV Metal Value	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714
AV Pricing Value	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUPF1013	SUPF1014	SUSF3016	SUBF4003	SUPF1027	SUPF1028	SUSF3035	SUBF4021	SUPF1041	SUPF1042	SUSF3051
Plan ID (Standard Component ID):	92551NY0390017	92551NY0390033	92551NY0390001	92551NY0390050	92551NY0390018	92551NY0390034	92551NY0390002	92551NY0390051	92551NY0390019	92551NY0390035	92551NY0390003
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390017	92551NY0390033	92551NY0390001	92551NY0390050	92551NY0390018	92551NY0390034	92551NY0390002	92551NY0390051	92551NY0390019	92551NY0390035	92551NY0390003
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$488.59	$483.73	$339.92	$283.12	$500.32	$495.34	$348.08	$289.92	$485.19	$480.36	$337.55
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390017	92551NY0390033	92551NY0390001	92551NY0390050	92551NY0390018	92551NY0390034	92551NY0390002	92551NY0390051	92551NY0390019	92551NY0390035	92551NY0390003
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390017	92551NY0390033	92551NY0390001	92551NY0390050	92551NY0390018	92551NY0390034	92551NY0390002	92551NY0390051	92551NY0390019	92551NY0390035	92551NY0390003
Premium Information	Average Rate PMPM	$488.59	$483.73	$339.92	$283.12	$500.32	$495.34	$348.08	$289.92	$485.19	$480.36	$337.55
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum
AV Metal Value	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590	0.920	0.912
AV Pricing Value	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598	0.933	0.925
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUBF4039	SUPF1055	SUPF1056	SUSF3067	SUBF4057	SUPF1069	SUPF1070	SUSF3083	SUBF4075	SUPF1083	SUPF1084
Plan ID (Standard Component ID):	92551NY0390052	92551NY0390020	92551NY0390036	92551NY0390004	92551NY0390053	92551NY0390021	92551NY0390037	92551NY0390005	92551NY0390054	92551NY0390022	92551NY0390038
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390052	92551NY0390020	92551NY0390036	92551NY0390004	92551NY0390053	92551NY0390021	92551NY0390037	92551NY0390005	92551NY0390054	92551NY0390022	92551NY0390038
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$281.15	$488.59	$483.73	$339.92	$283.12	$496.83	$491.89	$345.65	$287.90	$500.32	$495.34
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390052	92551NY0390020	92551NY0390036	92551NY0390004	92551NY0390053	92551NY0390021	92551NY0390037	92551NY0390005	92551NY0390054	92551NY0390022	92551NY0390038
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390052	92551NY0390020	92551NY0390036	92551NY0390004	92551NY0390053	92551NY0390021	92551NY0390037	92551NY0390005	92551NY0390054	92551NY0390022	92551NY0390038
Premium Information	Average Rate PMPM	$281.15	$488.59	$483.73	$339.92	$283.12	$496.83	$491.89	$345.65	$287.90	$500.32	$495.34
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	97.86%	97.86%	97.86%	97.86%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	2.14%	2.14%	2.14%	2.14%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	100.00%	99.55%	99.55%	99.55%	99.55%	97.86%	97.86%	97.86%	97.86%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.45%	0.45%	0.45%	0.45%	2.14%	2.14%	2.14%	2.14%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	92551										
Product ID:	92551NY039										
Metal:	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum
AV Metal Value	0.714	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590	0.920
AV Pricing Value	0.725	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598	0.933
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUSF3099	SUBF4093	SUPF1097	SUPF1098	SUSF3115	SUBF4111	SUPF1111	SUPF1112	SUSF3131	SUBF4129	SUPF1125
Plan ID (Standard Component ID):	92551NY0390006	92551NY0390055	92551NY0390023	92551NY0390039	92551NY0390007	92551NY0390056	92551NY0390024	92551NY0390040	92551NY0390008	92551NY0390057	92551NY0390025
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2	0.00%										
Historical Rate Increase - Calendar Year - 1	0.00%										
Historical Rate Increase - Calendar Year 0	0.00%										
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %	#DIV/0!										

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390006	92551NY0390055	92551NY0390023	92551NY0390039	92551NY0390007	92551NY0390056	92551NY0390024	92551NY0390040	92551NY0390008	92551NY0390057	92551NY0390025
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$348.08	$289.92	$496.83	$491.89	$345.65	$287.90	$485.19	$480.36	$337.55	$281.15	$488.59
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390006	92551NY0390055	92551NY0390023	92551NY0390039	92551NY0390007	92551NY0390056	92551NY0390024	92551NY0390040	92551NY0390008	92551NY0390057	92551NY0390025
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390006	92551NY0390055	92551NY0390023	92551NY0390039	92551NY0390007	92551NY0390056	92551NY0390024	92551NY0390040	92551NY0390008	92551NY0390057	92551NY0390025
Premium Information	Average Rate PMPM	$348.08	$289.92	$496.83	$491.89	$345.65	$287.90	$485.19	$480.36	$337.55	$281.15	$488.59
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.14%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	99.55%
	state mandated benefits portion of TP that are other than EHB	2.86%	2.86%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.45%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.14%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	99.55%
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.86%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	0.45%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze
AV Metal Value	0.912	0.714	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590
AV Pricing Value	0.925	0.725	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUPF1126	SUSF3147	SUBF4147	SUPF1139	SUPF1140	SUSF3163	SUBF4165	SUPF1153	SUPF1154	SUSF3179	SUBF4183
Plan ID (Standard Component ID):	92551NY0390041	92551NY0390009	92551NY0390049	92551NY0390026	92551NY0390042	92551NY0390010	92551NY0390058	92551NY0390027	92551NY0390043	92551NY0390011	92551NY0390059
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390041	92551NY0390009	92551NY0390049	92551NY0390026	92551NY0390042	92551NY0390010	92551NY0390058	92551NY0390027	92551NY0390043	92551NY0390011	92551NY0390059
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$483.73	$339.92	$283.12	$500.32	$495.34	$348.08	$289.92	$485.19	$480.36	$337.55	$281.15
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390041	92551NY0390009	92551NY0390049	92551NY0390026	92551NY0390042	92551NY0390010	92551NY0390058	92551NY0390027	92551NY0390043	92551NY0390011	92551NY0390059
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390041	92551NY0390009	92551NY0390049	92551NY0390026	92551NY0390042	92551NY0390010	92551NY0390058	92551NY0390027	92551NY0390043	92551NY0390011	92551NY0390059
Premium Information	Average Rate PMPM	$483.73	$339.92	$283.12	$500.32	$495.34	$348.08	$289.92	$485.19	$480.36	$337.55	$281.15
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	97.14%	97.14%	97.14%	97.14%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	2.86%	2.86%	2.86%	2.86%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product											
Product ID:											
Metal:	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver
AV Metal Value	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714
AV Pricing Value	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name	SUPF1167	SUPF1168	SUSF3195	SUBF4201	SUPF1181	SUPF1182	SUSF3211	SUBF4219	SUPF1195	SUPF1196	SUSF3227
Plan ID (Standard Component ID):	92551NY0390028	92551NY0390044	92551NY0390012	92551NY0390060	92551NY0390029	92551NY0390045	92551NY0390013	92551NY0390061	92551NY0390030	92551NY0390046	92551NY0390014
Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2											
Historical Rate Increase - Calendar Year - 1											
Historical Rate Increase - Calendar Year 0											
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %											

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390028	92551NY0390044	92551NY0390012	92551NY0390060	92551NY0390029	92551NY0390045	92551NY0390013	92551NY0390061	92551NY0390030	92551NY0390046	92551NY0390014
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$488.59	$483.73	$339.92	$283.12	$496.83	$491.89	$345.65	$287.90	$500.32	$495.34	$348.08
Projected Member Months	0	0	0	0	0	0	0	0	0	0	0

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390028	92551NY0390044	92551NY0390012	92551NY0390060	92551NY0390029	92551NY0390045	92551NY0390013	92551NY0390061	92551NY0390030	92551NY0390046	92551NY0390014
Premium Information	Average Rate PMPM											
	Member Months											
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]											
	state mandated benefits portion of TP that are other than EHB											
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)											
	EHB basis or full portion of TAC, [see instructions]											
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:											
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj											

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390028	92551NY0390044	92551NY0390012	92551NY0390060	92551NY0390029	92551NY0390045	92551NY0390013	92551NY0390061	92551NY0390030	92551NY0390046	92551NY0390014
Premium Information	Average Rate PMPM	$488.59	$483.73	$339.92	$283.12	$496.83	$491.89	$345.65	$287.90	$500.32	$495.34	$348.08
	Member Months	-	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	99.55%	99.55%	99.55%	99.55%	97.86%	97.86%	97.86%	97.86%	97.14%	97.14%	97.14%
	state mandated benefits portion of TP that are other than EHB	0.45%	0.45%	0.45%	0.45%	2.14%	2.14%	2.14%	2.14%	2.86%	2.86%	2.86%
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TAC, [see instructions]	99.55%	99.55%	99.55%	99.55%	97.86%	97.86%	97.86%	97.86%	97.14%	97.14%	97.14%
	state mandated benefits portion of TAC that are other than EHB	0.45%	0.45%	0.45%	0.45%	2.14%	2.14%	2.14%	2.14%	2.86%	2.86%	2.86%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars											
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein											
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product										92551
Product ID:										92551NY031
Metal:	Bronze	Platinum	Platinum	Silver	Bronze	Platinum	Platinum	Silver	Bronze	Catastrophic
AV Metal Value	0.590	0.920	0.912	0.714	0.590	0.920	0.912	0.714	0.590	1.000
AV Pricing Value	0.598	0.933	0.925	0.725	0.598	0.933	0.925	0.725	0.598	1.000
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
Plan Name	SUBF4237	SUPF1209	SUPF1210	SUSF3243	SUBF4255	SUPF1223	SUPF1224	SUSF3259	SUBF4273	Crystal Run EPO
Plan ID (Standard Component ID):	92551NY0390062	92551NY0390031	92551NY0390047	92551NY0390015	92551NY0390063	92551NY0390032	92551NY0390048	92551NY0390016	92551NY0390064	92551NY0310001
Exchange Plan?	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2										0.00%
Historical Rate Increase - Calendar Year - 1										0.00%
Historical Rate Increase - Calendar Year 0										0.00%
Effective Date of Proposed Rates	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014	1/1/2014
Rate Change % (over prior filing)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	-999.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Product Threshold Rate Increase %										#VALUE!

Section II: Components of Premium Increase (PMPM D

Plan ID (Standard Component ID):	92551NY0390062	92551NY0390031	92551NY0390047	92551NY0390015	92551NY0390063	92551NY0390032	92551NY0390048	92551NY0390016	92551NY0390064	92551NY0310001
Inpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Outpatient	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Professional	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Prescription Drug	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Other	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Capitation	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Administration	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxes & Fees	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Risk & Profit Charge	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Rate Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Member Cost Share Increase	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Average Current Rate PMPM	$289.92	$496.83	$491.89	$345.65	$287.90	$485.19	$480.36	$337.55	$281.15	
Projected Member Months	0	0	0	0	0	0	0	0	0	

Section III: Experience Period Information

	Plan ID (Standard Component ID):	92551NY0390062	92551NY0390031	92551NY0390047	92551NY0390015	92551NY0390063	92551NY0390032	92551NY0390048	92551NY0390016	92551NY0390064	92551NY0310001
Premium Information	Average Rate PMPM										
	Member Months										
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]										
	state mandated benefits portion of TP that are other than EHB										
	Other benefits portion of TP	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Claims Information	Total Allowed Claims (TAC)										
	EHB basis or full portion of TAC, [see instructions]										
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	Other benefits portion of TAC	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Allowed Claims which are not the issuer's obligation:										
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	$0	$0	$0	$0	$0	$0	$0	$0	$0	
	Portion of above payable by HHS on behalf of insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein										
	Net Amt of Risk Adj										

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected (12 months following effective date

	Plan ID (Standard Component ID):	92551NY0390062	92551NY0390031	92551NY0390047	92551NY0390015	92551NY0390063	92551NY0390032	92551NY0390048	92551NY0390016	92551NY0390064	92551NY0310001
Premium Information	Average Rate PMPM	$289.92	$496.83	$491.89	$345.65	$287.90	$485.19	$480.36	$337.55	$281.15	$0.00
	Member Months	-	-	-	-	-	-	-	-	-	-
	Total Premium (TP)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	EHB basis or full portion of TP, [see instructions]	97.14%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	
	state mandated benefits portion of TP that are other than EHB	2.86%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	
	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Claims Information	Total Allowed Claims (TAC)	$0	$0	$0	$0	$0	$0	$0	$0	$0	
	EHB basis or full portion of TAC, [see instructions]	97.14%	97.86%	97.86%	97.86%	97.86%	100.00%	100.00%	100.00%	100.00%	
	state mandated benefits portion of TAC that are other than EHB	2.86%	2.14%	2.14%	2.14%	2.14%	0.00%	0.00%	0.00%	0.00%	
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
	Allowed Claims which are not the issuer's obligation	$0	$0	$0	$0	$0	$0	$0	$0	$0	
	Portion of above payable by HHS's funds on behalf of insured person, in dollars										
	insured person, as %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Total Incurred claims, payable with issuer funds	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	Net Amt of Rein										
	Net Amt of Risk Adj	$0	$0	$0	$0	$0	$0	$0	$0	$0	

	Incurred Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Allowed Claims PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	EHB portion of Allowed Claims, PMPM	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!